HSBC HOLDINGS PLC

Incorporated in England with limited liability.

Data Pack

4Q 2019

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 2019*. 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 2019*, the *Interim Report 2019*, and other reports and financial information published by HSBC.

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Income Statement

Income Statement						
_			uarter ended			Year to date
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	7,654	7,568	7,772	7,468	7,709	30,462
Net fee income	2,938	2,961	3,098	3,026	2,827	12,023
Net income from financial instruments held for trading or managed on a fair value basis	2,354	2,546	2,450	2,881	2,046	10,231
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	1,160	122	486	1,710	(1,444)	3,478
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	195	160	187	270	154	812
Other income/(expense)	(930)	(2)	951	(927)	1,403	(908)
Net operating income before change in expected credit losses and other credit impairment charges ¹	13,371	13,355	14,944	14,428	12,695	56,098
Change in expected credit losses and other credit impairment charges	(733)	(883)	(555)	(585)	(853)	(2,756)
Net operating income	12,638	12,472	14,389	13,843	11,842	53,342
Total operating expenses ¹	(17,053)	(8,147)	(8,927)	(8,222)	(9,144)	(42,349)
of which: staff expenses	(4,545)	(4,202)	(4,678)	(4,577)	(4,245)	(18,002)
Operating profit	(4,415)	4,325	5,462	5,621	2,698	10,993
Share of profit in associates and joint ventures	518	512	732	592	558	2,354
Profit before tax	(3,897)	4,837	6,194	6,213	3,256	13,347
Tax expense	(1,127)	(1,042)	(1,167)	(1,303)	(1,163)	(4,639)
Profit after tax	(5,024)	3,795	5,027	4,910	2,093	8,708
-		3,477				7,383
Profit attributable to shareholders of the parent company	(5,310)		4,650	4,566	1,794	
Profit attributable to non-controlling interests	286	318	377	344	299	1,325
Profit attributable to the ordinary shareholders of the parent company	(5,509)	2,971	4,373	4,134	1,537	5,969
Significant items - Totals						
Revenue	(276)	88	855	22	131	689
ECL	. -	_	_	_	_	_
Operating expenses	(7,969)	(599)	(827)	(159)	(262)	(9,554)
Share of profit in associates and joint ventures	-	_	-	_	_	_
Income statement Metrics - Reported						
Return on equity	(13.3)%	7.0%	10.5%	10.2%	3.8%	3.6%
Return on tangible equity	5.2%	6.4%	11.7%	10.6%	3.9%	8.4%
Cost efficiency ratio	127.5%	61.0%	59.7%	57.0%	72.0%	75.5%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	66.6%	56.9%	57.5%	56.0%	70.7%	59.2%
Revenue						
Significant items						
Customer redress programmes	(45)	(118)	_	_	7	(163)
Disposals, acquisitions and investment in new businesses	(55)	(4)	827	-	29	768
Fair value movements on financial instruments	(176)	210	28	22	95	84
Operating expenses						
Significant items						
Costs of structural reform	(32)	(35)	(38)	(53)	(61)	(158)
Customer redress programmes	(183)	(488)	(554)	(56)	16	(1,281)
Disposals, acquisitions and investment in new businesses	_	_	-	-	2	_
Goodwill impairment	(7,349)	_	-	-	_	(7,349)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	(228)	_
Restructuring and other related costs	(400)	(140)	(237)	(50)	(15)	(827)
Settlements and provisions in connection with legal and regulatory matters	(5)	64	2		24	61

¹ The difference between the consolidated group result and the sum of geographical regions is attributable to inter-segment eliminations and goodwill impairment recognised on the Global Banking and Mariets cash-generating unit, which is monitored on a global basis.

 $Note: \ \textit{Risk-weighted asset data by Global business and Geographical region is provided separately at the end of this document.}$

HSBC HSBC Holdings plc

Balance sheet data

			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2019	2019	2019	2019	2018
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	1,045,475	1,026,414	1,030,152	1,013,830	990,321
Loans and advances to customers (net)	1,036,743	1,017,833	1,021,632	1,005,279	981,696
Total assets	2,715,152	2,728,347	2,751,273	2,658,996	2,558,124
Customer accounts	1,439,115	1,373,741	1,380,124	1,356,511	1,362,643
Financial Data Reported	400.055	400 547	402.676	400.050	400 252
Total shareholders equity	183,955	189,517	192,676	188,362	186,253
AT1 capital	(20,871)	(22,367)	(22,367)	(22,367)	(22,367)
Preference shares Perpetual capital securities	(1,405)	(1,405)	(1,405)	(1,405)	(1,405)
NAV	161,679	165,745	168,904	164,590	162,481
Goodwill, PVIF and Other Intangibles (net of tax)	(17,535)	(23,913)	(23,463)	(22,942)	(22,425)
TNAV	144,144	141,831	145,441	141,648	140,056
Total regulatory capital					
Transitional basis					
Common equity tier 1 capital	123,966	123,791	126,949	125,802	121,022
Additional tier 1 capital	24,393	25,886	25,878	26,046	26,120
Tier 2 capital	23,791	25,446	25,432	25,952	26,096
Total regulatory capital	172,150	175,123	178,259	177,800	173,238
End point basis					
Common equity tier 1 capital	123,966	123,791	126,949	125,802	121,022
Additional tier 1 capital	20,870	22,363	22,363	22,531	22,525
Tier 2 capital	14,473	15,984	16,107	24,313	24,511
Total regulatory capital	159,309	162,138	165,419	172,646	168,058
Capital ratios					
Transitional basis					
Common equity tier 1 ratio	14.7%	14.3%	14.3%	14.3%	14.0%
Tier 1 ratio	17.6%	17.3%	17.2%	17.3%	17.0%
Total capital ratio	20.4%	20.2%	20.1%	20.2%	20.0%
End point basis					
Common equity tier 1 ratio	14.7%	14.3%	14.3%	14.3%	14.0%
Tier 1 ratio	17.2%	16.9%	16.9%	16.9%	16.6%
Total capital ratio	18.9%	18.7%	18.7%	19.6%	19.4%
Leverage Ratio	5.3%	5.4%	5.4%	5.4%	5.5%
Earnings Metrics					
Basic number of \$0.50 ordinary shares outstanding (millions)	20,206	20,191	20,221	20,082	19,981
Earnings per share	\$(0.27)	\$0.15	\$0.22	\$0.21	\$0.07
Dividend per ordinary share (in respect of the period)	\$0.21	\$0.10	\$0.10	\$0.10	\$0.21
NAV / share (\$) at the end of the period	\$8.00	\$8.21	\$8.35	\$8.20	\$8.13
TNAV / share (\$) at the end of the period	\$7.13	\$7.02	\$7.19	\$7.05	\$7.01

HSBC HSBC Holdings plc

Net Interest Margin		,	ear to date		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2019	2019	2019	2019	2018
	\$m	\$m	\$m	\$m	\$m
Average balances during period					
Short-term funds and loans and advances to banks	212,920	211,633	217,474	217,530	233,637
Loans and advances to customers	1,021,554	1,015,801	1,011,928	1,004,960	972,963
Reverse repurchase agreements – non-trading	224,942	227,837	231,308	234,455	205,427
Financial investments	417,939	415,205	408,673	407,325	386,230
Other interest-earning assets	45,467	44,673	43,325	38,642	41,089
Total interest-earning assets	1,922,822	1,915,149	1,912,708	1,902,912	1,839,346
Interest income during period					
Short-term funds and loans and advances to banks	2,411	1,887	1,285	658	2,475
Loans and advances to customers	35,578	26,881	17,833	8,763	33,285
Reverse repurchase agreements – non-trading	4,690	3,855	2,635	1,307	3,739
Financial investments	10,705	8,204	5,380	2,612	9,166
Other interest-earning assets	1,311	640	617	204	944
Total	54,695	41,467	27,750	13,544	49,609
Average balances during period					
Deposits by banks	52,515	52,037	51,199	51,663	44,530
Customer accounts	1,149,483	1,140,548	1,138,196	1,132,345	1,138,620
Repurchase agreements – non-trading	160,850	169,446	170,342	171,473	161,204
Debt securities in issue – non-trading	211,229	208,339	205,192	191,204	183,434
Other interest-bearing liabilities	59,980	58,746	59,266	59,671	53,731
Total interest-bearing liabilities	1,634,057	1,629,116	1,624,195	1,606,356	1,581,519
Non-interest bearing current accounts	227,651	226,940	228,524	231,918	211,815
Interest expense during period					
Deposits by banks	702	579	370	187	506
Customer accounts	11,238	8,516	5,637	2,780	8,287
Repurchase agreements – non-trading	4,023	3,424	2,320	1,138	3,409
Debt securities in issue – non-trading	6,522	4,974	3,361	1,576	5,675
Other interest-bearing liabilities	1,748	1,167	822	395	1,243
Total	24,233	18,660	12,510	6,076	19,120
Net interest margin	1.58%	1.59%	1.61%	1.59%	1.66%

			Quarter ended			Year to date
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
	Śm	Śm	Śm	Śm	Śm	Śm
Net interest income	4,144	4,075	4,190	3,965	4,058	16,374
Net fee income	1,161	1,213	1,292	1,206	1,160	4,872
Net income from financial instruments held for trading or managed on a fair value basis	42	158	64	78	77	342
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	72	130	04	70	"	342
measured at fair value through profit or loss	1,151	141	505	1,712	(1,429)	3,509
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	1,131	141	505	1,712	(1,423)	3,303
loss	68	2	(2)	157	(49)	225
	(809)	(74)				
Other income/(expense)			(100)	(1,147)	1,293	(2,130)
Net operating income before change in expected credit losses and other credit impairment charges	5,757	5,515	5,949	5,971	5,110	23,192
Change in expected credit losses and other credit impairment charges	(401)	(450)	(238)	(302)	(339)	(1,391)
Net operating income	5,356	5,065	5,711	5,669	4,771	21,801
Total operating expenses	(3,824)	(3,966)	(4,131)	(3,508)	(3,445)	(15,429)
of which: staff expenses	(1,369)	(1,260)	(1,295)	(1,253)	(1,187)	(5,177)
Operating profit	1,532	1,099	1,580	2,161	1,326	6,372
Share of profit in associates and joint ventures	5	7	30	13	12	55
Profit before tax	1,537	1,106	1,610	2,174	1,338	6,427
Significant items - Totals						
Revenue	(95)	(113)	_	_	_	(208)
ECL	(55)	(113)	=	_	_	(200)
	(278)	(477)	(600)	(57)	(16)	(1,412)
Operating expenses	(2/8)	(477)	(600)	(57)	(16)	(1,412)
Share of profit in associates and joint ventures	_	_	_	_	_	_
Balance sheet data			At			At
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
Loans and advances to customers (gross)	398,515	379,299	379,053	372,142	364,794	398,515
Loans and advances to customers (net)	395,393	376,312	376,126	369,178	361,872	395,393
Total external assets	526,621	499,074	498,045	487,971	476,784	526,621
Customer accounts	689,283	655,592	660,588	653,969	640,924	689,283
		,	****	,	,	,
Income statement Metrics - Reported						
Cost efficiency ratio	66.4%	71.9%	69.4%	58.8%	67.4%	66.5%
Cost efficiency ratio	00.4%	/1.976	09.4%	38.8%	07.4%	00.5%
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	60.6%	62.0%	59.4%	57.8%	67.1%	59.9%
Management View of Adjusted Revenue - as originally reported						
Retail Banking	3,989	3,981	4,002	3,870	3,916	15,842
Current Accounts, saving and deposits	2,425	2,422	2,449	2,197	2,318	9,493
Personal lending	1,564	1,559	1,553	1,673	1,598	6,349
Mortgages	392	379	407	433	415	1,611
Credit cards	705	711	688	789	718	2,893
Other personal lending	467	469	458	451	465	1,845
Wealth Management	1,655	1,476	1,706	1,907	1,129	6,744
Investment distribution	720	839	854	855	672	3,268
Life insurance manufacturing	677	395	590	793	208	2,455
Asset management	258	242	262	259	249	1,021
Other	208	171	241	194	65	814
Total	5,852	5,628	5,949	5,971	5,110	23,400
Revenue						
Significant items						
Customer redress programmes	(47)	(109)	_	_	_	(156)
Disposals, acquisitions and investment in new businesses	(48)	(4)	_	_	_	(52)
	(40)	(4)				(32)
Fair value movement on financial instruments	_	_	_	_	_	_
0						
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	_	_
Customer redress programmes	(180)	(469)	(559)	(56)	(17)	(1,264)
Disposals, acquisitions and investment in new businesses	_				-	_
Goodwill impairment	_	_	_	_	=	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	(98)	(8)	(41)	(1)	=	(148)
Settlements and provisions in connection with legal and regulatory matters	(36)	(0)	(41)	(1)	=	(146)
Section and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

			Quarter ended			Year to date
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	2,768	2,799	2,853	2,800	2,781	11,220
Net fee income	789	832	884	898	829	3,403
Net income from financial instruments held for trading or managed on a fair value basis	98	124	91	113	96	426
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	6	(21)	(6)	_	(15)	(21)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	38	11	15	21	(32)	85
Other income/(expense)	(11)	37	57	89	44	172
Net operating income before change in expected credit losses and other credit impairment charges	3,688	3,782	3,894	3,921	3,703	15,285
Change in expected credit losses and other credit impairment charges	(276)	(413)	(248)	(247)	(444)	(1,184)
Net operating income	3,412	3,369	3,646	3,674	3,259	14,101
Total operating expenses	(4,740)	(1,765)	(1,662)	(1,662)	(1,574)	(9,829)
of which: staff expenses	(644)	(620)	(634)	(618)	(579)	(2,516)
Operating profit/(loss)	(1,328)	1,604	1,984	2,012	1,685	4,272
Share of profit in associates and joint ventures	(1,328)	1,604	1,984	2,012	1,685	4,272
Profit/(loss) before tax	(1,328)	1,604	1,984	2,012	1,685	4,272
Significant items - Totals						
Revenue	2	(9)			7	(7)
ECL	_	(9)	_	_	_	(7)
Operating expenses	(2,983)	(19)	(22)	(4)	- 8	(3,028)
Share of profit in associates and joint ventures	(2,983)	(19)	(22)	(4)	٥	(3,028)
Share of profit in associates and joint ventures	_	_	_	_	_	=
Balance sheet data			At			At
budies siect data	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
Loans and advances to customers (gross)	350,603	345,911	351,838	344,198	337,660	350,603
Loans and advances to customers (net)	346,060	341,339	347,387	339,729	333,162	346,060
Total external assets	367,509	370,337	377,142	368,591	360,216	367,509
Customer accounts	386,522	353,037	358,735	349,352	357,596	386,522
	545,422	,	,	,	,	,
Income statement Metrics - Reported						
Cost efficiency ratio	128.5%	46.7%	42.7%	42.4%	42.5%	64.3%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	47.7%	46.1%	42.1%	42.3%	42.8%	44.5%
Management View of Adjusted Revenue - as originally reported						
Global Trade and Receivables Finance ¹	432	464	470	468	449	1,834
Credit and Lending	1,328	1,367	1,385	1,360	1,335	5,440
Global Liquidity and Cash Management	1,425	1,506	1,540	1,508	1,525	5,979
Markets products, Insurance and Investments and other	501	454	499	585	387	2,039
Total	3,686	3,791	3,894	3,921	3,696	15,292
Revenue						
Significant items						
Customer redress programmes	3	(9)	_	_	7	(6)
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	-
Fair value movement on financial instruments	-	_	_	_	_	_
Operating expenses						
Significant items						
Costs of structural reform	_	(1)	(1)	(2)	(3)	(4)
Customer redress programmes	(2)	(16)	1	-	11	(17)
Disposals, acquisitions and investment in new businesses	_	=	_	=	_	=
Goodwill impairment	(2,956)	=	_	=	_	(2,956)
Past service costs of guaranteed minimum pension benefits equalisation	_	=	_	=	_	=
Restructuring and other related costs	(24)	(3)	(22)	(2)	_	(51)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

^{1.} With effect from the third quarter of 2019, a change in the transfer pricing of Acceptances within GTRF resulted in a reduction in revenue for GTRF, offset in Other, leaving CMB quarterly revenue unchanged. All prior quarters have be re-presented on the revised basis.

	_	•	Quarter ended			Year to date
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,378	1,363	1,439	1,422	1,432	5,602
Net fee income	815	739	742	757	657	3,053
Net income from financial instruments held for trading or managed on a fair value basis Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	1,375	1,199	1,468	1,518	480	5,560
fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	-	=	=	=	=	=
loss	84	140	104	65	225	393
Other income/(expense)	44	67	(132)	253	318	232
Net operating income before change in expected credit losses and other credit impairment charges	3,696	3,508	3,621	4,015	3,112	14,840
Change in expected credit losses and other credit impairment charges	(32)	(26)	(55)	(40)	(64)	(153)
Net operating income	3,664	3,482	3,566	3,975	3,048	14,687
Total operating expenses ²	(6,483)	(2,249)	(2,468)	(2,440)	(2,271)	(13,640)
of which: staff expenses	(1,003)	(870)	(1,069)	(1,038)	(900)	(3,980)
Operating profit/(loss)	(2,819)	1,233	1,098	1,535	777	1,047
Share of profit in associates and joint ventures	_	_	=	_		<u>=</u>
Profit/(loss) before tax	(2,819)	1,233	1,098	1,535	777	1,047
Significant items - Totals	44.0		(4.00)	()		()
Revenue	(44)	38	(17)	(53)	49	(76)
ECL Operating expenses	— (4,057)	(45)	(70)	(51)	29	(4,223)
Share of profit in associates and joint ventures	(4,057)	(45)	(70)	(51)	_	(4,223)
Balance sheet data			At			At
busines sheet data	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
Loans and advances to customers (gross)	247,198	253,353	251,803	253,185	246,070	247,198
Loans and advances to customers (net)	246,266	252,462	250,790	252,180	244,978	246,266
Total external assets	1,066,584	1,131,673	1,120,235	1,077,505	1,012,272	1,066,584
Customer accounts	292,284	295,900	289,950	281,462	290,914	292,284
Income statement Metrics - Reported						
Cost efficiency ratio	175.4%	64.1%	68.2%	60.8%	73.0%	91.9%
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	64.9%	63.5%	65.9%	58.7%	75.1%	63.1%
Management View of Adjusted Revenue - as originally reported						
GLobal Markets	1,247	1,352	1,423	1,741	1,101	5,763
- FICC	1,073	1,145	1,189	1,364	885	4,771
Foreign Exchange	669	713	610	698	603	2,690
Rates	276	300	400	490	208	1,466
Credit	128	132	179	176	74	615
- Equities	174	207	234	377	216	992
Securities Services	518	509	525	478	484	2,030
Global Banking	986	989	996	935	939	3,906
Global Liquidity and Cash Management	674	692	700	687	678	2,753
Global Trade and Receivables Finance ¹	198	202	202	211	198	813
Principal Investments	45	93	38	84	(60)	260
Credit and Funding Valuation Adjustment	191	(160)	(34)	47	(178)	44
Other Revenue	(119)	(207)	(212)	(115)	(99)	(653)
Total	3,740	3,470	3,638	4,068	3,063	14,916
Revenue						
Significant items						
Customer redress programmes	-	_	-	_	_	=
Disposals, acquisitions and investment in new businesses	-	_	=	_	_	=
Fair value movement on financial instruments	(43)	38	(17)	(53)	49	(75)
Operating expenses						
Significant items						
Costs of structural reform	(6)	(7)	(16)	(13)	(14)	(42)
Customer redress programmes	_	(4)	4	_	22	_
Disposals, acquisitions and investment in new businesses		_	_	_	_	
Goodwill impairment	(3,962)	_	_	_	_	(3,962)
Past service costs of guaranteed minimum pension benefits equalisation	_		-	_	_	
Restructuring and other related costs	(86)	(35)	(58)	(38)	_	(217)
Settlements and provisions in connection with legal and regulatory matters	(2)	_	_	_	21	(2)

^{1.} With effect from the third quarter of 2019, a change in the transfer pricing of Acceptances within GTRF resulted in a reduction in revenue for GTRF, offset in Other, leaving GBM quarterly revenue unchanged. All prior quarters have be re-presented on the revised basis.

2. Includes the goodwill impairment recognised on the Global Banking and Markets cash-generating unit, for which goodwill is monitored on a global basis and has not been reflected in the geographical regions' or countries' data.

-			Quarter ended			Year to date
·	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	217	220	225	215	220	877
Net fee income	190	206	194	181	179	771
Net income from financial instruments held for trading or managed on a fair value basis	41	51	44	50	26	186
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	(2)	(4)	(4)	(3)	(3)	(13)
Other income/(expense)	6	(2)	14	7		25
Net operating income before change in expected credit losses and other credit impairment charges	452	471	473	450	429	1,846
Change in expected credit losses and other credit impairment charges	3	(7)	(16)	(2)	(8)	(22)
Net operating income	455	464	457	448	421	1,824
Total operating expenses	(811)	(284)	(370)	(352)	(355)	(1,817)
of which: staff expenses Operating profit/(loss)	(179) (356)	(158) 180	(178) 87	(169) 96	(146)	<u>(684)</u> 7
Share of profit in associates and joint ventures	(330)	160	87	90	00	,
Profit/(loss) before tax	(356)	180	87	96	66	7
Fronty (loss) before tax	(330)	100	87	50	- 00	
Significant items - Totals						
Revenue	_	_	_	_	5	_
ECL	_	_	_	_	_	_
Operating expenses	(440)	60	(11)	(2)	2	(393)
Share of profit in associates and joint ventures	` _	=		_	=	
Balance sheet data			At			At
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
Loans and advances to customers (gross)	47,714	46,249	45,921	42,597	39,314	47,714
Loans and advances to customers (net)	47,593	46,132	45,806	42,497	39,217	47,593
Total external assets Customer accounts	52,224 62,943	52,058 61,464	50,757 62,235	47,901 64,489	43,790 64,658	52,224 62,943
Customer accounts	62,943	01,404	02,233	04,489	04,038	62,943
Income statement metrics- Reported						
Cost efficiency ratio	179.4%	60.3%	78.2%	78.2%	82.8%	98.4%
Income statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	82.1%	73.0%	75.9%	77.8%	84.2%	77.1%
Management View of Adjusted Revenue - as originally reported						
Investment	188	207	198	184	162	777
Lending	110	109	107	97	93	423
Deposit	111	112	119	121	126	463
Other	43	44	49	48	43	1,847
Total	452	4/2	473	450	424	1,847
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	-	5	_
Fair value movement on financial instruments	_	=	=	_	=	=
Operating expenses						
Significant items Costs of structural reform						
Costs of structural reform Customer redress programmes		_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	=		_ 2	=
Goodwill impairment	(431)	_	_	_	_	(431)
Past service costs of guaranteed minimum pension benefits equalisation	(431)	_	_	_	_	(451)
Restructuring and other related costs	(13)	(5)	(12)	(2)	_	(32)
Settlements and provisions in connection with legal and regulatory matters	4	65	1	-	=	70

			Quarter ended			Year to date
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(852)	(890)	(935)	(934)	(783)	(3,611)
Net fee income/(expense)	(18)	(28)	(14)	(16)	4	(76)
Net income from financial instruments held for trading or managed on a fair value basis	798	1,014	783	1,122	1,367	3,717
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	3	2	(13)	(2)	_	(10)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	7	11	74	30	15	122
Other income/(expense)	(161)	(31)	1,112	(129)	(262)	791
Net operating income before change in expected credit losses and other credit impairment charges	(223)	78	1,007	71	341	933
Change in expected credit losses and other credit impairment (charges)/recoveries	(27)	13	2	6	2	(6)
Net operating income/(expense)	(250)	91	1,009	77	343	927
Total operating expenses	(1,193)	115	(296)	(260)	(1,499)	(1,634)
of which: staff expenses	(1,350)	(1,295)	(1,501)	(1,499)	(1,434)	(5,645)
Operating profit/(loss)	(1,443)	206	713	(183)	(1,156)	(707)
Share of profit in associates and joint ventures	513	505	702	579	546	2,299
Profit/(loss) before tax	(930)	711	1,415	396	(610)	1,592
Significant items - Totals						
Revenue	(140)	173	872	75	70	980
ECL	_	_	_	-	_	_
Operating expenses	(211)	(118)	(124)	(45)	(285)	(498)
Share of profit in associates and joint ventures				-		
Balance sheet data			At			At
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	31 Dec
	2019	2019	2019	2019	2018	2019
Loans and advances to customers (gross)	1,445	1,602	1,537	1,708	2,483	1,445
Loans and advances to customers (net)	1,431	1,589	1,523	1,695	2,467	1,431
Total external assets	702,214	675,205	705,094	677,028	665,062	702,214
Customer accounts	8,083	7,747	8,616	7,239	8,551	8,083
Castomer decoding	0,003	.,	0,010	,,233	0,551	0,003
Income statement Metrics - Reported						
Cost efficiency ratio	(535.0)%	(147.4)%	29.4%	366.2%	439.6%	175.1%
cost children, ratio	(333.0//0	(247.4)70	23.476	300.270	455.670	173.170
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	(1,183.1)%	245.3%	127.4%	(5,375.0)%	448.0%	(2,417.0)%
rajusted cost emiliency ratio	(2)20312/70	243.370	127.470	(3,373.0)70	440.070	(2,127.0)70
Management View of Adjusted Revenue - as originally reported						
Central Treasury	(23)	313	269	305	283	864
Of which:	(23)	313	203	303	203	004
Balance Sheet Management	450	626	593	623	635	2,292
Holdings interest expense ^{1,2}						
	(318)	(321)	(348)	(338)	(360)	(1,325)
Valuation differences on long-term debt and associated swaps	(73)	76	93	50	67	146
Other central treasury	(82)	(68)	(69)	(30)	(59)	(249)
Legacy Credit	13	(40)	(13)	(71)	(12)	(111)
Other ¹	(73)	(367)	(121)	(238)		(799)
Of which Argentina hyperinflation	30	(132)	14	(56)	73	(144)
Total ²	(83)	(94)	135	(4)	271	(46)
					<u>.</u>	
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	(7)	_	827	_	24	820
Fair value movement on financial instruments	(133)	173	45	75	46	160
	,===,					
Operating expenses						
Significant items						
Costs of structural reform	(27)	(26)	(21)	(38)	(45)	(112)
Customer redress programmes	(27)	(20)	(21)	(30)	()	(112)
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Goodwill impairment	_	_			_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	=	(228)	_
Restructuring and other related costs	(178)	(90)	(104)	(7)	(228)	(379)
Settlements and provisions in connection with legal and regulatory matters	(1/8)	(90)	(104)	(7)	(15)	(379)
Section Cities and provisions in connection with legal and regulatory matters	(6)	(2)	1	=	3	(7)

¹ With effect from 3C19, we have changed the presentation of interest expense on certain derivatives from Other to Holdings Interest Expense. Total Corporate Centre quarterly revenue is unchanged. 2 All quarters have been re-presented for all three of these changes.

HSBC Europe

			Quarter ended 31 Dec	2019					Quarter ended 30 Se	p 2019		
	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)	1,056	840	218	91	(856)	1,349	963	830	233	95	(1,179)	942
Net fee income/(expense)	350	335	169	89	(20)	923	362	321	134	83	(24)	876
Net income from financial instruments held for trading or managed on a fair value basis	9	_	565	10	205	789	(3)	14	329	11	807	1,158
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	392	_	_	_	1	393	208	_	-	-	(1)	207
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	47	29	110	-	280	466	4	_	169	-	281	454
Other income/(expense)	220	301	173	4	(45)	653	32	152	131	(4)	281	592
Net operating income before change in expected credit losses and other credit impairment charges	2,074	1,505	1,235	194	(435)	4,573	1,566	1,317	996	185	165	4,229
Change in expected credit losses and other credit impairment charges	(84)	(67)	2	1	20	(128)	(124)	(174)	25	(4)	5	(272)
Net operating income/(expense)	1,990	1,438	1,237	195	(415)	4,445	1,442	1,143	1,021	181	170	3,957
Total operating expenses	(1,932)	(3,518)	(1,404)	(185)	(1,084)	(8,123)	(2,000)	(859)	(1,156)	(112)	(264)	(4,391)
of which: staff expenses	(477)	(253)	(487)	(78)	(498)	(1,793)	(400)	(238)	(372)	(70)	(411)	(1,491)
Operating profit/(loss)	58	(2,080)	(167)	10	(1,499)	(3,678)	(558)	284	(135)	69	(94)	(434)
Share of profit/(loss) in associates and joint ventures		_	_	_	(30)	(30)	_	_	_	_	11	11
Profit/(loss) before tax	58	(2,080)	(167)	10	(1,529)	(3,708)	(558)	284	(135)	69	(83)	(423)
Significant items - Totals												
Revenue	(46)	3	(24)	-	(134)	(201)	(109)	(9)	16	-	173	71
ECL	-	-	-	-	-	-	-	-	-	-	-	_
Operating expenses	(253)	(2,544)	(74)	(7)	(120)	(2,998)	(470)	(18)	(34)	61	(86)	(547)
Share of profit in associates and joint ventures	-	_	-	-	-	-	_	_	_	_	_	_
			At 31 Dec 2019						At 30 Sep 2019	<u> </u>		
Balance sheet data			At 31 Dec 2013						At 30 3cp 2013	<u>'</u>		
Loans and advances to customers (gross)	181,403	123,110	71,192	20,514	1,245	397,464	166,711	119,669	74,140	18,816	1,289	380,625
Loans and advances to customers (net)	180,241	121,238	70,742	20,396	1,233	393,850	165,674	117,801	73,698	18,704	1,275	377,152
Total external assets	220,325	123,845	559,591	23,610	246,755	1,174,126	204,015	122,479	575,839	22,128	240,146	1,164,607
Customer accounts	219,531	148,334	124,131	31,159	5,563	528,718	203,243	133,647	126,593	28,500	4,891	496,874
castomer accounts												
Income statement Metrics - Reported	,											
	93.2%	233.8%	113.7%	95.4%	(249.2)%	177.6%	127.7%	65.2%	116.1%	60.5%	160.0%	103.8%
Income statement Metrics - Reported			113.7%	95.4%	(249.2)%		127.7%	65.2%	116.1%	60.5%	160.0%	103.8%
Income statement Metrics - Reported			113.7%	95.4%	(249.2)%		127.7%	65.2%	116.1%	60.5%	160.0%	103.8%
Income statement Metrics - Reported Cost efficiency ratio			113.7% 105.6%	95.4% 91.8%	(249.2)% (320.3)%		127.7% 91.3%	65.2% 63.4%	116.1% 114.5%	60.5% 93.5%	160.0% (2,225.0)%	103.8% 92.4%
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	93.2%	233.8%				177.6%						
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	93.2%	233.8%				177.6%						
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	93.2% 79.2%	233.8% 64.8%	105.6%			177.6% 107.4%	91.3%	63.4%			(2,225.0)%	92.4%
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	93.2% 79.2% (48)	233.8% 64.8% 3	105.6%	91.8%	(320.3)%	177.6%		63.4%	114.5%	93.5%	(2,225.0)%	92.4%
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% _ _	91.8% — —	(320.3)% — —	177.6% 107.4% (45)	91.3% (109) —	63.4% (9) —	114.5% _ _	93.5% — —	(2,225.0)%	92.4% (118) —
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	93.2% 79.2% (48)	233.8% 64.8% 3	105.6%	91.8%	(320.3)%	177.6% 107.4%	91.3%	63.4%	114.5%	93.5%	(2,225.0)%	92.4%
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% _ _	91.8% — —	(320.3)% — —	177.6% 107.4% (45)	91.3% (109) —	63.4% (9) —	114.5% _ _	93.5% — —	(2,225.0)%	92.4% (118) —
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% _ _	91.8% — —	(320.3)% — —	177.6% 107.4% (45)	91.3% (109) —	63.4% (9) —	114.5% _ _	93.5% — —	(2,225.0)%	92.4% (118) —
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% _ _	91.8% — —	(320.3)% — —	177.6% 107.4% (45)	91.3% (109) —	63.4% (9) —	114.5% — — — 16	93.5% — —	(2,225.0)%	92.4% (118) — 189
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% - - (24)	91.8% — —	(320.3)% - - (135)	177.6% 107.4% (45) — (159)	91.3% (109) _ _	63.4% (9) — —	114.5% 16	93.5% — —	(2,225.0)% - - 173	92.4% (118) — 189
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer referes programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer referes programmes	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% - - (24)	91.8% - - -	(320.3)% - - (135)	177.6% 107.4% (45) — (159)	91.3% (109) —	63.4% (9) —	114.5% — — — 16	93.5% - - -	(2,225.0)% 173	92.4% (118) — 189
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	93.2% 79.2% (48) —	233.8% 64.8% 3 - - - (2)	105.6% - - (24)	91.8%	(320.3)% (135) (25)	177.6% 107.4% (45) (159) (31) (182)	91.3% (109) _ _	(9) - (1) (16)	114.5% 16 (7) (4)	93.5%	(2,225.0)% 173 (24)	92.4% (118) - 189 (32) (489)
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	93.2% 79.2% (48) —	233.8% 64.8% 3 —	105.6% - - (24)	91.8%	(320.3)% (135) (25) 	177.6% 107.4% (45) — (159)	91.3% (109) _ _	(9) - (1) (16)	114.5% 16 (7) (4) -	93.5%	(2,225.0)% 173 (24)	92.4% (118) - 189 (32) (489)
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	93.2% 79.2% (48) — — (180) — — — —	233.8% 64.8% 3 - - (2) - (2,521)	105.6% (24) (6)	91.8%	(320.3)% (135) (25)	177.6% 107.4% (45) — (159) (31) (182) — (2,521)	91.3% (109) (469)	(9) (1) (16) 	114.5% 16 (7) (4)	93.5%	(2,225.0)% 173 (24)	92.4% (118) - 189 (32) (489)
Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer rediress programmes Disposais, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposais, acquisitions and investment in new businesses Goodwill impairment	93.2% 79.2% (48) — — (180) — —	233.8% 64.8% 3 - - - (2)	105.6% (24) (6)	91.8% - - - - -	(320.3)% (135) (25)	177.6% 107.4% (45) (159) (31) (182)	91.3% (109) (469)	(1) (16)	114.5% 16 (7) (4)	93.5%	(2,225.0)% 173 (24)	92.4% (118) — 189 (32) (489) — —

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Europe

			Quarter ended 30 Ju	n 2019					Quarter ended 31 Ma	ar 2019		
	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)	1,086	874	248	93	(516)	1,785	1,103	878	231	90	(777)	1,525
Net fee income/(expense)	409	370	109	81	(11)	958	334	348	162	78	(11)	911
Net income from financial instruments held for trading or managed on a fair value basis	1	4	738	10	(122)	631	(23)	14	588	8	620	1,207
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	324	_		_	(15)	309	747	_	_		_	747
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	324	_	_	_	(15)	309	747	_	_	_	_	/4/
loss	(19)	10	128	_	186	305	105	19	100	_	67	291
Other income/(expense)	(3)	64	(70)	10	660	661	(591)	25	318	4	168	(76)
Net operating income before change in expected credit losses and other credit impairment charges	1,798	1,322	1,153	194	182	4,649	1,675	1,284	1,399	180	67	4,605
Change in expected credit losses and other credit impairment charges	(88)	(102)	(33)	(16)	4	(235)	(83)	(176)	(48)	(3)	7	(303)
Net operating income/(expense)	1,710	1,220	1,120	178	186	4,414	1,592	1,108	1,351	177	74	4,302
Total operating expenses	(2,058)	(723)	(1,319)	(184)	(642)	(4,926)	(1,505)	(696)	(1,324)	(179)	(614)	(4,318)
of which: staff expenses	(430)	(238)	(489)	(83)	(520)	(1,760)	(422)	(236)	(462)	(78)	(508)	(1,706)
Operating profit/(loss)	(348)	497	(199)	(6)	(456)	(512)	87	412	27	(2)	(540)	(16)
Share of profit/(loss) in associates and joint ventures			_	_	5	5	_			-	2	2
Profit/(loss) before tax	(348)	497	(199)	(6)	(451)	(507)	87	412	27	(2)	(538)	(14)
Significant items - Totals												
Revenue	_	_	(7)	_	54	47	_	_	(21)	_	81	60
ECL	_	_	_	_	_	_	_	_		_	_	_
Operating expenses	(588)	(12)	(47)	(11)	(89)	(747)	(56)	(3)	(42)	(2)	(40)	(143)
Share of profit in associates and joint ventures								-			-	
			At 30 Jun 2019						At 31 Mar 201	2		
Balanca shaat data			At 30 Juli 2013	,					At 31 IVIdi 201	7		
Balance sheet data Loans and advances to customers (gross)	169.196	122.946	74.208	19.241	1.336	386 927	169.024	122.552	76.286	18.398	1.485	387.745
Loans and advances to customers (gross)	169,196 168.201	122,946 121.098	74,208 73.613	19,241 19.129	1,336 1.322	386,927 383.363	169,024 168.041	122,552 120.583	76,286 75,732	18,398 18.302	1,485 1.471	387,745 384.129
Loans and advances to customers (gross) Loans and advances to customers (net)	168,201	121,098	73,613	19,129	1,322	383,363	168,041	120,583	75,732	18,302	1,471	384,129
Loans and advances to customers (gross)												
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	168,201 207,459	121,098 126,439	73,613 554,789	19,129 22,213	1,322 248,538	383,363 1,159,438	168,041 206,728	120,583 125,626	75,732 536,617	18,302 21,630	1,471 229,999	384,129 1,120,600
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	168,201 207,459 207,157	121,098 126,439 136,183	73,613 554,789 125,575	19,129 22,213 30,742	1,322 248,538 4,729	383,363 1,159,438 504,386	168,041 206,728 207,681	120,583 125,626 136,920	75,732 536,617 127,205	18,302 21,630 31,687	1,471 229,999 3,966	384,129 1,120,600 507,459
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	168,201 207,459	121,098 126,439	73,613 554,789	19,129 22,213	1,322 248,538	383,363 1,159,438	168,041 206,728	120,583 125,626	75,732 536,617	18,302 21,630	1,471 229,999	384,129 1,120,600
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	168,201 207,459 207,157	121,098 126,439 136,183	73,613 554,789 125,575	19,129 22,213 30,742	1,322 248,538 4,729	383,363 1,159,438 504,386	168,041 206,728 207,681	120,583 125,626 136,920	75,732 536,617 127,205	18,302 21,630 31,687	1,471 229,999 3,966	384,129 1,120,600 507,459
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	168,201 207,459 207,157	121,098 126,439 136,183	73,613 554,789 125,575	19,129 22,213 30,742	1,322 248,538 4,729	383,363 1,159,438 504,386	168,041 206,728 207,681	120,583 125,626 136,920	75,732 536,617 127,205	18,302 21,630 31,687	1,471 229,999 3,966	384,129 1,120,600 507,459
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 as originally reported Adjusted cost efficiency ratio	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8%	1,322 248,538 4,729 352.7%	383,363 1,159,438 504,386 106.0%	168,041 206,728 207,681 89.9%	120,583 125,626 136,920 54.2%	75,732 536,617 127,205 94.6%	18,302 21,630 31,687 99.4%	1,471 229,999 3,966 916.4%	384,129 1,120,600 507,459 93.8%
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 as originally reported Adjusted cost efficiency ratio Revenue	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8%	1,322 248,538 4,729 352.7%	383,363 1,159,438 504,386 106.0%	168,041 206,728 207,681 89.9%	120,583 125,626 136,920 54.2%	75,732 536,617 127,205 94.6%	18,302 21,630 31,687 99.4%	1,471 229,999 3,966 916.4%	384,129 1,120,600 507,459 93.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	168,201 207,459 207,157 114,5%	121,098 126,439 136,183 54,7%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99.4%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99,4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	168,201 207,459 207,157 114,5%	121,098 126,439 136,183 54,7%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99.4%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54,7% 53.8%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99.4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54,7% 53.8%	73,613 554,789 125,575 114.4%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99.4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54,7% 53,8%	73,613 554,789 125,575 114.4% 109.7%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99.4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported 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	168,201 207,459 207,157 114,5% 81,8%	121,098 126,439 136,183 54.7% 53.8%	73,613 554,789 125,575 114.4% 109.7% — — (7)	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0% 90.8% — — 47	168,041 206,728 207,681 89.9% 86.5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	18,302 21,630 31,687 99.4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported 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 Customer redress programmes	158,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54,7% 53,8%	73,613 554,789 125,575 114.4% 109.7%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352,7% 432,0%	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89,9% 86,5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	13,302 21,630 31,687 99.4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)% ————————————————————————————————————	384,129 1,120,600 507,459 93.8% 91.9% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	168,201 207,459 207,157 114,5% 81,8%	121,098 126,439 136,183 54.7% 53.8%	73,613 554,789 125,575 114.4% 109.7% — — (7)	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0% 54	383,363 1,159,438 504,386 106.0% 90.8% — — 47	168,041 206,728 207,681 89.9% 86.5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	13,302 21,630 31,687 99.4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)%	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Gost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illupairment	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54,7% 53,8%	73,613 554,789 125,575 114.4% 109.7%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0% ————————————————————————————————————	383,363 1,159,438 504,386 106.0% 90.8% 47 (39) (554)	168,041 206,728 207,681 89.9% 86.5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3% (21)	13,302 21,630 31,687 99,4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)% 81 (37)	384,129 1,120,600 507,459 93.8% 91.9% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	73,613 554,789 125,575 114.4% 109.7%	94.8% 89.2% 89.2%	1,322 248,538 4,729 352.7% 432.0% 54 (22)	383,363 1,159,438 504,386 106.0% 90.8%	168,041 206,728 207,681 89.9% 86.5% ————————————————————————————————————	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3%	13,302 21,630 31,687 99,4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)% 81 (37)	384,129 1,120,600 507,459 93.8% 91.9%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Gost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illupairment	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54,7% 53,8%	73,613 554,789 125,575 114.4% 109.7%	19,129 22,213 30,742 94.8% 89.2%	1,322 248,538 4,729 352.7% 432.0% ————————————————————————————————————	383,363 1,159,438 504,386 106.0% 90.8% 47 (39) (554)	168,041 206,728 207,681 89.9% 86.5%	120,583 125,626 136,920 54.2% 54.0%	75,732 536,617 127,205 94.6% 90.3% (21)	13,302 21,630 31,687 99,4% 98.3%	1,471 229,999 3,966 916.4% (4,100.0)% 81 (37)	384,129 1,120,600 507,459 93.8% 91.9% ————————————————————————————————————

			Quarter ended 31 De	ec 2018					Year to date 31 Dec	2019		
	Retail		Global	.02010			Retail		Global	2015		
	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)	1,121	873	258	92	(715)	1,629	4,208	3,422	930	369	(3,328)	5,601
Net fee income/(expense)	386	346	112	78	(12)	910	1,455	1,374	574	331	(66)	3,668
Net income from financial instruments held for trading or managed on a fair value basis	25	4	(101)	9	957	894	(16)	32	2,220	39	1,510	3,785
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(752)	_	_	_		(752)	1,671	_	_	_	(15)	1,656
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	(752)	_	_	_	_	(/32)	1,0/1	_	_	_	(13)	1,030
loss	(60)	(32)	244	_	(247)	(95)	137	58	507	_	814	1,516
Other income/(expense)	837	67	370	3	134	1,411	(342)	542	552	14	1,064	1,830
Net operating income before change in expected credit losses and other credit impairment charges	1,557	1,258	883	182	117	3,997	7,113	5,428	4,783	753	(21)	18,056
Change in expected credit losses and other credit impairment charges	(157)	(217)	(56)	(6)	13	(423)	(379)	(519)	(54)	(22)	36	(938)
Net operating income/(expense)	1,400	1,041	827	176	130	3,574	6,734	4,909	4,729	731	15	17,118
Total operating expenses	(1,433)	(649)	(1,240)	(186)	(1,629)	(5,137)	(7,495)	(5,796)	(5,203)	(660)	(2,604)	(21,758)
of which: staff expenses	(396)	(224)	(427)	(74)	(608)	(1,729)	(1,729)	(965)	(1,810)	(309)	(1,937)	(6,750)
Operating profit/(loss)	(33)	392	(413)	(10)	(1,499)	(1,563)	(761)	(887)	(474)	71	(2,589)	(4,640)
Share of profit/(loss) in associates and joint ventures Profit/(loss) before tax	(33)	392	(413)	(10)	(1,495)	(1,559)	(761)	(887)	(474)	71	(12) (2,601)	(4,652)
Profity (lossy before tax	(23)	392	(413)	(10)	(1,495)	(1,559)	(701)	(007)	(474)	/1	(2,001)	(4,032)
Significant items - Totals												
Revenue	_	7	22	5	68	102	(155)	(6)	(36)	_	174	(23)
ECL	_	_	-	_	-	-	_	_	_	_	_	_
Operating expenses	(15)	8	29	1	(272)	(249)	(1,367)	(2,577)	(197)	41	(335)	(4,435)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
			At 31 Dec 2018	В					At 31 Dec 2019			
Balance sheet data												
Loans and advances to customers (gross)	165,063	119,478	71,632	18,197	2,301	376,671	181,403	123,110	71,192	20,514	1,245	397,464
Loans and advances to customers (net)	164,112	117,544	71,031	18,103	2,286	373,076	180,241	121,238	70,742	20,396	1,233	393,850
Total external assets	201,790	122,802	499,112	21,313	215,878	1,060,895	220,325	123,845	559,591	23,610	246,755	1,174,126
Customer accounts	202,207	134,905	130,033	31,408	4,601	503,154	219,531	148,334	124,131	31,159	5,563	528,718
Income statement Metrics - Reported												
Cost efficiency ratio	92.0%	51.6%	140.4%	102.2%	1,392.3%	128.5%	105.4%	106.8%	108.8%	87.6%	(12,400.0)%	120.5%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	91.1%	52.5%	147.4%	105.6%	2,769.4%	125.5%	84.3%	59.2%	103.9%	93.1%	(1,163.6)%	95.8%
Revenue												
Significant items												
Customer redress programmes	_	7	_	_	_	7	(157)	(6)	_	_	_	(163)
Disposals, acquisitions and investment in new businesses	_	_	-	5	-	5		-	_	_	_	
Fair value movements on financial instruments	-	-	22	-	68	90	-	-	(36)	-	173	137
Operating expenses												
Significant items												
Costs of structural reform	1	(3)	(14)	_	(41)	(57)	_	(4)	(42)	_	(108)	(154)
Customer redress programmes	(16)	11	21	_	_	16	(1,264)	(17)	-	_	_	(1,281)
Disposals, acquisitions and investment in new businesses	-	=	=	2	_	2		_	-	_	_	(-),
Goodwill impairment	_	_	_	_	_	_	_	(2,521)	_	-	_	(2,521)
Past service costs of guaranteed minimum pension benefits equalisation	_	-	-	_	(228)	(228)	-	-	-	-	_	_
· · · · · · · · · · · · · · · · · · ·	_	_	_ _ _ 22	_ _ (1)	(228) (6)	(228) (6) 24	(103)		— (153) (2)	— (27) 68	— (221) (6)	— (538) 60

HSBC UK

UK ring-fenced bank

OK ring-renced bank												
			Quarter ended 31 De	c 2019					Quarter ended 30 Se	p 2019		
	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)	858	613	(4)	33	10	1,510	762	591	2	33	17	1,405
Net fee income/(expense)	211	232	(66)	10	(4)	383	205	213	(41)	13	(4)	386
Net income from financial instruments held for trading or managed on a fair value basis	8	(4)	127	1	(1)	131	17	6	90	1	(2)	112
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		1	-	-		1	_	1	_	_	_	1
Other income	6	8		7	16	37	7	8		3	5	23
Net operating income before change in expected credit losses and other credit impairment charges	1,083	850	57	51	21	2,062	991	819	51	50	16	1,927
Change in expected credit losses and other credit impairment charges	(82)	(19)		(1)	_	(102)	(118)	(128)	_	(3)		(249)
Net operating income	1,001	831	57	50	21	1,960	873	691	51	47	16	1,678
Total operating expenses	(962)	(414)	(35)	(41)	18	(1,434)	(1,207)	(421)	(38)	(42)	7	(1,701)
of which: staff expenses	(240)	(115)	(5)	(14)	59	(315)	(186)	(111)	(2)	(15)	44	(270)
Operating profit	39	417	22	9	39	526	(334)	270	13	5	23	(23)
Share of profit in associates and joint ventures												
Profit before tax	39	417	22	9	39	526	(334)	270	13	5	23	(23)
Significant items - Totals												
Revenue	(45)	3	-	-	-	(42)	(109)	(9)	_	_	_	(118)
ECL	_	-	_	_	_	-	_	_	_	_	_	_
Operating expenses	(226)	(5)	-	(1)	(19)	(251)	(467)	(15)	_	_	(18)	(500)
Share of profit in associates and joint ventures	_	_	-	-	-	-	_	-	_	-	_	-
			At 31 Dec 2019	1		-			At 30 Sep 2019	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	151,302	86,475	· <u> </u>	5,755	705	244,237	138,212	82,492		5,420	682	226,806
Loans and advances to customers (net)	150,366	85,272	_	5,675	705	242,018	137,401	81,302	_	5,346	681	224,730
Total external assets	154,171	87,935	65	6,232	90,239	338,642	141,015	83,742	29	5,894	82,564	313,244
Customer accounts	178,135	99,544	_	7,828	348	285,855	163,826	90,334	_	7,692	274	262,126
Income Statement Metrics												
Cost efficiency ratio	88.8%	48.7%	61.4%	80.4%	(85.7)%	69.5%	121.8%	51.4%	74.5%	84.0%	(43.8)%	88.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	65.2%	48.3%	61.4%	78.4%	(176.2)%	56.2%	67.3%	49.0%	74.5%	84.0%	(156.3)%	58.7%
Revenue												
Significant items												
Customer redress programmes	(45)	3	-	-	-	(42)	(109)	(9)	-	-	-	(118)
Disposals, acquisitions and investment in new businesses	-	_	_	-	-	_	-	_	-	-	-	_
Fair value movements on financial instruments	-	-	-	-	-	_	-	-	-	-	-	-
Oneseting superses												
Operating expenses Significant items												
Significant items Costs of structural reform			_	_				_	_	_	_	
	(190)	(2)	_	_	_	(192)	(460)	(15)	_	_	_	(484)
Customer redress programmes	(180)	(2)	_			(182)	(469)	(15)	_		_	(484)
Disposals, acquisitions and investment in new businesses Goodwill impairment	_	-	-	Ξ	_	Ξ_	_	_	_	_	_	_
	_			_	_		_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	(46)		Ξ				_ 2	_	_			(16)
Settlements and provisions in connection with legal and regulatory matters	(46)	(3)		(1)	(19)	(69)	2	_	_	_	(18)	(16)
Settlements and provisions in connection with regarding regulatory matters	_	_		_	_	_	_	_	_	_	_	_

12

Net interest income/(expense) 876 638 2 34 14 1,564 894 643 —		
Banking Banking Global Banking Glo and Wealth Commercial and Private Corporate and Wealth Commercial and Priva Management Banking Markets Banking Centre Total Management Banking Markets Bank Sm 5m		
and Wealth Commercial and Private Corporate and Wealth Commercial and Priv Management Banking Markets Banking Centre Total Management Banking Markets Bank 5m 5m 5		
Management Banking Markets Banking Centre Total Management Banking Markets Bank Sm Sm S	bal	
Sm Sm<	ate Corporate	
Net interest income/(expense) 876 638 2 34 14 1,564 894 643 —	ing Centre	Total
	\$m \$m	\$m
Net fee income (levrence) 243 254 (62) 11 (2) 444 182 276 (61)	35 16	1,588
	10 (2)	355
Net income from financial instruments held for trading or managed on a fair value basis 14 1 114 1 1 131 9 1 123	1 3	137
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		
		1
Other income 1 10 - 4 13 28 1 8 -	5 24	38
	51 41	2,119
	(2) —	(245)
	49 41	1,874
	41) —	(1,231)
	16) 48	(286)
Operating profit (306) 433 18 (6) 18 157 200 377 17	8 41	643
Share of profit in associates and joint ventures		
Profit before tax (306) 433 18 (6) 18 157 200 377 17	8 41	643
Significant items - Totals		
Revenue		_
Operating expenses (586) (11) (18) (615) (56)	_ (1) 	(57)
Share of profit in associates and joint ventures		_
At 30 Jun 2019 At 31 Mar 2019		
	Sm Sm	\$m
Loans and devances to customers (gross) 140,333 84,365 — 5,561 764 233,043 141,068 85,693 — 5,5		233,253
Loans and advances to customers (not) 120 614 92 220 _ 5 497 764 220 095 140 225 94 507 _ 5 55		
Loans and advances to customers (net) 139,614 83,220 - 5,487 764 229,085 140,325 84,507 - 5,5	75 79 707	231,267
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0		231,267 316,017
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0		231,267
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1		231,267 316,017
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 Income Statement Metrics	173 48	231,267 316,017 266,468
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1	173 48	231,267 316,017
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 Income Statement Metrics Cost efficiency ratio 119.2% 43.3% 66.7% 76.0% 30.8% 84.3% 73.6% 39.4% 72.6% 80.	173 48	231,267 316,017 266,468
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,	48 4% —%	231,267 316,017 266,468
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,	48 4% —%	231,267 316,017 266,468 58.1%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,	48 4% —%	231,267 316,017 266,468 58.1%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 100 100 100 100 100 100 100 100 100 1	48 4% —%	231,267 316,017 266,468 58.1%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 100 100 100 100 100 100 100 100 100 1	48 4% —%	231,267 316,017 266,468 58.1%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,0 6,	48 4% -% 4% (2.4)%	231,267 316,017 266,468 58.1%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 1000 Statement Metrics Cost efficiency ratio 119.2% 43.3% 66.7% 76.0% 30.8% 84.3% 73.6% 39.4% 72.6% 80. Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio 67.5% 42.1% 66.7% 76.0% (38.5)% 55.9% 68.4% 39.4% 72.6% 80. Revenue Significant items Customer referes programmes	.73 48 4% -% 4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%
Total external assets	.773 48 .4% -% .4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 Income Statement Metrics Cost efficiency ratio 119.2% 43.3% 66.7% 76.0% 30.8% 84.3% 73.6% 39.4% 72.6% 80. Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio 67.5% 42.1% 66.7% 76.0% (38.5)% 55.9% 68.4% 39.4% 72.6% 80. Revenue Stagnificant tems Customer redress programmes 9 — — — — — — — — — — — — — — — — — —	.773 48 .4% -% .4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	48 4% -% 4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,0 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 Income Statement Metrics Cost efficiency ratio 119,2% 43,3% 66,7% 76,0% 30,8% 84,3% 73,6% 39,4% 72,6% 80. Income Statement metrics - Adjusted as originally reported Adjusted os originally reported Adjusted cost efficiency ratio 67,5% 42,1% 66,7% 76,0% (38,5)% 55,9% 68,4% 39,4% 72,6% 80. Revenue Significant tems Customer regress programmes — — — — — — — — — — — — — — — — — — —	773 48 4% -% 4% (2.4)% (1)	231,267 316,017 266,468 58.1% 55.4%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 107 264,675 168,841 90,406 — 7,1 107 264,675 168,841 90,406	773 48 4% -% 4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%
Total external assets 143,404 8,590 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,406 — 7,1 7,1 107 264,675 168,841 90,406 — 7,1 107 264,675 168,841 90,406 90	773 48 4% -% 4% (2.4)%	231,267 316,017 316,017 266,468 58.1% 55.4%
Total external assets 143,044 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6	773 48 4% -% 4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%
Total external assets 143,404 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6 Customer accounts 167,167 90,210 — 7,191 107 264,675 168,841 90,046 — 7,19 6,6 Customer accounts 19,2% 43,3% 66,7% 76,0% 30,8% 84,3% 73,6% 39,4% 72,6% 80, 72,6% 80, 76,0% 80, 84,3% 84	773 48 4% -% 4% (2.4)%	231.267 316.017 266.468 58.1% 55.4%
Total external assets 143,044 85,990 22 6,040 79,836 315,292 144,146 87,419 80 6,6	773 48 4% -% 4% (2.4)%	231,267 316,017 266,468 58.1% 55.4%

UK ring-fenced bank												
			Quarter ended 31 Dec	2018					Year to date 31 Dec 2	2019		
	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	3,390	2,485	-	135	57	6,067
Net fee income/(expense)	224	240	(65)	9	12	420	841	925	(230)	44	(12)	1,568
Net income from financial instruments held for trading or managed on a fair value basis	6	1	116	1	(4)	120	48	4	454	4	1	511
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	1	(2)	-	-	-	(1)	-	2	-	-	-	2
Other income	(6)	22		3	12	31	15	34	_	19	58	126
Net operating income before change in expected credit losses and other credit impairment charges	1,125	906	48	48	29	2,156	4,294	3,450	224	202	104	8,274
Change in expected credit losses and other credit impairment charges	(152)	(183)		(7)	-	(342)	(375)	(381)		(24)		(780)
Net operating income	973	723	48	41	29	1,814	3,919	3,069	224	178	104	7,494
Total operating expenses	(746)	(327)	(48)	(34)	(205)	(1,360)	(4,320)	(1,572)	(154)	(162)	17	(6,191)
of which: staff expenses	(192)	(108)	(4)	(12)	(186)	(502)	(852)	(463)	(14)	(60)	196	(1,193)
Operating profit	227	396	-	7	(176)	454	(401)	1,497	70	16	121	1,303
Share of profit in associates and joint ventures												
Profit before tax	227	396	_	7	(176)	454	(401)	1,497	70	16	121	1,303
Significant items - Totals						_		(*)				()
Revenue	-	6	_	_	_	6	(154)	(6)	_	_	_	(160)
ECL			_	_	_	_	-	-	-	_	-	-
Operating expenses	(15)	10	_	_	(235)	(240)	(1,335)	(31)	_	(1)	(56)	(1,423)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2018						At 31 Dec 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
balance sneet data			ŞIII						ŞIII			
Loons and advances to evetomore (exact)	126 014											
Loans and advances to customers (gross)	136,814	81,602	_	5,506	1,135	225,057	151,302	86,475	-	5,755	705	244,237
Loans and advances to customers (net)	136,119	80,489	_ _ _	5,451	1,135	223,194	150,366	85,272	-	5,675	705	242,018
Loans and advances to customers (net) Total external assets	136,119 139,741	80,489 83,174	_ _ 179 _	5,451 5,979	1,135 74,374	223,194 303,447	150,366 154,171	85,272 87,935	— 65	5,675 6,232	705 90,239	242,018 338,642
Loans and advances to customers (net)	136,119	80,489		5,451	1,135	223,194	150,366	85,272	-	5,675	705	242,018
Loans and advances to customers (net) Total external assets Customer accounts	136,119 139,741	80,489 83,174		5,451 5,979	1,135 74,374	223,194 303,447	150,366 154,171	85,272 87,935	— 65	5,675 6,232	705 90,239	242,018 338,642
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	136,119 139,741 163,952	80,489 83,174 90,583	179 —	5,451 5,979 6,816	1,135 74,374 184	223,194 303,447 261,535	150,366 154,171 178,135	85,272 87,935 99,544	- 65 -	5,675 6,232 7,828	705 90,239 348	242,018 338,642 285,855
Loans and advances to customers (net) Total external assets Customer accounts	136,119 139,741	80,489 83,174		5,451 5,979	1,135 74,374	223,194 303,447	150,366 154,171	85,272 87,935	— 65	5,675 6,232	705 90,239	242,018 338,642
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	136,119 139,741 163,952	80,489 83,174 90,583	179 —	5,451 5,979 6,816	1,135 74,374 184	223,194 303,447 261,535	150,366 154,171 178,135	85,272 87,935 99,544	- 65 -	5,675 6,232 7,828	705 90,239 348	242,018 338,642 285,855
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	136,119 139,741 163,952 66.3%	80,489 83,174 90,583 36.1%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9%	223,194 303,447 261,535 63.1%	150,366 154,171 178,135	85,272 87,935 99,544 45.6%	 65 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)%	242,018 338,642 285,855 74.8%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	136,119 139,741 163,952	80,489 83,174 90,583	179 —	5,451 5,979 6,816	1,135 74,374 184	223,194 303,447 261,535	150,366 154,171 178,135	85,272 87,935 99,544	- 65 -	5,675 6,232 7,828	705 90,239 348	242,018 338,642 285,855
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	136,119 139,741 163,952 66.3%	80,489 83,174 90,583 36.1%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9%	223,194 303,447 261,535 63.1%	150,366 154,171 178,135	85,272 87,935 99,544 45.6%	 65 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)%	242,018 338,642 285,855 74.8%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	136,119 139,741 163,952 66.3%	80,489 83,174 90,583 36.1%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9%	223,194 303,447 261,535 63.1%	150,366 154,171 178,135	85,272 87,935 99,544 45.6%	 65 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)%	242,018 338,642 285,855 74.8%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	136,119 139,741 163,952 66.3%	80,489 83,174 90,583 36.1%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1%	150,366 154,171 178,135	85,272 87,935 99,544 45.6%	 65 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total enternal assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, Acquisitions and investment in new businesses	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6% 67.1%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total enternal assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, Acquisitions and investment in new businesses	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6% 67.1%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6% 67.1%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6% 67.1%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant ttems Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	136,119 139,741 163,352 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4%	179 — 100.0%	5,451 5,979 6,816 70.8%	1,135 74,374 184 706.9% (103.4)%	223,194 303,447 261,535 63.1% 52.1%	150,366 154,171 178,135 100.6% 67.1%	85,272 87,935 99,544 45.6% 44.6% (6) —	65 - 68.8%	5,675 6,232 7,828 80.2%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total enternal assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	136,119 139,741 163,952 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4% 6 ———————————————————————————————————	179 — 100.0%	5,451 5,979 6,816 70.8% 70.8%	1,135 74,374 184 706.9% (103.4)%	23,194 303,447 261,535 63.1% 52.1% 6 - -	150,366 154,171 178,135 100.6% 67.1%	85,272 87,935 99,544 45.6% 44.6%	65 - 68.8%	5,675 6,232 7,828 80.2% 79.7%	705 90,239 348 (16-3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes	136,119 139,741 163,352 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4% 6 ———————————————————————————————————	179 — 100.0%	5,451 5,979 6,816 70.8% 70.8%	1,135 74,374 184 706.9% (103.4)% — — — — — — — — — — — — — — — — — — —	223,194 303,447 261,535 63.1% 52.1% 6 ———————————————————————————————————	150,366 154,171 178,135 100.6% 67.1% (154) — — (1,264)	85,272 87,935 99,544 45.6% 44.6% (6) ———————————————————————————————————	68.8% 68.8%	5,675 6,232 7,828 80.2% 79.7%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5% (160) — — (1) (1,281)
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	136,119 139,741 163,352 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4% 6 ———————————————————————————————————	179 — 100.0%	5,451 5,979 6,816 70.8% 70.8%	1,135 74,374 184 706.9% (103.4)%	23,194 303,447 261,535 63.1% 52.1% 6 	150,366 154,171 178,135 100.6% 67.1% (154) — — (1,264)	85,272 87,935 99,544 45.6% 44.6% (6) ———————————————————————————————————	68.8% 68.8%	5,675 6,232 7,828 80.2% 79.7%	705 90,239 348 (16-3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5%
Loans and advances to customers (net) Total enternal assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	136,119 139,741 163,352 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4% 6 ———————————————————————————————————	179 — 100.0%	5,451 5,979 6,816 70.8% 	1,135 74,374 184 706.9% (103.4)% — — — (3) — — —	223,194 303,447 261,535 63.1% 52.1% 6 6 	150,366 154,171 178,135 100.6% 67.1% (154) — — (1,264) —	85,272 87,935 99,544 45,6% 44,6% (6) ———————————————————————————————————	68.8% 68.8%	5,675 6,232 7,828 80.2% 79.7%	705 90,239 348 (16-3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5% (160) — — (1) (1,281) — — —
Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	136,119 139,741 163,352 66.3% 65.0%	80,489 83,174 90,583 36.1% 37.4% 6 ———————————————————————————————————	179 — 100.0%	5,451 5,979 6,816 70.8% 70.8%	1,135 74,374 184 706.9% (103.4)% — — — (3) — — (232)	232,194 303,447 261,535 63.1% 52.1% 6 (3) (5) (232)	150,366 154,171 178,135 100.6% 67.1% (154) ————————————————————————————————————	85,272 87,935 99,544 45.6% 44.6% (6) ———————————————————————————————————	65 - 68.8% 68.8%	5,675 6,232 7,828 80.2% 79.7%	705 90,239 348 (16.3)% (70.2)%	242,018 338,642 285,855 74.8% 56.5% (160) — — (1) (1,281) — —

HSBC Bank

Non ring-fenced bank

Noti Ting Teneca bank			0	- 2040					Quarter ended 30 Se	- 2010		
	D-4-9		Quarter ended 31 De Global	C 2019			D-4-11			p 2019		
	Retail						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)	200	226	214	26	(165)	501	203	239	226	28	(175)	521
Net fee income/(expense)	78	103	235	38	(10)	444	90	107	175	31	(7)	396
Net income from financial instruments held for trading or managed on a fair value basis	(4)	5	475	2	197	675	(17)	8	245	3	164	403
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	392	-	-	-	1	393	208	_	-	_	(1)	207
loss	36	28	110	_	8	182	3	(1)	169	_	5	176
Other income/(expense)	(206)	6	144	3	(47)	(100)	(268)	(1)	154	(6)	(13)	(127)
Net operating income before change in expected credit losses and other credit impairment charges	496	368	1,178	69	(16)	2,095	219	359	969	56	(27)	1,576
Change in expected credit losses and other credit impairment charges	(2)	(48)	2	1	19	(28)	(6)	(45)	25	-	(27)	(23)
Net operating income	494	320	1,180	70	3	2,067	213	314	994	56	(24)	1,553
	(266)	(198)	(1,188)	(48)	(109)	(1,809)	(296)	(203)	(1,042)	(46)	(35)	(1,622)
Total operating expenses of which: staff expenses	(114)	(72)	(384)	(18)	(165)	(753)	(111)	(75)	(294)	(16)	(118)	(614)
Operating profit/(loss)	228	122	(8)	22	(106)	258	(83)	111	(48)	10	(59)	(69)
Share of profit/(loss) in associates and joint ventures		122	(0)	-	(29)	(29)	(63)	- 111	(40)	- 10	10	10
Profit/(loss) before tax	228	122	(8)	22	(135)	229	(83)	111	(48)	10	(49)	(59)
Profity (loss) before tax	220	122	(0)	22	(133)	223	(03)	111	(40)	10	(49)	(59)
Significant items - Totals												
Revenue	(1)	_	(24)	_	1	(24)		_	16		(1)	15
ECL	(1) —		(24)		_	(24)	_	_	-	_	(1)	-
								_		(1)		
Operating expenses Share of profit in associates and joint ventures	(16)	(6) —	(71)	(3)	(63)	(159)	(1)	_	(37)	(1)	(26)	(65)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2019)		_			At 30 Sep 2019	1		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	30,100	36,635	71,192	5,680	541	144,148	28,499	37,177	74,140	5,083	607	145,506
Loans and advances to customers (net)	29,875	35,966	70,742	5,665	527	142,775	28,273	36,499	73,698	5,067	595	144,132
Total external assets	64,689	38,168	558,111	6,113	132,811	799,892	61,594	38,493	574,395	5,526	134,409	814,417
Customer accounts	41,395	48,789	124,131	9,915	5,129	229,359	39,417	43,313	126,593	9,835	4,533	223,691
Income Statement Metrics												
Cost efficiency ratio	53.6%	53.8%	100.8%	69.6%	(681.3)%	86.3%	135.2%	56.5%	107.5%	82.1%	(129.6)%	102.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	50.3%	52.2%	92.9%	65.2%	(270.6)%	77.9%	134.7%	56.5%	105.5%	80.4%	(34.6)%	99.7%
Revenue												
Significant items												
Customer redress programmes	(1)	-	_	-	-	(1)	-	_	-	-	-	-
Disposals, acquisitions and investment in new businesses	-	-	_	-	-	_	-	_	-	-	-	-
Fair value movements on financial instruments	-	-	(24)	-	1	(23)	-	_	16	-	(1)	15
Operating expenses												
Significant items												
Costs of structural reform	_	-	(4)	_	(11)	(15)	_	(1)	(10)	-	(10)	(21)
Customer redress programmes	(1)	-	-	-	-	(1)	-	1	(4)	-	-	(3)
				_	_	_	_	_	_		_	_
Disposals, acquisitions and investment in new businesses	-	-	-	_						_		
Goodwill impairment		-	=	_	=	_	-	=	_	_	-	-
Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	=	_	_	_	_	_	_ 		_	= = = = = = = = = = = = = = = = = = =	-	_
Goodwill impairment	-	_ _ _ (6)	_ _ _ (65) (2)			 (135) (8)	_ _ (1)				- (13) (2)	

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HSBC Bank

Non ring-fenced bank

Non ring-renced bank												
			Quarter ended 30 Jul	2019					Quarter ended 31 Mar	2019		
	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)	213	236	242	26	(220)	497	212	236	229	23	(331)	369
Net fee income/(expense)	99	116	171	32	(5)	413	89	122	222	32	-	465
Net income from financial instruments held for trading or managed on a fair value basis	(12)	3	428	2	222	643	(33)	13	668	2	268	918
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	324	_	_	-	(15)	309	747	_	_	_	_	747
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	()											
loss	(26)	11	128 159	_	28	141	82	18	100	- (2)	- (24)	200 (664)
Other income/(expense)	(178)	11			30	24	(772)	2	143	(3)	(34)	
Net operating income before change in expected credit losses and other credit impairment charges	420	377	1,128	62	40 4	2,027	325	391	1,362	54	(97)	2,035
Change in expected credit losses and other credit impairment charges	420	(24)	(33) 1,095	62		(53) 1,974	5 330	(21) 370			8	1,979
Net operating income		353			44				1,314	54	(89)	
Total operating expenses	(296)	(196)	(1,224)	(47)	(108)	(1,871)	(343)	(219)	(1,177)	(47)	(106)	(1,892)
of which: staff expenses	(107)	(74)	(395)	(17)	(148)	(741)	(116)	(78)	(375)	(16)	(150)	(735)
Operating profit/(loss)	124	157	(129)	15	(64)	103	(13)	151	137	7	(195)	87
Share of profit/(loss) in associates and joint ventures			-		4	4 _	-					2
Profit/(loss) before tax	124	157	(129)	15	(60)	107	(13)	151	137	7	(193)	89
Significant items - Totals			(=)		_				(=-)			(
Revenue	_	_	(7)	_	3	(4)	_	-	(21)	_	-	(21)
ECL	_	-		-	_	_	_	_	-	_	-	-
Operating expenses	(2)	(2)	(41)	(2)	(35)	(82)	-	(3)	(39)	_	(31)	(73)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
•			At 30 Jun 2019)					At 31 Mar 2019)		
			\$m	\$m	\$m	\$m	\$m	\$m	\$m		\$m	\$m
Balance sheet data	\$m	\$m	şm	اااد		şm	ŞIII			\$m	ŞIII	
Balance sheet data Loans and advances to customers (gross)	\$m 28,843	\$m 38,581	74,208	5,088	572	5m 147,292	27,956	36,859	76,286	4,706	567	146,374
Loans and advances to customers (gross)	28,843	38,581	74,208	5,088	572	147,292	27,956	36,859	76,286	4,706	567	146,374
Loans and advances to customers (gross) Loans and advances to customers (net)	28,843 28,587	38,581 37,878	74,208 73,613	5,088 5,073	572 558	147,292 145,709	27,956 27,716	36,859 36,076	76,286 75,732	4,706 4,690	567 554	146,374 144,768
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	28,843 28,587 62,613	38,581 37,878 40,181	74,208 73,613 553,271	5,088 5,073 5,569	572 558 147,905	147,292 145,709 809,539	27,956 27,716 60,863	36,859 36,076 37,945	76,286 75,732 535,121	4,706 4,690 5,155	567 554 142,315	146,374 144,768 781,399
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	28,843 28,587 62,613	38,581 37,878 40,181	74,208 73,613 553,271	5,088 5,073 5,569	572 558 147,905	147,292 145,709 809,539	27,956 27,716 60,863	36,859 36,076 37,945	76,286 75,732 535,121	4,706 4,690 5,155	567 554 142,315	146,374 144,768 781,399
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	28,843 28,587 62,613	38,581 37,878 40,181	74,208 73,613 553,271	5,088 5,073 5,569	572 558 147,905	147,292 145,709 809,539	27,956 27,716 60,863	36,859 36,076 37,945	76,286 75,732 535,121	4,706 4,690 5,155	567 554 142,315	146,374 144,768 781,399
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	28,843 28,587 62,613 39,990	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575	5,088 5,073 5,569 11,848	572 558 147,905 4,538	147,292 145,709 809,539 227,924	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	76,286 75,732 535,121 127,205	4,706 4,690 5,155 11,522	567 554 142,315 3,838	146,374 144,768 781,399 227,919
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 as originally reported	28,843 28,587 62,613 39,990 70.5%	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538	147,292 145,709 809,539 227,924 92.3%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	28,843 28,587 62,613 39,990	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575	5,088 5,073 5,569 11,848	572 558 147,905 4,538	147,292 145,709 809,539 227,924	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	76,286 75,732 535,121 127,205	4,706 4,690 5,155 11,522	567 554 142,315 3,838	146,374 144,768 781,399 227,919
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 as originally reported Adjusted cost efficiency ratio	28,843 28,587 62,613 39,990 70.5%	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538	147,292 145,709 809,539 227,924 92.3%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0%
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 as originally reported Adjusted cost efficiency ratio Revenue	28,843 28,587 62,613 39,990 70.5%	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538	147,292 145,709 809,539 227,924 92.3%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	28,843 28,587 62,613 39,990 70.5%	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0%	147,292 145,709 809,539 227,924 92.3%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	28,843 28,587 62,613 39,990 70.5%	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538	147,292 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0%	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0%	147,292 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	28,843 28,587 62,613 39,990 70.5%	38,581 37,878 40,181 45,973	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0%	147,292 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0%	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0%	147,292 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0%	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0%	147,292 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported 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	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0%	74,208 73,613 553,271 125,575 108.5%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0%	147,292 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value moveon on financial instruments Operating expenses Significant items	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0% 51,5%	74,208 73,613 553,271 125,575 108.5% 104.2%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0% 197.3%	147,792 145,709 809,539 227,924 92,3% 88,1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported 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	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0% 51,5%	74,208 73,613 553,271 125,575 108.5% 104.2%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0% 197.3%	147,292 145,709 809,539 227,924 92,3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0% 55.2%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported 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 Customer redress programmes	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0% 51,5%	74,208 73,613 553,271 125,575 108.5% 104.2%	5,088 5,073 5,569 11,848 75.8%	572 558 147,905 4,538 270.0% 197.3%	147,792 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0% 55.2%	76,286 75,732 535,121 127,205 86.4% 82.3%	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported 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 Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52.0% 51.5%	74,208 73,613 553,271 125,575 108.5% 104.2%	5,088 5,073 5,569 11,848 75.8% 72.6%	572 558 147,905 4,538 270.0% 197.3% ————————————————————————————————————	147,292 145,709 809,539 227,924 92.3% 88.1% ————————————————————————————————————	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514 56.0% 55.2%	76,286 75,732 535,121 127,205 86.4% 82.3% — — — — — — — — — — — — — — — — — — —	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52,0% 51.5%	74,208 73,613 553,271 125,575 108.5% 104.2% — — — — — — — — — — — — — — — — — —	5,088 5,073 5,569 11,848 75.8% 72.6%	572 558 147,905 4,538 270.0% 197.3% ————————————————————————————————————	147,792 145,709 809,539 227,924 92.3% 88.1%	27,956 27,716 60,863 38,840 105,5%	36,859 36,076 37,945 46,514 56.0% 55.2%	76,286 75,732 535,121 127,205 86.4% 82.3% — — — — — — — — — — — — — — — — — —	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5% — — — — — — — — — — — — — — — — — — —
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	28,843 28,587 62,613 39,990 70.5% 70.0%	38,581 37,878 40,181 45,973 52.0% 51.5%	74,208 73,613 553,271 125,575 108.5% 104.2% — — — — — — — — — — — — — — — — — —	5,088 5,073 5,569 11,848 75.8% 72.6%	572 558 147,905 4,538 270.0% 197.3% ————————————————————————————————————	147,792 145,709 809,539 227,924 92.3% 88.1% ————————————————————————————————————	27,956 27,716 60,863 38,840 105,5%	36,859 36,076 37,945 46,514 56.0% 55.2%	76,286 75,732 535,121 127,205 86.4% 82.3% — — — — — — — — — — — — — — — — — —	4,706 4,690 5,155 11,522 87.0%	567 554 142,315 3,838 (109.3)% (77.3)% ————————————————————————————————————	146,374 144,768 781,399 227,919 93.0% 88.5% - (21) (44)

			Quarter ended 31 Dec	2018					Year to date 31 Dec	2019		
	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)	224	227	258	26	(321)	414	828	937	911	103	(891)	1,888
Net fee income/(expense)	93	106	285	31	(14)	501	356	448	803	133	(22)	1,718
Net income from financial instruments held for trading or managed on a fair value basis	16	3	(65)	2	310	266	(66)	29	1,816	9	851	2,639
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	(723)	-	-	-	-	(723)	1,671	-	_	-	(15)	1,656
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(60)	(30)	244	_	(4)	150	95	56	507	_	41	699
Other income/(expense)	693	32	154	(4)	18	893	(1,424)	25	600	(4)	(64)	(867)
Net operating income before change in expected credit losses and other credit impairment charges	243	338	876	55	(11)	1,501	1,460	1,495	4,637	241	(100)	7,733
Change in expected credit losses and other credit impairment charges	(5)	(34)	(56)	(1)	14	(82)	(3)	(138)	(54)	1	34	(160)
Net operating income	238	304	820	54	3	1,419	1,457	1,357	4,583	242	(66)	7,573
Total operating expenses	(304)	(199)	(1,107)	(42)	(114)	(1,766)	(1,201)	(816)	(4,631)	(188)	(358)	(7,194)
of which: staff expenses	(113)	(77)	(347)	(15)	(150)	(702)	(448)	(299)	(1,448)	(67)	(581)	(2,843)
Operating profit/(loss)	(66)	105	(287)	12	(111)	(347)	256	541	(48)	54	(424)	379
Share of profit/(loss) in associates and joint ventures	-		-		4	4			-		(13)	(13)
Profit/(loss) before tax	(66)	105	(287)	12	(107)	(343)	256	541	(48)	54	(437)	366
Confloration Table												
Significant items - Totals			24		(4)	20	(4)		(25)		-	(24)
Revenue	_	_	21	_	(1)	20	(1)	_	(36)	_	3	(34)
ECL	_	- (2)	-	_	- (24)	_	- (40)	-	(4.00)	- (6)	(455)	(270)
Operating expenses	_	(2)	31	_	(24)	5	(19)	(11)	(188)	(6)	(155)	(379)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2018	}					At 31 Dec 2019			
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	71,632	4,538	1,165	143,461	30,100	36,635	71,192	5,680	541	144,148
Loans and advances to customers (net)	27,993	37,055	71,031	4,522	1,151	141,751	29,875	35,966	70,742	5,665	527	142,775
Total external assets	60,239	39,357	497,425	5,000	128,071	730,093	64,689	38,168	558,111	6,113	132,811	799,892
												229,359
Customer accounts	38.255	44.322	130.033	8.297	4.337	225.243	41.395	48.789	124.131		5.129	
Customer accounts	38,255	44,322	130,033	8,297	4,337	225,243	41,395	48,789	124,131	9,915	5,129	223,333
Customer accounts Income Statement Metrics	38,255	44,322	130,033	8,297	4,337	225,243	41,395	48,789	124,131		5,129	223,333
	38,255 125.1%	44,322 58.9%	130,033 126.4%	8,297 76.4%		225,243	41,395 82.3%	48,789 54.6%	124,131 99.9%			93.0%
Income Statement Metrics					4,337 (1,036.4)%					9,915	5,129	
Income Statement Metrics										9,915		
Income Statement Metrics Cost efficiency ratio										9,915		
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	125.1%	58.9%	126.4%	76.4%	(1,036.4)%	117.7%	82.3%	54.6%	99.9%	9,915	(358.0)%	93.0%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	125.1%	58.9%	126.4%	76.4%	(1,036.4)%	117.7%	82.3%	54.6%	99.9%	9,915	(358.0)%	93.0%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	125.1%	58.9%	126.4%	76.4%	(1,036.4)%	117.7%	82.3%	54.6%	99.9%	9,915	(358.0)%	93.0%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	125.1%	58.9%	126.4%	76.4%	(1,036.4)%	117.7%	82.3%	54.6%	99.9%	9,915 78.0%	(358.0)%	93.0%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	125.1% 125.1%	58.9% 58.3%	126.4%	76.4%	(1,036.4)%	117.7%	82.3% 80.9%	54.6%	99.9%	9,915 78.0%	(358.0)%	93.0% 87.7%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	125.1% 125.1%	58.9% 58.3%	126.4% 133.1%	76.4% 76.4%	(1,036.4)% (900.0)%	117.7%	82.3% 80.9%	54.6%	99.9% 95.1%	9,915 78.0% 75.5%	(358.0)% (197.1)%	93.0% 87.7% (1)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	125.1% 125.1% —	58.9% 58.3%	126.4%	76.4% 76.4% —	(1,036.4)%	117.7%	82.3% 80.9%	54.6% 53.8%	99.9%	9,915 78.0% 75.5%	(358.0)%	93.0% 87.7%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	125.1% 125.1% —	58.9% 58.3%	126.4%	76.4% 76.4% —	(1,036.4)%	117.7%	82.3% 80.9%	54.6% 53.8%	99.9%	9,915 78.0% 75.5%	(358.0)%	93.0% 87.7%
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	125.1% 125.1% —	58.9% 58.3%	126.4% 133.1% — — — — 21	76.4% 76.4%	(1,036.4)% (900.0)% — — — (1)	117.7% 119.6% — — — 20	82.3% 80.9% (1) —	54.6% 53.8%	99.9% 95.1% — — — (36)	9,915 78.0% 75.5%	(358.0)% (197.1)% — — — 3	93.0% 87.7% (1) — (33)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	125.1% 125.1% —	58.9% 58.3% — — —	126.4% 133.1% ————————————————————————————————————	76.4% 76.4% —	(1,036.4)% (900.0)%	117.7% 119.6% — — 20	82.3% 80.9% (1)	54.6% 53.8% — — —	99.9%	9,915 78.0% 75.5%	(358.0)% (197.1)% — — — 3	93.0% 87.7% (1) — (33)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes	125.1% 125.1% —	58.9% 58.3%	126.4% 133.1% ————————————————————————————————————	76.4% 76.4%	(1,036.4)% (900.0)% ————————————————————————————————————	117.7% 119.6% ————————————————————————————————————	82.3% 80.9% (1) —	54.6% 53.8% ————————————————————————————————————	99.9% 95.1% — — — (36)	9,915 78.0% 75.5%	(358.0)% (197.1)% ————————————————————————————————————	93.0% 87.7% (1) — (33)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	125.1% 125.1% —	58.9% 58.3% — — —	126.4% 133.1% ————————————————————————————————————	76.4% 76.4%	(1,036.4)% (900.0)% (1) (23)	117.7% 119.6% ————————————————————————————————————	82.3% 80.9% (1) — — (1) —	54.6% 53.8% - - - - (4) 1	99.9% 95.1% — — — (36)	9,915 78.0% 75.5%	(358.0)% (197.1)% — — — 3	93.0% 87.7% (1) — (33)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumpariment	125.1% 125.1% —	58.9% 58.3% — — —	126.4% 133.1%	76.4% 76.4% — — — — —	(1,036.4)% (900.0)% ————————————————————————————————————	117.7% 119.6% ————————————————————————————————————	82.3% 80.9% (1) — — (1) —	54.6% 53.8% ————————————————————————————————————	99.9% 95.1% — — — (36)	9,915 78.0% 75.5% — — — — — —	(358.0)% (197.1)%	93.0% 87.7% (1) — (33) (110) —
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	125.1% 125.1% —	58.9% 58.3% — — —	126.4% 133.1%	76.4% 76.4%	(1,036.4)% (900.0)%	117.7% 119.6%	82.3% 80.9% (1) — — (1) — —	54.6% 53.8% 	99.9% 95.1% ————————————————————————————————————	9,915 78.0% 75.5%	(358.0)% (197.1)%	93.0% 87.7% (1) — (33)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumpariment	125.1% 125.1% —	58.9% 58.3% — — —	126.4% 133.1%	76.4% 76.4% — — — — —	(1,036.4)% (900.0)% ————————————————————————————————————	117.7% 119.6% ————————————————————————————————————	82.3% 80.9% (1) — — (1) —	54.6% 53.8% ————————————————————————————————————	99.9% 95.1% — — — (36)	9,915 78.0% 75.5% — — — — — —	(358.0)% (197.1)%	93.0% 87.7% (1) — (33) (110) —

Europe - other

			Quarter ended 31 De	c 2019		_			Quarter ended 30 Se	p 2019		
	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)	-	8	32	(701)	(663)	(1)	-	5	34	(1,021)	(983)
Net fee income/(expense)	60	_		41	(5)	96	67	_	_	39	(12)	94
Net income from financial instruments held for trading or managed on a fair value basis	5	_	(38)	6	11	(16)	(3)	_	(6)	8	644	643
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	•		(50)	·	**	(10)	(5)		(0)		044	043
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	11	_	_	_	271	282	1	-	_	_	276	277
Other income/(expense)	421	286	29	(5)	(14)	717	293	138	(23)	(2)	291	697
Net operating income before change in expected credit losses and other credit impairment charges	495	286	(1)	74	(438)	416	357	138	(24)	79	178	728
Change in expected credit losses and other credit impairment charges		_		1	,	1	_	_	· -	(1)	1	_
Net operating income/(expense)	495	286	(1)	75	(438)	417	357	138	(24)	78	179	728
Total operating expenses	(704)	(2,906)	(181)	(97)	(994)	(4,882)	(499)	(236)	(75)	(25)	(235)	(1,070)
of which: staff expenses	(123)	(66)	(98)	(45)	(393)	(725)	(103)	(51)	(76)	(38)	(339)	(607)
Operating profit/(loss)	(209)	(2,620)	(182)	(22)	(1,432)	(4,465)	(142)	(98)	(99)	53	(56)	(342)
Share of profit/(loss) in associates and joint ventures	-	(=,===,	-	-	(2)	(2)	(/	-	_	_	1	1
Profit/(loss) before tax	(209)	(2,620)	(182)	(22)	(1,434)	(4,467)	(142)	(98)	(99)	53	(55)	(341)
	, ,	. , , ,		` '	.,,,		, ,	V2	, , ,		11	<u> </u>
Significant items - Totals												
Revenue	_	_	_	_	(135)	(135)	_	_	_	_	174	174
ECL	_	_	_	_		,,	_	_	_	_	_	_
Operating expenses	(11)	(2,533)	(3)	(3)	(38)	(2,588)	(2)	(2)	3	63	(43)	19
Share of profit in associates and joint ventures	`	_	=	-	· · · ·	_	_	_	_	_	_	_
			At 31 Dec 2019						At 30 Sep 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	-	-	-	9,079	-	9,079	-	-	-	8,313	_	8,313
Loans and advances to customers (net)	-	_	-	9,055	_	9,055	_	_	_	8,291	_	8,291
Total external assets	1,466	(2,259)	1,416	11,266	23,704	35,593	1,405	244	1,415	10,708	23,174	36,946
Customer accounts	-	-	-	13,416	86	13,502	_	_	_	10,973	83	11,056
Income Statement Metrics												
Cost efficiency ratio	142.2%	1,016.1%	(18,100.0)%	131.1%	(226.9)%	1,173.6%	139.8%	171.0%	(312.5)%	31.6%	132.0%	147.0%
cost emiliancy ratio	142.270	1,010.170	(10,100.0),0	151.170	(220.5)70	1,175.070	133.070	171.070	(312:3)/0	31.070	132.070	147.070
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	140.0%	130.4%	(17,800.0)%	127.0%	(315.5)%	416.3%	139.2%	169.6%	(325.0)%	111.4%	4,800.0%	196.6%
Revenue												
Significant items												
					_	_	_	_	_	_	_	-
Customer redress programmes	_	-	_	_								
Customer redress programmes Disposals, acquisitions and investment in new businesses		_	Ξ	Ξ	_	_	-	-	-	_	_	-
Customer redress programmes	_ _	_ _ _	=	Ξ	— (135)	— (135)	_		_	_	_ 174	 174
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	- -											
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	=======================================									_		
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	Ξ.	-	-	-	(135)	(135)		-	-	-	174	174
Customer redress programmes Disponsia, acquisitions and Investment in new businesses Fair value movements on financial instruments Operating expenses Significant Items Costs of structural reform	= =	-	_ (1)		(135)	(135)	-	_		<u>-</u>		174
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	=	- -	-	-	(135) (14) —	(135)		-	-	- - -	174	174 (11) (1)
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	-	- - - -	(1) _ _ _	-	(135) (14) — —	(135) (15) — —	- - - -		-	- - - -	174	174
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	-	- -	(1) - - -	- - - - -	(135) (14) — — —	(135)	-		-	- - - -	174	(11) (1) —
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	- - - -	_ _ _ (2,521)	(1) - - - -	- - - -	(135) (14) - - -	(135) (15) — — (2,521) —	-		-	- - - -	(14) - - - -	(11) (1) — —
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	(11)	- - - -	(1) - - -	- - - - -	(135) (14) — — —	(135) (15) — —	-		-	- - - - - - (2)	174	(11) (1) —

18

Europe - other

_												
			Quarter ended 30 Jul	n 2019					Quarter ended 31 Mar	r 2019		
	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)	_	4	33	(310)	(276)	(3)	_	2	32	(464)	(433)
Net fee income/(expense)	67	_	_	38	(4)	101	64	_	_	36	(9)	91
Net income from financial instruments held for trading or managed on a fair value basis	(1)	_	196	7	(345)	(143)	_	_	(203)	5	350	152
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	(*)		130	,	(545)	(245)			(200)	-	330	132
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	7	_	_	_	158	165	23	_	_	_	67	90
Other income/(expense)	174	43	(229)	4	617	609	181	16	175	1	176	549
Net operating income before change in expected credit losses and other credit impairment charges	244	43	(29)	82	116	456	265	16	(26)	74	120	449
	244			2	116	430	203	10	(20)		120	
Change in expected credit losses and other credit impairment charges			-							(1)		(1)
Net operating income/(expense)	244	43	(29)	84	116	458	265	16	(26)	73	120	448
Total operating expenses	(410)	(136)	(59)	(99)	(526)	(1,230)	(363)	(130)	(102)	(90)	(508)	(1,193)
of which: staff expenses	(96)	(42)	(91)	(51)	(417)	(697)	(106)	(43)	(84)	(47)	(404)	(684)
Operating profit/(loss)	(166)	(93)	(88)	(15)	(410)	(772)	(98)	(114)	(128)	(17)	(388)	(745)
Share of profit/(loss) in associates and joint ventures		_	_	_	11	1	_			_	1	1
Profit/(loss) before tax	(166)	(93)	(88)	(15)	(409)	(771)	(98)	(114)	(128)	(17)	(387)	(744)
Significant items - Totals												
Revenue	_	_	_	_	51	51	_	_	_	_	80	80
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	1	(6)	(9)	(36)	(50)	_	_	(3)	(2)	(7)	(12)
Share of profit in associates and joint ventures		_	(0)	(5)	(50)	(30)			(3)	(2)	(*) _	(12)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 20 Jun 2010	1					At 21 Mar 2010	1		
Photo bodo	A	A	At 30 Jun 2019		A		A	A	At 31 Mar 2019		A	A
Balance sheet data	\$m	\$m	\$m	\$m	\$m	Şm	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	-	_	\$m —	\$m 8,592	-	8,592	-	-	\$m —	\$m 8,117	\$m —	8,117
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_	\$m _ _	\$m 8,592 8,569	_	8,592 8,569		_	\$m _ _	\$m 8,117 8,095	_	8,117 8,095
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	-	_	\$m —	\$m 8,592 8,569 10,604	_ _ 20,797	8,592 8,569 34,607	-	-	\$m —	\$m 8,117 8,095 10,400	9,389	8,117 8,095 23,185
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_	\$m _ _	\$m 8,592 8,569	_	8,592 8,569		_	\$m _ _	\$m 8,117 8,095	_	8,117 8,095
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,442	_ _ _ 268	\$m - - 1,496	\$m 8,592 8,569 10,604	_ _ 20,797	8,592 8,569 34,607	_ _ 1,718	_ _ _ 262	\$m - - 1,416	\$m 8,117 8,095 10,400	9,389	8,117 8,095 23,185
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets			\$m 1,496 	\$m 8,592 8,569 10,604 11,703	 20,797 84	8,592 8,569 34,607 11,787	_ _ 1,718 _	 262 	\$m 1,416 	\$m 8,117 8,095 10,400 12,992	9,389 82	8,117 8,095 23,185 13,074
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	_ _ 1,442	_ _ _ 268	\$m - - 1,496	\$m 8,592 8,569 10,604	_ _ 20,797	8,592 8,569 34,607	_ _ 1,718	_ _ _ 262	\$m - - 1,416	\$m 8,117 8,095 10,400	9,389	8,117 8,095 23,185
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics			\$m 1,496 	\$m 8,592 8,569 10,604 11,703	 20,797 84	8,592 8,569 34,607 11,787	_ _ 1,718 _	 262 	\$m 1,416 	\$m 8,117 8,095 10,400 12,992	9,389 82	8,117 8,095 23,185 13,074
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics			\$m 1,496 	\$m 8,592 8,569 10,604 11,703	 20,797 84	8,592 8,569 34,607 11,787	_ _ 1,718 _	 262 	\$m 1,416 	\$m 8,117 8,095 10,400 12,992	9,389 82	8,117 8,095 23,185 13,074
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 as originally reported			\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7%	_ _ 1,718 _	- 262 - 812.5%	\$m 1,416 (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	1,442 — — ———————————————————————————————	268 — 316.3%	\$m 1,496 	\$m 8,592 8,569 10,604 11,703	 20,797 84	8,592 8,569 34,607 11,787		 262 	\$m 1,416 	\$m 8,117 8,095 10,400 12,992	9,389 82	8,117 8,095 23,185 13,074
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 as originally reported Adjusted cost efficiency ratio	1,442 — — ———————————————————————————————	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7%		- 262 - 812.5%	\$m 1,416 (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
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 as originally reported Adjusted cost efficiency ratio Revenue	1,442 — — ———————————————————————————————	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7%		- 262 - 812.5%	\$m 1,416 (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	1,442 — — ———————————————————————————————	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7%		- 262 - 812.5%	\$m 1,416 (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,442 - 168.0% 168.0%	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7%		- 262 - 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses	1,442 - 168.0%	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,442 - 168.0% 168.0%	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7%		- 262 - 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	1,442 - 168.0%	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Dispossia, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	1,442 - 168.0%	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported 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	1,442 - 168.0%	268 — 316.3%	\$m	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	1,442 - 168.0%	268 — 316.3%	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported 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 Customer redress programmes	1,442 - 168.0%	268 — 316.3%	\$m	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	1,442 - 168.0%	268 — 316.3%	\$m	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported 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 Customer redress programmes	1,442 - 168.0%	268 — 316.3%	\$m	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	5m — 1,416 — (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumpariment	1,442 - 168.0%	268 — 316.3%	\$m	\$m 8,592 8,569 10,604 11,703		8,592 8,569 34,607 11,787 269.7% 291.4% ————————————————————————————————————		262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3% 1,252.5%	8,117 8,005 22,185 13,074 265.7% 320.1%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	1,442 - 168.0%	268 — 316.3%	\$m	5m 8,592 8,569 10,604 11,703 120,7% 109,8%		8,592 8,569 34,607 11,787 269.7% 291.4%		262 - 812.5% 812.5%	Sm — — — — — — — — — — — — — — — — — — —	\$m 8,117 8,095 10,400 12,992 121,6% 118.9%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	1,442 - 168.0%	268 — 316.3%	\$m	Sm 8,592 8,599 10,604 11,703 120,7% 109,8%		8,592 8,569 34,607 11,787 269.7% 291.4% ————————————————————————————————————		262 - 812.5% 812.5%	\$m 1,416 (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121,6% 118.9%	9,389 82 423.3% 1,252.5%	8,117 8,095 22,185 13,074 265.7% 320.1%

Europe - other

			Quarter ended 31 Dec	r 2018					Year to date 31 Dec	2019		
	Retail		Global	. 1010			Retail		Global	2013		
	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)	ŞIII	3	32	(401)	(369)	(9)	- SIII	19	131	(2,496)	(2,355)
Net fee income/(expense)	68	-	_	38	(9)	97	258	-	-	154	(30)	382
Net income from financial instruments held for trading or managed on a fair value basis	2	-	(260)	6	652	400	1	-	(51)	26	660	636
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	(20)	_		_		(20)	_	_	_	_	_	_
measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	(28)	_	_	_	_	(28)	_	_	_	_	_	_
loss	(1)	_	_	_	(243)	(244)	42	_	_	_	772	814
Other income/(expense)	153	13	215	4	98	483	1,069	483	(48)	(2)	1,070	2,572
Net operating income before change in expected credit losses and other credit impairment charges	191	13	(42)	80	97	339	1,361	483	(80)	309	(24)	2,049
Change in expected credit losses and other credit impairment charges	191	- 15	(42)	1	(1)	339	1,501	403	(80)	1	(24)	2,049
Net operating income/(expense)	191	13	(42)	81	96	339	1,361	483	(80)	310	(23)	2,051
Total operating expenses	(382)	(123)	(85)	(110)	(1,310)	(2,010)	(1,976)	(3,408)	(417)	(311)	(2,263)	(8,375)
of which: staff expenses	(91)	(39)	(76)	(47)	(272)	(525)	(428)	(202)	(349)	(181)	(1,553)	(2,713)
Operating profit/(loss)	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(615)	(2,925)	(497)	(1)	(2,286)	(6,324)
Share of profit/(loss) in associates and joint ventures		(110)				(4.674)		(2,925)				(5.222)
Profit/(loss) before tax	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(615)	(2,925)	(497)	(1)	(2,285)	(6,323)
Conflored Name Totals												
Significant items - Totals				-		74		_			470	470
Revenue	_	_	_	5	69	74	-		_	_	170	170
ECL	_	-	_	-	_	-	-	-	_	_	_	-
Operating expenses	_	_	(3)	_	(15)	(18)	(13)	(2,534)	(9)	49	(124)	(2,631)
Share of profit in associates and joint ventures	-	_	-	-	-	-	-	-	-	-	-	-
			At 31 Dec 2018	3					At 31 Dec 2019			
Balance sheet data	Sm	Sm			Sm	Sm	Śm	Sm			Śm	Sm
Balance sheet data Loans and advances to customers (eross)	\$m 	\$m —	At 31 Dec 2018 \$m —	\$m	\$m —	\$m 8.153	\$m 	\$m —	At 31 Dec 2019 \$m —	\$m	\$m —	\$m 9.079
Loans and advances to customers (gross)		_	\$m	\$m 8,153	_	8,153			\$m	\$m 9,079		9,079
Loans and advances to customers (gross) Loans and advances to customers (net)		_	\$m _ _	\$m 8,153 8,131	_	8,153 8,131	_	_	\$m _ _	\$m 9,079 9,055	_	9,079 9,055
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_	_	\$m —	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	-	-	\$m —	\$m 9,079 9,055 11,266	23,704	9,079 9,055 35,593
Loans and advances to customers (gross) Loans and advances to customers (net)		_ _ _ 271	\$m - - 1,508	\$m 8,153 8,131	_	8,153 8,131	1,466	 _ (2,259)	\$m - - 1,416	\$m 9,079 9,055	_	9,079 9,055
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets		_ _ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	1,466	 _ (2,259)	\$m - - 1,416	\$m 9,079 9,055 11,266	23,704	9,079 9,055 35,593
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts		_ _ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	1,466	 _ (2,259)	\$m - - 1,416	\$m 9,079 9,055 11,266	23,704	9,079 9,055 35,593
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		(2,259) —	Sm - - 1,416 -	\$m 9,079 9,055 11,266 13,416	- - 23,704 86	9,079 9,055 35,593 13,502
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		(2,259) —	Sm - - 1,416 -	\$m 9,079 9,055 11,266 13,416	23,704 86 (9,429.2)%	9,079 9,055 35,593 13,502
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		(2,259) —	Sm - - 1,416 -	\$m 9,079 9,055 11,266 13,416	- - 23,704 86	9,079 9,055 35,593 13,502
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 as originally reported Adjusted cost efficiency ratio	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	1,466 — 145.2%	(2,259) — 705.6%	\$m - - 1,416 - (521.3)%	\$m 9,079 9,055 11,266 13,416	23,704 86 (9,429.2)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported 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	1,466 — 145.2%	(2,259) — 705.6%	\$m - - 1,416 - (521.3)%	\$m 9,079 9,055 11,266 13,416	23,704 86 (9,429.2)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported Adjusted cost efficiency ratio	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	1,466 — 145.2%	(2,259) — 705.6%	\$m - - 1,416 - (521.3)%	\$m 9,079 9,055 11,266 13,416	23,704 86 (9,429.2)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported 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%	8,153 8,131 27,355 16,375 592.9% 751.7%	1,466 — 145.2%	(2,259) — 705.6%	\$m - - 1,416 - (521.3)%	\$m 9,079 9,055 11,266 13,416	23,704 86 (9,429.2)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses	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%	1,466 — 145.2%	- (2,259) - 705.6% 181.0%	\$m - - 1,416 - (521.3)%	\$m 9,079 9,055 11,266 13,416	23,704 86 (9,429.2)% (1,102.6)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,810 — 200.0% 200.0%	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%	1,466 145,2% 144,2%	(2,259) - 705.6%	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6%	23,704 86 (9,429.2)% (1,102.6)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported 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 — 200.0% 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	\$m 8,153 8,151 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%	1,466 - 145.2% 144.2%	- (2,259) - 705.6% 181.0%	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6%	23,704 86 (9,429.2)% (1,102.6)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported 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 — 200.0% 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	\$m 8,153 8,151 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%	1,466 - 145.2% 144.2%	- (2,259) - 705.6% 181.0%	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6%	23,704 86 (9,429.2)% (1,102.6)%	9,079 9,055 35,593 13,502 408.7%
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 as originally reported 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 — 200.0% 200.0%	946.2% 946.2%	\$m	\$m 8.153 8.151 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%	1,466 145,2% 144,2%	- (2,259) - 705.6% 181.0%	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6% 116.5%	23,704 86 (9,429.2)% (1,102.6)%	9,079 9,055 35,593 13,502 408.7% 305.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	1,810 — 200.0% 200.0%	946.2%	\$m	\$m 8,153 8,151 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%	1,466 - 145.2% 144.2%	- (2,259) - 705.6% 181.0%	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6%	23,704 86 (9,429.2)% (1,102.6)% ————————————————————————————————————	9,079 9,055 35,593 13,502 408.7% 305.7%
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 as originally reported 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 Customer redress programmes	1,810 — 200.0% 200.0%	946.2% 946.2%	\$m	\$m 8.153 8.151 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%	1,466 145,2% 144,2%	705.6% 181.0%	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6% 116.5%	23,704 86 (9,429.2)% (1,102.6)%	9,079 9,055 35,593 13,502 408.7% 305.7%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	1,810 — 200.0% 200.0%	946.2% 946.2%	\$m	\$m 8.153 8.151 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%	1,466 	- (2,259) - 705.6% 181.0% - - - -	\$m - 1,416 - (521.3)% (510.0)%	\$m 9,079 9,055 11,266 13,416 100.6% 116.5%	23,704 86 (9,429.2)% (1,102.6)% ————————————————————————————————————	9,079 9,055 35,593 13,502 408.7% 305.7%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumpariment	1,810 — 200.0% 200.0%	946.2% 946.2%	\$m	Sm 8,153 8,151 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%	145.2% 144.2%	- (2,259) - 705.6% 181.0% (2,521)	\$m - 1,416 - (521.3)% (510.0)%	Sm 9,079 9,075 11,266 13,416 100.6% 116.5%	23,704 86 (9,429.2)% (1,102.6)% ————————————————————————————————————	9,079 9,055 35,593 13,502 408.7% 305.7% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	1,810 — 200.0% 200.0%	946.2% 946.2%	\$m	\$m 8.153 8.151 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%	1,466 	- (2,259) - 705.6% 181.0% (2,521)	\$m - 1,416 - (521.3)% (510.0)%	5m 9,079 9,055 11,266 13,416 100.6% 116.5%	23,704 86 (9,429.2)% (1,102.6)% ————————————————————————————————————	9,079 9,055 35,593 13,502 408.7% 305.7% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumpariment	1,810 — 200.0% 200.0%	946.2% 946.2%	\$m	Sm 8,153 8,151 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%	145.2% 144.2%	- (2,259) - 705.6% 181.0% (2,521)	\$m - 1,416 - (521.3)% (510.0)%	Sm 9,079 9,075 11,266 13,416 100.6% 116.5%	23,704 86 (9,429.2)% (1,102.6)% ————————————————————————————————————	9,079 9,055 35,593 13,502 408.7% 305.7% ————————————————————————————————————

			Quarter ended 31 De	c 2019					Quarter ended 30 Se	p 2019		
	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)	2,240	1,353	795	96	(271)	4,213	2,248	1,377	809	95	(317)	4,212
Net fee income	545	265	324	84	3	1,221	593	317	326	101	2	1,339
Net income from financial instruments held for trading or managed on a fair value basis	33	71	441	30	501	1,076	44	70	571	39	583	1,307
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	719	3	_	_	_	722	(27)	(10)	_	_	2	(35)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	12	8	4	(2)	(9)	13	5	9	5	(4)	(14)	1
Other income/(expense)	(464)	12	129	2	323	2	335	29	130	2	394	890
Net operating income before change in expected credit losses and other credit impairment charges	3,085	1,712	1,693	210	547	7,247	3,198	1,792	1,841	233	650	7,714
Change in expected credit losses and other credit impairment charges	(68)	(99)	(16)	2	_	(181)	(88)	(163)	(28)	(3)	(1)	(283)
Net operating income	3,017	1,613	1,677	212	547	7,066	3,110	1,629	1,813	230	649	7,431
Total operating expenses	(1,470)	(674)	(831)	(138)	(390)	(3,503)	(1,415)	(639)	(787)	(117)	(345)	(3,303)
of which: staff expenses	(565)	(236)	(332)	(78)	(537)	(1,748)	(551)	(233)	(310)	(66)	(551)	(1,711)
Operating profit	1,547	939	846	74	157	3,563	1,695	990	1,026	113	304	4,128
Share of profit in associates and joint ventures	3	_	_	_	472	475	5	_	_	-	518	523
Profit before tax	1,550	939	846	74	629	4,038	1,700	990	1,026	113	822	4,651
Significant items - Totals												
Revenue	_	_	(15)	_	_	(15)	_	_	18	_	2	20
ECL	_	_		_	_		_	_	_	_	_	_
Operating expenses	(3)	_	(12)	_	(38)	(53)	(1)	_	(6)	(1)	(19)	(27)
Share of profit in associates and joint ventures		_	1.2	_				_	_	_		
			At 31 Dec 2019						At 30 Sep 2019)		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	160,473	160,957	137,166	21,171	193	479,960	157,705	161,056	139,633	21,521	308	480,223
Loans and advances to customers (net)	159,742	159,712	136,910	21,170	193	477,727	156,978	159,825	139,386	21,518	308	478,015
Total external assets	243,777	171,819	322,676	23,019	322,370	1,083,661	234,628	175,249	342,563	24,092	295,524	1,072,056
Customer accounts	372,729	172,626	126,290	25,376	337	697,358	359,577	160,453	126,840	25,260	427	672,557
Income statement Metrics - Reported												
Cost efficiency ratio	47.6%	39.4%	49.1%	65.7%	71.3%	48.3%	44.2%	35.7%	42.7%	50.2%	53.1%	42.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	47.6%	39.4%	48.0%	65.7%	64.4%	47.5%	44.2%	35.7%	42.8%	49.8%	50.3%	42.6%
Revenue												
Significant items												
Customer redress programmes	_	_	-	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	-	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	-	-	(15)	-	-	(15)	-	-	18	-	2	20
Operating expenses												
Significant items												
Costs of structural reform	_	-	-	-	(1)	(1)	_	-	_	-	(2)	(2)
Customer redress programmes	_	-	-	_	_	-	_	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	-	-	-	-	-	-	_
Goodwill impairment	-	-	-	-	-	_	-	-	_	-	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	(3)	-	(12)	-	(37)	(52)	(1)	-	(6)	(1)	(17)	(25)

			Quarter ended 30 Ju	n 2010					Quarter ended 31 M	ar 2010		
-	Retail		Global	11 2015			Retail		Global	al 2015		
	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)	2,229	1,394	819	96	(352)	4,186	2,008	1,340	785	89	(226)	3,996
Net fee income	619	331	311	92	3	1,356	643	358	321	84	3	1,409
Net income from financial instruments held for trading or managed on a fair value basis	29	64	450	34	566	1,143	21	67	603	41	477	1,209
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	174	(6)	_	_	1	169	949	(2)	_	_	_	947
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	2	2	3	(4)	3	6	4	_	7	(3)	_	8
Other income/(expense)	171	41	134	3	430	779	(348)	62	120	2	414	250
Net operating income before change in expected credit losses and other credit impairment charges	3,224	1,826	1,717	221	651	7,639	3,277	1,825	1,836	213	668	7,819
Change in expected credit losses and other credit impairment charges	(31)	(53)	(19)	1	_	(102)	(78)	(71)	(7)	_	(2)	(158)
Net operating income	3,193	1,773	1,698	222	651	7,537	3,199	1,754	1,829	213	666	7,661
	(1,415)	(608)	(839)	(126)	(372)	(3,360)	(1,334)	(579)	(767)	(116)	(335)	(3,131)
Total operating expenses												
of which: staff expenses	(543)	(242)	(370)	(69)	(622)	(1,846)	(521)	(230)	(357)	(65)	(612)	(1,785)
Operating profit	1,778	1,165	859	96	279	4,177	1,865	1,175	1,062	97	331	4,530
Share of profit in associates and joint ventures	23	_	_	_	573	596	13	_	_	_	463	476
Profit before tax	1,801	1,165	859	96	852	4,773	1,878	1,175	1,062	97	794	5,006
Significant items - Totals												
Revenue	_	_	(5)	_	(8)	(13)	_	_	(23)	_	(4)	(27)
ECL	_	_	_	_	_	_	_	_	_	_	_	
Operating expenses	(3)	(9)	(17)	1	(11)	(39)	_	_	(5)	_	(2)	(7)
Share of profit in associates and joint ventures	(5)	(5)	(27)	_	(22)	(55)	_	_	(5)	_	- (2)	
share of profit in associates and joint ventures												
-			At 30 Jun 2019						At 31 Mar 201	n		
			\$m	\$m	\$m	\$m	\$m	\$m	\$m			\$m
Below about data												
Balance sheet data	\$m	\$m								\$m	\$m	
Loans and advances to customers (gross)	155,626	164,510	134,478	20,876	197	475,687	150,032	160,643	134,043	18,668	220	463,606
Loans and advances to customers (gross) Loans and advances to customers (net)	155,626 154,896	164,510 163,392	134,478 134,267	20,876 20,876	197 196	475,687 473,627	150,032 149,268	160,643 159,562	134,043 133,792	18,668 18,667	220 219	463,606 461,508
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	155,626 154,896 230,215	164,510 163,392 178,705	134,478 134,267 328,301	20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	134,043 133,792 318,745	18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net)	155,626 154,896	164,510 163,392	134,478 134,267	20,876 20,876	197 196	475,687 473,627	150,032 149,268	160,643 159,562	134,043 133,792	18,668 18,667	220 219	463,606 461,508
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	155,626 154,896 230,215	164,510 163,392 178,705	134,478 134,267 328,301	20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	134,043 133,792 318,745	18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	155,626 154,896 230,215	164,510 163,392 178,705	134,478 134,267 328,301	20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	134,043 133,792 318,745	18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	155,626 154,896 230,215	164,510 163,392 178,705	134,478 134,267 328,301	20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	134,043 133,792 318,745	18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	155,626 154,896 230,215 360,950	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448	20,876 20,876 22,836 24,281	197 196 319,918 345	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479	18,668 18,667 20,836 25,272	220 219 310,258 411	463,606 461,508 1,046,400 656,566
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	155,626 154,896 230,215 360,950	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448	20,876 20,876 22,836 24,281	197 196 319,918 345	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479	18,668 18,667 20,836 25,272	220 219 310,258 411	463,606 461,508 1,046,400 656,566
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 as originally reported	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448 48.9%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479 41.8%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	155,626 154,896 230,215 360,950	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448	20,876 20,876 22,836 24,281	197 196 319,918 345	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479	18,668 18,667 20,836 25,272	220 219 310,258 411	463,606 461,508 1,046,400 656,566
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 as originally reported Adjusted cost efficiency ratio	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448 48.9%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479 41.8%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
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 as originally reported Adjusted cost efficiency ratio Revenue	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448 48.9%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479 41.8%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448 48.9%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479 41.8%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289 44.0%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289 44.0%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported 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	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported 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 Cost of structural reform	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported 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 Customer redress programmes Costs of structural reform Customer redress programmes	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0%	18,668 18,667 20,836 25,272 54.5% 54.5%	220 219 310,258 411 50.1% 49.6% ————————————————————————————————————	463,606 461,508 1,046,400 656,566 40.0% 39.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illimpariment	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0% ————————————————————————————————————	18,668 18,667 20,836 25,272 54.5% 54.5%	220 219 310,258 411 50.1% 49.6% (4)	463,606 461,508 1,046,400 656,566 40.0% 39.8% — (27)
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	134,478 134,267 328,301 126,448 48.9% 47.7% ——————————————————————————————————	20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0% ————————————————————————————————————	18,668 18,667 20,836 25,272 54.5% 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	155,626 154,896 230,215 360,950 43,9%	164,510 163,392 178,705 165,265 33.3%	134,478 134,267 328,301 126,448 48.9% 47.7%	20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4% ————————————————————————————————————	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0% — — — — — — — — — — — — — — — — — —	18,668 18,667 20,836 25,272 54.5% 54.5%	220 219 310,258 411 50.1% 49.6% — — — — — — — — — — — — — — — — — —	463,606 461,508 1,046,400 656,566 40.0% 39.8% — (27) (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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	134,478 134,267 328,301 126,448 48.9% 47.7% ——————————————————————————————————	20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	134,043 133,792 318,745 117,479 41.8% 41.0% ————————————————————————————————————	18,668 18,667 20,836 25,272 54.5% 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8% ————————————————————————————————————

			Quarter ended 31 De	ec 2018					Year to date 31 Dec	2019		
	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	8,725	5,464	3,208	376	(1,166)	16,607
Net fee income	555	294	270	79	1	1,199	2,400	1,271	1,282	361	11	5,325
Net income from financial instruments held for trading or managed on a fair value basis	50	70	420	16	508	1,064	127	272	2,065	144	2,127	4,735
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	(689)	(15)	_	_	1	(703)	1,815	(15)	_	_	3	1,803
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	4	_	(1)	(3)	-	-	23	19	19	(13)	(20)	28
Other income/(expense)	685	12	138	3	353	1,191	(306)	144	513	9	1,561	1,921
Net operating income before change in expected credit losses and other credit impairment charges	2,692	1,701	1,617	183	690	6,883	12,784	7,155	7,087	877	2,516	30,419
Change in expected credit losses and other credit impairment charges	(31)	(147)	(18)	(2)	1	(197)	(265)	(386)	(70)	_	(3)	(724)
Net operating income	2,661	1,554	1,599	181	691	6,686	12,519	6,769	7,017	877	2,513	29,695
Total operating expenses	(1,348)	(572)	(732)	(111)	(440)	(3,203)	(5,634)	(2,500)	(3,224)	(497)	(1,442)	(13,297)
of which: staff expenses	(501)	(212)	(301)	(51)	(478)	(1,543)	(2,180)	(941)	(1,369)	(278)	(2,322)	(7,090)
Operating profit	1,313	982	867	70	251	3,483	6,885	4,269	3,793	380	1,071	16,398
Share of profit in associates and joint ventures	10	_	_	_	458	468	44	-	_	_	2,026	2,070
Profit before tax	1,323	982	867	70	709	3,951	6,929	4,269	3,793	380	3,097	18,468
Significant items - Totals												
Revenue	_	_	20	_	(19)	1	_	-	(25)	_	(10)	(35)
ECL	_	_	_	-	_	-	_	_	_	_	-	_
Operating expenses	_	_	_	-	(8)	(8)	(7)	(9)	(40)	_	(70)	(126)
Share of profit in associates and joint ventures	_	_	_	_	_	-	_	-	_	_	_	_
			At 31 Dec 201						At 31 Dec 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	147,159	157,372	132,500	15,449	179	452,659	160,473	160,957	137,166	21,171	193	479,960
Loans and advances to customers (net)	146,407	156,278	132,234	15,447	179	450,545	159,742	159,712	136,910	21,170	193	477,727
Total external assets	216,597	170,961	308,065	16,924	316,275	1,028,822	243,777	171,819	322,676	23,019	322,370	1,083,661
Customer accounts	351,128	166,846	121,270	25,078	502	664,824	372,729	172,626	126,290	25,376	337	697,358
Income statement Metrics - Reported												
Cost efficiency ratio	50.1%	33.6%	45.3%	60.7%	63.8%	46.5%	44.1%	34.9%	45.5%	56.7%	57.3%	43.7%
cost circuity ratio	30.170	33.070	45.570	00.770	03.070	40.570	44.270	34.370	45.570	30.770	37.370	43.770
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%	44.0%	34.8%	44.8%	56.7%	54.3%	43.2%
·												
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	20	_	(19)	1	_	_	(25)	_	(10)	(35)
Tail Taile Hotelland of Hildran Hotelland			20		(15)	•			(==)		()	()
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	(4)	(4)	_	_	_	_	(4)	(4)
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Goodwill impairment	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	(4)	(4)	(7)	(9)	(40)	(1)	(66)	(123)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	`-		_		1	_	1

Hong Kong

			Quarter ended 31 De	c 2019		_			Quarter ended 30 Se	n 2019		
	Retail		Global			_	Retail		Global	F		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T 1				Banking	Centre	T-4-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets			Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,743	902	387	79	(261)	2,850	1,752	922	364	79	(235)	2,882
Net fee income	439	175	160	69		851	473	213	155	81	. 7	929
Net income from financial instruments held for trading or managed on a fair value basis	28	40	222	24	356	670	48	41	310	31	335	765
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at												
fair value through profit or loss	658	3	-	_	(1)	660	(41)	(10)	_	_	2	(49)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	12	8	4	(2)	(10)	12	5	9	5	(4)	(11)	4
Other income/(expense)	(525)	(10)	28	1	45	(461)	247	6	23	1	89	366
Net operating income before change in expected credit losses and other credit impairment charges	2,355	1,118	801	171	137	4,582	2,484	1,181	857	188	187	4,897
Change in expected credit losses and other credit impairment charges	(47)	(47)	(27)	1	2	(118)	(69)	(115)	(20)	(2)	(1)	(207)
Net operating income	2,308	1,071	774	172	139	4,464	2,415	1,066	837	186	186	4,690
Total operating expenses	(844)	(378)	(429)	(101)	(100)	(1,852)	(781)	(356)	(371)	(77)	(93)	(1,678)
of which: staff expenses	(342)	(130)	(185)	(60)	(75)	(792)	(320)	(127)	(134)	(42)	(94)	(717)
Operating profit	1,464	693	345	71	39	2,612	1,634	710	466	109	93	3,012
Share of profit in associates and joint ventures		_	_	_	2	2	3	_	_	_	2	5
Profit before tax	1,464	693	345	71	41	2,614	1,637	710	466	109	95	3,017
Significant items - Totals												
Revenue	_	_	(9)	_	_	(9)	_	_	13	_	_	13
ECL	_	_	-	_	_	(5) —	_	_	_	_	_	_
	_			_		(24)				_		
Operating expenses	_		(10)		(14)		(1)	_	(2)	_	(16)	(19)
Share of profit in associates and joint ventures	_	-	-	-	-	_	_	-	_	-	_	_
			At 31 Dec 2019	1					At 30 Sep 2019	1		
								A	\$m			
Ralance sheet data	Sm	Śm	Śm	Śm		Śm						
Balance sheet data	\$m	\$m	\$m 92.926	\$m	\$m	\$m	\$m	\$m 102.926		\$m 15.602	\$m	\$m
Loans and advances to customers (gross)	105,948	103,725	82,936	15,347	152	308,108	105,733	103,826	83,502	15,692	182	308,935
Loans and advances to customers (gross) Loans and advances to customers (net)	105,948 105,594	103,725 103,128	82,936 82,743	15,347 15,346	152 152	308,108 306,963	105,733 105,387	103,826 103,235	83,502 83,335	15,692 15,689	182 182	308,935 307,828
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	105,948 105,594 181,604	103,725 103,128 110,674	82,936 82,743 207,952	15,347 15,346 16,978	152 152 178,859	308,108 306,963 696,067	105,733 105,387 175,237	103,826 103,235 114,496	83,502 83,335 224,628	15,692 15,689 17,877	182 182 166,320	308,935 307,828 698,558
Loans and advances to customers (gross) Loans and advances to customers (net)	105,948 105,594	103,725 103,128	82,936 82,743	15,347 15,346	152 152	308,108 306,963	105,733 105,387	103,826 103,235	83,502 83,335	15,692 15,689	182 182	308,935 307,828
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	105,948 105,594 181,604	103,725 103,128 110,674	82,936 82,743 207,952	15,347 15,346 16,978	152 152 178,859	308,108 306,963 696,067	105,733 105,387 175,237	103,826 103,235 114,496	83,502 83,335 224,628	15,692 15,689 17,877	182 182 166,320	308,935 307,828 698,558
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	105,948 105,594 181,604 307,653	103,725 103,128 110,674 123,330	82,936 82,743 207,952 51,099	15,347 15,346 16,978 17,697	152 152 178,859 176	308,108 306,963 696,067 499,955	105,733 105,387 175,237 298,529	103,826 103,235 114,496 116,473	83,502 83,335 224,628 54,166	15,692 15,689 17,877 17,902	182 182 166,320 277	308,935 307,828 698,558 487,347
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	105,948 105,594 181,604	103,725 103,128 110,674	82,936 82,743 207,952	15,347 15,346 16,978	152 152 178,859	308,108 306,963 696,067	105,733 105,387 175,237	103,826 103,235 114,496	83,502 83,335 224,628	15,692 15,689 17,877	182 182 166,320	308,935 307,828 698,558
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	105,948 105,594 181,604 307,653	103,725 103,128 110,674 123,330	82,936 82,743 207,952 51,099	15,347 15,346 16,978 17,697	152 152 178,859 176	308,108 306,963 696,067 499,955	105,733 105,387 175,237 298,529	103,826 103,235 114,496 116,473	83,502 83,335 224,628 54,166	15,692 15,689 17,877 17,902	182 182 166,320 277	308,935 307,828 698,558 487,347
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 as originally reported	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099	15,347 15,346 16,978 17,697	152 152 178,859 176	308,108 306,963 696,067 499,955	105,733 105,387 175,237 298,529 31.4%	103,826 103,235 114,496 116,473	83,502 83,335 224,628 54,166 43.3%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	105,948 105,594 181,604 307,653	103,725 103,128 110,674 123,330	82,936 82,743 207,952 51,099	15,347 15,346 16,978 17,697	152 152 178,859 176	308,108 306,963 696,067 499,955	105,733 105,387 175,237 298,529	103,826 103,235 114,496 116,473	83,502 83,335 224,628 54,166	15,692 15,689 17,877 17,902	182 182 166,320 277	308,935 307,828 698,558 487,347
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 as originally reported Adjusted cost efficiency ratio	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099	15,347 15,346 16,978 17,697	152 152 178,859 176	308,108 306,963 696,067 499,955	105,733 105,387 175,237 298,529 31.4%	103,826 103,235 114,496 116,473	83,502 83,335 224,628 54,166 43.3%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported Adjusted cost efficiency ratio Revenue	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099	15,347 15,346 16,978 17,697	152 152 178,859 176	308,108 306,963 696,067 499,955	105,733 105,387 175,237 298,529 31.4%	103,826 103,235 114,496 116,473	83,502 83,335 224,628 54,166 43.3%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6%	15,347 15,346 16,978 17,697	152 152 178,859 176 73.0%	308,108 306,963 696,067 499,955 40.4%	105,733 105,387 175,237 298,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0%	308,108 306,963 696,067 499,955 40.4%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697	152 152 178,859 176 73.0%	308,108 306,963 696,067 499,955 40.4%	105,733 105,387 175,237 298,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0%	308,108 306,963 696,067 499,955 40.4%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0%	308,108 306,963 696,067 499,955 40.4%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7% 41.2%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported 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	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0%	308,108 306,963 696,067 499,955 40.4%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7% 41.2%	308,935 307,828 698,558 487,347 34.3%
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 as originally reported 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	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 695,067 499,955 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7% 41.2%	308,935 307,828 698,558 487,347 34.3% 34.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 696,067 499,955 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182, 166,320 277 49.7% 41.2%	308,935 307,828 658,558 487,347 34.3% 34.0%
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 as originally reported 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 Customer redress programmes	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 695,067 499,955 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182, 166,320 277 49,7% 41,2%	308,935 307,828 698,558 487,347 34.3% 34.0%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 696,067 499,955 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182, 166,320 277 49.7% 41.2%	308,935 307,828 658,558 487,347 34.3% 34.0%
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 as originally reported 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 Customer redress programmes	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7% ————————————————————————————————————	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 696,067 499,935 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4% 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182 166,320 277 49.7% 41.2%	308,935 307,828 698,558 487,347 34.3% 34.0%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7%	15,347 15,346 16,978 17,697 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 696,067 499,955 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0%	182 182, 166,320 277 49.7% 41.2%	308,935 307,828 658,558 487,347 34.3% 34.0%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Gosts of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs Past service costs of gluranteed minimum pension benefits equalisation	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7% ————————————————————————————————————	15,347 15,346 16,978 17,697 59.1% 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 696,067 499,935 40.4% 39.8%	105,733 105,387 175,237 296,529 31.4% 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0% 41.0%	182 182 166,320 277 49.7% 41.2%	308,935 307,828 698,558 487,347 34.3% 34.0%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs	105,548 105,594 181,604 307,653	103,725 103,128 110,674 123,330 33.8%	82,936 82,743 207,952 51,099 53.6% 51.7% — — — — — — — — — — — — — — — — — —	15,347 15,346 16,978 17,697 59.1% 59.1%	152 152 178,859 176 73.0% 62.8%	306,108 306,963 696,067 499,935 40.4% 39.8%	105,733 105,387 175,237 298,529 31.4% 31.4%	103,826 103,235 114,496 116,473 30.1%	83,502 83,335 224,628 54,166 43.3% 43.7%	15,692 15,689 17,877 17,902 41.0% 41.0%	182 182, 166,320 277 49.7% 41.2%	308,935 307,828 698,558 487,347 34.3% 34.0%

Hong Kong

			Quarter ended 30 Ju	n 2019					Quarter ended 31 M	ar 2019		
	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)	1,738	943	376	81	(290)	2,848	1,530	884	367	74	(197)	2,658
Net fee income	491	222	142	73	8	936	490	237	153	66	,	954
Net income from financial instruments held for trading or managed on a fair value basis	37	39	232	27	318	653	33	42	344	35	290	744
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	3,	33	LJL		310	033	33		344	33	250	,
fair value through profit or loss	146	(6)	_	_	1	141	819	(2)	_	_	_	817
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or		(-)			=		***	(=)				
loss	2	2	3	(4)	5	8	4	_	7	(3)	4	12
Other income/(expense)	81	13	25	1	207	327	(350)	34	19	1	131	(165)
Net operating income before change in expected credit losses and other credit impairment charges	2,495	1,213	778	178	249	4,913	2,526	1,195	890	173	236	5,020
Change in expected credit losses and other credit impairment charges	2,433	(27)	(9)		(1)	(34)	(43)	(44)	(13)	273		(100)
Net operating income	2,498	1,186	769	178	248	4,879	2,483	1,151	877	173	236	4,920
Total operating expenses	(793)	(319)	(407)	(86)	(128)	(1,733)	(759)	(314)	(386)	(80)	(133)	(1,672)
of which: staff expenses	(315)	(127)	(179)	(46)	(145)	(812)	(304)	(124)	(178)	(45)	(181)	(832)
	1,705	867	362	92	120	3,146	1,724	837	491	93	103	3,248
Operating profit		- 007	302	92	2		3	- 057	491	- 95	3	5,246
Share of profit in associates and joint ventures Profit before tax	16 1,721	867	362	92	122	3,164	1,727	837	491	93	106	3,254
Profit before tax	1,721	867	362	92	122	3,164	1,727	837	491	93	106	3,254
Significant items - Totals												
			(2)		(6)	(0)			(4.5)		(c)	(22)
Revenue	_	_	(2)	_	(6)	(8)	_	_	(16)	_	(6)	(22)
ECL	_			_			-	_		_		
Operating expenses	_	(4)	(7)	1	(3)	(13)	-	_	(5)	_	(2)	(7)
Share of profit in associates and joint ventures	_	-	_	_	_	_	_	_	_	_	_	-
			At 30 Jun 2019						At 31 Mar 201	n		
Below that has	ć	*			ć	· · ·	*	ć			ć	\$m
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (gross)	103,131	107,066	79,386	15,630	181	305,394	98,718	103,170	80,391	13,808	205	296,292
Loans and advances to customers (net)	102,811	106,575	79,232	15,630	180	304,428	98,367	102,697	80,245	13,808	205	295,322
Total external assets	170,457	117,723	211,338	17,346	178,533	695,397	163,778	113,402	205,434	15,727	173,438	671,779
Customer accounts	300,391	119,335	50,630	17,389	203	487,948	295,533	114,786	46,775	18,477	192	475,763
Income statement Metrics - Reported												
Cost efficiency ratio	31.8%	26.3%	52.3%	48.3%	51.4%	35.3%	30.0%	26.3%	43.4%	46.2%	56.4%	33.3%
cost circuity ratio	31.070	20.370	52.570	40.570	32.470	33.370	30.070	20.570	43.470	40.270	30.470	33.370
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	31.8%	26.0%	51.3%	48.9%	49.0%	35.0%	30.0%	26.3%	42.1%	46.2%	54.1%	33.0%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	(2)	_	(6)	(8)	_	_	(16)	_	(6)	(22)
Operating expenses												
Significant items												
Costs of structural reform	_	-	-	-	-	-	-	-	_	-	(1)	(1)
Customer redress programmes	_	-	_	-	-	-	-	-	-	-	-	-
Disposals, acquisitions and investment in new businesses	_	-	_	-	-	-	-	-	-	-	-	-
Goodwill impairment	-	-	-	-	_	-	-	_	-	_	-	_
Restructuring and other related costs	_	(4)	(7)	_	(3)	(14)	_	_	(5)	_	(1)	(6)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	1	_	1	_	_	-	-	_	_

Hong Kong

			Quarter ended 31 De	c 2018					Year to date 31 Dec	2019		
	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)	1,609	895	359	73	(157)	2,779	6,763	3,651	1,494	313	(983)	11,238
Net fee income	433	200	115	67	(==-)	820	1,893	847	610	289	31	3,670
Net income from financial instruments held for trading or managed on a fair value basis	51	47	216	15	331	660	146	162	1,108	117	1,299	2,832
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	31	47	210	13	331	000	140	102	1,100	117	1,233	2,032
fair value through profit or loss	(601)	(15)	_	_	_	(616)	1,582	(15)	_	_	2	1,569
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	(001)	(13)				(010)	2,302	(25)			-	1,505
loss	4	_	(1)	(3)	4	4	23	19	19	(13)	(12)	36
Other income/(expense)	537	(6)	33	(5)	150	714	(547)	43	95	4	472	67
Net operating income before change in expected credit losses and other credit impairment charges	2,033	1,121	722	152	333	4,361	9,860	4,707	3,326	710	809	19,412
Change in expected credit losses and other credit impairment charges	(8)	(95)	722	132	1	(102)	(156)	(233)	(69)	(1)	- 603	(459)
Net operating income	2,025	1,026	722	152	334	4,259	9,704	4,474	3,257	709	809	18,953
	(765)	(307)								(344)	(454)	
Total operating expenses	(293)	(112)	(358) (147)	(79) (35)	(199) (80)	(1,708)	(3,177) (1,281)	(1,367) (508)	(1,593) (676)	(193)	(495)	(6,935) (3,153)
of which: staff expenses	1,260		364	73	135	(667) 2,551	6,527	3,107		365	355	
Operating profit	1,260	719							1,664		355	12,018
Share of profit in associates and joint ventures					3	10	22					31
Profit before tax	1,267	719	364	73	138	2,561	6,549	3,107	1,664	365	364	12,049
Confloration Table												
Significant items - Totals					(-)				((()
Revenue	_	_	12	_	(6)	6	_	-	(14)	_	(12)	(26)
ECL	_	_	_	_						_		
Operating expenses	_	_	_	_	(8)	(8)	(1)	(4)	(24)	1	(35)	(63)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2018						At 31 Dec 2019			
Policio de la dese		*			ć		ć	*			*	\$m
Balance sheet data	\$m 97,215	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
		102,494	80,261	11,344	164	291,477	105,948	103,725	82,936	15,347	152	308,108
Loans and advances to customers (gross)												
Loans and advances to customers (net)	96,869	102,045	80,124	11,344	164	290,546	105,594	103,128	82,743	15,346	152	306,963
Loans and advances to customers (net) Total external assets	96,869 159,624	102,045 112,677	80,124 199,647	12,655	183,191	667,794	181,604	110,674	207,952	16,978	178,859	696,067
Loans and advances to customers (net)	96,869	102,045	80,124									
Loans and advances to customers (net) Total external assets Customer accounts	96,869 159,624	102,045 112,677	80,124 199,647	12,655	183,191	667,794	181,604	110,674	207,952	16,978	178,859	696,067
Laans 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	80,124 199,647 50,577	12,655 18,237	183,191 304	667,794 484,897	181,604 307,653	110,674 123,330	207,952 51,099	16,978 17,697	178,859 176	696,067 499,955
Loans and advances to customers (net) Total external assets Customer accounts	96,869 159,624	102,045 112,677	80,124 199,647	12,655	183,191	667,794	181,604	110,674	207,952	16,978	178,859	696,067
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	80,124 199,647 50,577	12,655 18,237	183,191 304	667,794 484,897	181,604 307,653	110,674 123,330	207,952 51,099	16,978 17,697	178,859 176	696,067 499,955
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	96,869 159,624 292,481	102,045 112,677 123,298	80,124 199,647 50,577	12,655 18,237	183,191 304	667,794 484,897	181,604 307,653	110,674 123,330	207,952 51,099	16,978 17,697	178,859 176	696,067 499,955
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	96,869 159,624 292,481 37.6%	102,045 112,677 123,298 27.4%	80,124 199,647 50,577 49.6%	12,655 18,237 52.0%	183,191 304 59.8%	667,794 484,897 39.2%	181,604 307,653 32.2%	110,674 123,330 29.0%	207,952 51,099 47.9%	16,978 17,697 48.5%	178,859 176 56.1%	696,067 499,955 35.7%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	96,869 159,624 292,481 37.6%	102,045 112,677 123,298 27.4%	80,124 199,647 50,577 49.6%	12,655 18,237 52.0%	183,191 304 59.8%	667,794 484,897 39.2%	181,604 307,653 32.2%	110,674 123,330 29.0%	207,952 51,099 47.9%	16,978 17,697 48.5%	178,859 176 56.1%	696,067 499,955 35.7%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	96,869 159,624 292,481 37.6%	102,045 112,677 123,298 27.4%	80,124 199,647 50,577 49.6%	12,655 18,237 52.0%	183,191 304 59.8%	667,794 484,897 39.2%	181,604 307,653 32.2%	110,674 123,330 29.0%	207,952 51,099 47.9%	16,978 17,697 48.5%	178,859 176 56.1%	696,067 499,955 35.7%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items	96,869 159,624 292,481 37.6%	102,045 112,677 123,298 27.4%	80,124 199,647 50,577 49.6%	12,655 18,237 52.0%	183,191 304 59.8%	667,794 484,897 39.2%	181,604 307,653 32.2%	110,674 123,330 29.0%	207,952 51,099 47.9%	16,978 17,697 48.5%	178,859 176 56.1%	696,067 499,955 35.7%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52.0% 52.0%	183,191 304 59.8% 56.3%	667,794 484,897 39.2% 39.0%	181,604 307,653 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47.9% 47.0%	16,978 17,697 48.5%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items	96,869 159,624 292,481 37,6%	102,045 112,677 123,298 27.4%	80,124 199,647 50,577 49.6%	12,655 18,237 52.0% 52.0%	183,191 304 59.8% 56.3%	667,794 484,897 39.2% 39.0%	181,604 307,653 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47.9% 47.0%	16,978 17,697 48.5%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52.0% 52.0%	183,191 304 59.8% 56.3%	667,794 484,897 39.2% 39.0%	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47.9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	96,869 159,624 292,481 37,6%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52.0% 52.0%	183,191 304 59.8% 56.3%	667,794 484,897 39.2% 39.0%	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47.9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52.0% 52.0%	183,191 304 59.8% 56.3% ————————————————————————————————————	667,794 484,897 39.2% 39.0% — — — 6	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47.9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4% ————————————————————————————————————
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	96,869 159,624 292,481 37,6%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52.0% 52.0%	183,191 304 59.8% 56.3%	667,794 484,897 39.2% 39.0%	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47.9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4%
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52,0% 52,0%	183,191 304 59.8% 56.3% ————————————————————————————————————	667,794 484,897 39.2% 39.0% — — — 6	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47,9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4% ————————————————————————————————————
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52,0% 52,0%	183,191 304 59.8% 56.3% ————————————————————————————————————	667,794 484,897 39.2% 39.0% — — — 6	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47,9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0% ————————————————————————————————————	696,067 499,955 35.7% 35.4% ————————————————————————————————————
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes	96,869 159,624 292,481 37,6%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52,0% 52,0%	183,191 304 59.8% 56.3%	667,794 484,897 39.2% 39.0% — — — 6	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47,9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4% ————————————————————————————————————
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Dispossla, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Dispossla, acquisitions and investment in new businesses	96,869 159,624 292,481 37,6%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52,0% 52,0%	183,191 304 59.8% 56.3% ————————————————————————————————————	667,794 484,897 39.2% 39.0% — — — 6	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47,9% 47.0%	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0% ————————————————————————————————————	696,067 499,955 35.7% 35.4% ————————————————————————————————————
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	96,869 159,624 292,481 37,6%	102,045 112,677 123,298 27.4% 27.4%	80,124 199,647 50,577 49.6% 50.4%	12,655 18,237 52,0% 52,0%	183,191 304 59.8% 56.3% ————————————————————————————————————	667,794 484,897 39,2% 39,0% ————————————————————————————————————	181,604 307,653 32.2% 32.2%	110,674 123,330 29.0% 29.0%	207,952 51,099 47,9% 47.0% ————————————————————————————————————	16,978 17,697 48.5% 48.6%	178,859 176 56.1% 51.0%	696,067 499,955 35.7% 35.4% ————————————————————————————————————

Mainland China

			Quarter ended 31 De	2019					Quarter ended 30 Se	p 2019		
	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	100	146	140	_	9	395	100	151	153	_	2	406
Net fee income/(expense)	20	24	15	_	(1)	58	26	33	12	_	(1)	70
Net income from financial instruments held for trading or managed on a fair value basis	(5)	(9)	24	_	41	51	(8)	(11)	31	_	107	119
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at												
fair value through profit or loss	12	_	_	_	_	12	4	_	_	_	_	4
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	_	-	-	_	_	_	_	-	-	-	-
Other income	34	17	45	_	102	198	34	18	51	_	87	190
Net operating income before change in expected credit losses and other credit impairment charges	161	178	224	-	151	714	156	191	247	_	195	789
Change in expected credit losses and other credit impairment charges	(10)	(20)	1	-	-	(29)	(12)	(20)	(1)	_	_	(33)
Net operating income	151	158	225	-	151	685	144	171	246	_	195	756
Total operating expenses	(183)	(108)	(100)	(2)	(153)	(546)	(185)	(97)	(98)	(1)	(146)	(527)
of which: staff expenses	(75)	(37)	(34)	(1)	(170)	(317)	(77)	(38)	(40)	_	(168)	(323)
Operating profit/(loss)	(32)	50	125	(2)	(2)	139	(41)	74	148	(1)	49	229
Share of profit in associates and joint ventures	\ <u>-</u>	_	<u>-</u>	<u>''</u>	470	470	` _	_	_	_	516	516
Profit/(loss) before tax	(32)	50	125	(2)	468	609	(41)	74	148	(1)	565	745
414				, ,			-					
Significant items - Totals												
Revenue	_	_	_	_	1	1	_	_	1	_	_	1
ECL	_	_	_	_		_	_	_		_	_	_
Operating expenses	_	_	_	_	(4)	(4)	_	_		_	_	_
Share of profit in associates and joint ventures				_	-	(4)	Ξ				_	_
Share of profit in associates and joint ventures												
			At 31 Dec 2019			-			At 30 Sep 2019	9		
Balance sheet data	Śm	Śm			Sm	Sm	Śm	Sm	Sm	Śm	Sm	Śm
Balance sheet data	\$m	\$m 17 389	\$m	\$m	\$m 24	\$m 42 661	\$m 9.825	\$m 17.513	\$m 13.977	\$m 9	\$m 1	\$m 41 325
Loans and advances to customers (gross)	10,148	17,389	\$m 15,091	\$m 9	24	42,661	9,825	17,513	13,977	9	1	41,325
Loans and advances to customers (gross) Loans and advances to customers (net)	10,148 10,072	17,389 17,208	\$m 15,091 15,067	\$m 9 9	24 24	42,661 42,380	9,825 9,752	17,513 17,309	13,977 13,953	9	1	41,325 41,024
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	10,148 10,072 11,867	17,389 17,208 19,655	\$m 15,091 15,067 28,028	\$m 9 9	24 24 51,156	42,661 42,380 110,715	9,825 9,752 11,448	17,513 17,309 19,786	13,977 13,953 25,605	9 9 9	1 1 47,292	41,325 41,024 104,140
Loans and advances to customers (gross) Loans and advances to customers (net)	10,148 10,072	17,389 17,208	\$m 15,091 15,067	\$m 9 9	24 24	42,661 42,380	9,825 9,752	17,513 17,309	13,977 13,953	9	1	41,325 41,024
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	10,148 10,072 11,867	17,389 17,208 19,655	\$m 15,091 15,067 28,028	\$m 9 9	24 24 51,156	42,661 42,380 110,715	9,825 9,752 11,448	17,513 17,309 19,786	13,977 13,953 25,605	9 9 9	1 1 47,292	41,325 41,024 104,140
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,091 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28	42,661 42,380 110,715 48,323	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27	41,325 41,024 104,140 43,111
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	10,148 10,072 11,867	17,389 17,208 19,655	\$m 15,091 15,067 28,028	\$m 9 9	24 24 51,156	42,661 42,380 110,715	9,825 9,752 11,448	17,513 17,309 19,786	13,977 13,953 25,605	9 9 9	1 1 47,292	41,325 41,024 104,140
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,091 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28	42,661 42,380 110,715 48,323	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27	41,325 41,024 104,140 43,111
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 as originally reported	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,991 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28 101.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27 74.9%	41,325 41,024 104,140 43,111 66.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,091 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28	42,661 42,380 110,715 48,323	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27	41,325 41,024 104,140 43,111
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 as originally reported Adjusted cost efficiency ratio	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,991 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28 101.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported Adjusted cost efficiency ratio Revenue	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,991 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28 101.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,991 15,067 28,028 21,170	\$m 9 9 9 28	24 24 51,156 28 101.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687	9 9 9 26	1 1 47,292 27 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 28 —%	24 24 51,156 28 101.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39,7%	9 9 26 %	1 1 47,292 27 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	\$m 15,991 15,067 28,028 21,170	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 9 26	1 1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 28 —%	24 24 51,156 28 101.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39,7%	9 9 26 %	1 1 47,292 27 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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 Customer redress programmes Costs of structural reform Customer redress programmes	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,390 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 51,156 28 101.3% 99.3%	42,661 42,380 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 47,292 27 74.9% 74.9%	41,325 41,024 104,440 43,111 66.8% 66.9%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	10,148 10,072 11,867 11,814	17,389 17,208 19,655 15,283	5m 15,091 15,067 28,028 21,170 44.6%	\$m 9 9 9 28 -% -%	24 24 51,156 28 101.3% 99.3%	42,661 42,390 110,715 48,323 76.5% 76.0%	9,825 9,752 11,448 10,931 118.6%	17,513 17,309 19,786 13,440	13,977 13,953 25,605 18,687 39.7%	9 9 26 %	1 47,292 27 74.9% 74.9%	41,325 41,024 104,140 43,111 66.8%

Mainland China

			Quarter ended 30 Ju	n 2019					Quarter ended 31 Ma	ar 2019		
-	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						Total						T-4-1
	Management	Banking	Markets	Banking	Centre		Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	103	155	149	_	15	422	101	157	149	_	19	426
Net fee income/(expense)	37	30	15	_		82	43	43	13	_	_	99
Net income from financial instruments held for trading or managed on a fair value basis	(8)	(13)	(14)	_	95	60	(7)	(13)	11	_	41	32
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at												
fair value through profit or loss	1	_	-	_	_	1	45	_	_	_	_	45
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_		-	-	-				-	_		
Other income	41	20	52		114	227	22	22	54		106	204
Net operating income before change in expected credit losses and other credit impairment charges	174	192	202	-	224	792	204	209	227	-	166	806
Change in expected credit losses and other credit impairment charges	(14)	(11)	(3)	_	_	(28)	(12)	(24)	(4)	_		(40)
Net operating income	160	181	199	_	224	764	192	185	223	_	166	766
Total operating expenses	(178)	(100)	(101)	(1)	(159)	(539)	(174)	(95)	(96)	(1)	(133)	(499)
of which: staff expenses	(74)	(40)	(40)	_	(169)	(323)	(73)	(39)	(40)	_	(159)	(311)
Operating profit/(loss)	(18)	81	98	(1)	65	225	18	90	127	(1)	33	267
Share of profit in associates and joint ventures	_	_	_	_	570	570	_	_	_	-	461	461
Profit/(loss) before tax	(18)	81	98	(1)	635	795	18	90	127	(1)	494	728
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	(1)	_	_	(1)
ECL	_	_	_	_	_	_	_	_	(-)	_	_	-
Operating expenses	_	(1)		_	(1)	(2)	_	_	_	_	_	_
Share of profit in associates and joint ventures		(1)		_	(±)	(2)						_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
-			At 30 Jun 2019)					At 31 Mar 2019	9		
-	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Balance sheet data					-	42,946	10,075	18,135				
Balance sheet data Loans and advances to customers (gross)			14.223	11							_	
Loans and advances to customers (gross)	9,987	18,725	14,223	11 11					13,695	12 12	_	41,917
Loans and advances to customers (gross) Loans and advances to customers (net)	9,987 9,915	18,725 18,532	14,199	11	-	42,657	10,008	17,951	13,672	12	_	41,643
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	9,987 9,915 11,591	18,725 18,532 20,880	14,199 24,864	11 11	- 50,437	42,657 107,783	10,008 11,647	17,951 20,467	13,672 26,071	12 12	- 47,873	41,643 106,070
Loans and advances to customers (gross) Loans and advances to customers (net)	9,987 9,915	18,725 18,532	14,199	11	-	42,657	10,008	17,951	13,672	12	_	41,643
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,987 9,915 11,591	18,725 18,532 20,880	14,199 24,864	11 11	- 50,437	42,657 107,783	10,008 11,647	17,951 20,467	13,672 26,071	12 12	- 47,873	41,643 106,070
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942	14,199 24,864 20,307	11 11 22	 50,437 29	42,657 107,783 45,409	10,008 11,647 11,006	17,951 20,467 12,918	13,672 26,071 17,833	12 12 21	- 47,873 30	41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,987 9,915 11,591	18,725 18,532 20,880	14,199 24,864	11 11	- 50,437	42,657 107,783	10,008 11,647	17,951 20,467	13,672 26,071	12 12	- 47,873	41,643 106,070
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942	14,199 24,864 20,307	11 11 22	 50,437 29	42,657 107,783 45,409	10,008 11,647 11,006	17,951 20,467 12,918	13,672 26,071 17,833	12 12 21	- 47,873 30	41,643 106,070 41,808
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 as originally reported	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 —%	 50,437 29 71.0%	42,657 107,783 45,409 68.1%	10,008 11,647 11,006	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3%	12 12 21 —%	 47,873 30 80.1%	41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942	14,199 24,864 20,307	11 11 22	 50,437 29	42,657 107,783 45,409	10,008 11,647 11,006	17,951 20,467 12,918	13,672 26,071 17,833	12 12 21	- 47,873 30	41,643 106,070 41,808
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 as originally reported Adjusted cost efficiency ratio	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 —%	 50,437 29 71.0%	42,657 107,783 45,409 68.1%	10,008 11,647 11,006	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3%	12 12 21 —%	 47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 —%	 50,437 29 71.0%	42,657 107,783 45,409 68.1%	10,008 11,647 11,006	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3%	12 12 21 —%	 47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42,3% 42,1%	12 12 21 —%	47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	 50,437 29 71.0%	42,657 107,783 45,409 68.1%	10,008 11,647 11,006	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42,3%	12 12 21 —%	 47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 —%	47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42,3%	12 12 21 —%	47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 —%	47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossia, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 —%	47,873 30 80.1%	41,643 106,070 41,808 61.9%
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 as originally reported 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	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%
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 as originally reported 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 Customer redress programmes	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill imperations Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1% 51.6%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	70.5% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	50,437 29 71.0% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill imperations Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1% 51.6%	14,199 24,864 20,307 50.0%	11 11 22 -% -%	70.5% 70.5%	42,657 107,783 45,409 68.1% 67.8%	10,008 11,647 11,006 85.3%	17,951 20,467 12,918 45.5%	13,672 26,071 17,833 42.3% 42.1%	12 12 21 -%	47,873 30 80.1%	41,643 106,070 41,808 61.9% 61.8%

Mainland China

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=			Quarter ended 31 De	ec 2018					Year to date 31 Dec	2019		
	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	96	157	160	_	12	425	404	609	591	_	45	1,649
Net fee income/(expense)	16	24	14	_	(1)	53	126	130	55	_	(2)	309
Net income from financial instruments held for trading or managed on a fair value basis	(9)	(11)	(5)	_	60	35	(28)	(46)	52	_	284	262
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	(5)	(22)	(5)		00	33	(20)	(40)	32		204	LUL
fair value through profit or loss	(25)	_	_	_	_	(25)	62	_	_	_	_	62
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	()					()						
loss	_	_	_	_	_	_	_	_	_	_	_	_
Other income	42	20	55	_	55	172	131	77	202	_	409	819
Net operating income before change in expected credit losses and other credit impairment charges	120	190	224	_	126	660	695	770	900	_	736	3,101
Change in expected credit losses and other credit impairment charges	(27)	(26)	(5)	_	1	(57)	(48)	(75)	(7)	_	730	(130)
Net operating income	93	164	219		127	603	647	695	893		736	2,971
		(94)	(90)			(493)	(720)	(400)	(395)	(5)	(591)	
Total operating expenses	(184) (72)	(36)	(38)	(1)	(124) (145)	(291)	(299)	(154)	(154)	(1)	(666)	(2,111)
of which: staff expenses												(1,274)
Operating profit/(loss)	(91)	70	129	(1)	3	110	(73)	295	498	(5)	145	860
Share of profit in associates and joint ventures			-		455	455		-			2,017	2,017
Profit/(loss) before tax	(91)	70	129	(1)	458	565	(73)	295	498	(5)	2,162	2,877
Significant items - Totals												
Revenue	_	-	1	-	-	1	-	-	-	-	1	1
ECL	-	-	-	_	-	-	_	_	-	-	-	_
Operating expenses	_	_	_	_	_	_	_	(1)	_	_	(5)	(6)
Share of profit in associates and joint ventures	_	_	-	_	-	-	-	_	-	-	-	_
<u>-</u>												
-			At 31 Dec 201						At 31 Dec 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	9,834	16,143	13,227	12	_	39,216	10,148	17,389	15,091	9	24	42,661
Loans and advances to customers (net)	9,775	15,985	13,207	12	-	38,979	10,072	17,208	15,067	9	24	42,380
Total external assets	11,218	18,400	23,849	12	49,760	103,239	11,867	19,655	28,028	9	51,156	110,715
Customer accounts	10,815	13,866	20,982	21	28	45,712	11,814	15,283	21,170	28	28	48,323
Income statement Metrics - Reported												
Cost efficiency ratio	153.3%	49.5%	40.2%	-%	98.4%	74.7%	103.6%	51.9%	43.9%	-%	80.3%	68.1%
·												
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	153.3%	49.5%	40.4%	-%	98.4%	74.8%	103.6%	51.8%	43.9%	-%	79.7%	67.9%
······································												
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses		_	_	_	_		_	_			_	_
	_	_	1	_	_	1	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	1	_	_	1	_	_	_	_	_	_
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes			_	_	_	_	_	_	_	_	_	_
	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Goodwill impairment	_	_	_	_		_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	-	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	-	-	_	_	(2)	_	-	(4)	(6)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	-

Middle East and North Africa

			Quarter ended 31 De	2019					Quarter ended 30 Se	p 2019		-
	Retail		Global			_	Retail		Global	F =		
	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	Sm	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Not belong the con-					\$M 48				5m 147			
Net interest income	150	109	125	_		432	156	115		-	34	452
Net fee income/(expense)	64	39	94	-	(4)	193	51	45	66	5	(2)	165
Net income from financial instruments held for trading or managed on a fair value basis	13	10	60	-	(7)	76	15	9	51	-	2	77
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									(4)			
loss		-		_	1	1	_	_	(1)	-	_	(1)
Other income	4		9		48	61	3	(1)	2		7	11
Net operating income before change in expected credit losses and other credit impairment charges	231	158	288	_	86	763	225	168	265	5	41	704
Change in expected credit losses and other credit impairment charges	(7)	(42)	(3)	_	_	(52)	(14)	2	(3)	_	(1)	(16)
Net operating income	224	116	285	-	86	711	211	170	262	5	40	688
Total operating expenses	(188)	(191)	(107)	(2)	(10)	(498)	(170)	(86)	(91)	(3)	(8)	(358)
of which: staff expenses	(61)	(34)	(32)	(3)	(71)	(201)	(54)	(31)	(30)	(3)	(70)	(188)
Operating profit/(loss)	36	(75)	178	(2)	76	213	41	84	171	2	32	330
Share of profit in associates and joint ventures	_	-	-	_	71	71	_	_	-	_	(24)	(24)
Profit/(loss) before tax	36	(75)	178	(2)	147	284	41	84	171	2	8	306
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	_	_	_	_
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(2)	(99)	(1)	_	(2)	(104)	(1)	_	_	_	(2)	(3)
Share of profit in associates and joint ventures	(-)	-	(-)	_	_	(=,	-	_	_	_	_	-
Share of profit in associates and joint ventures												
			At 31 Dec 2019						At 30 Sep 2019)		
Balance sheet data	\$m	\$m	At 31 Dec 2019 \$m	\$m	\$m	\$m	\$m	\$m	At 30 Sep 2019 \$m	\$m	\$m	\$m
Balance sheet data Loans and advances to customers (gross)	\$m 6,217	\$m 11,829			\$m —	\$m 29,955	\$m 6,180	\$m 11,916			\$m —	\$m 29,619
Loans and advances to customers (gross)			\$m	\$m		29,955			\$m			
	6,217	11,829	\$m 11,909	\$m —	·-		6,180	11,916	\$m 11,523	\$m —	_	29,619 28,090
Loans and advances to customers (gross) Loans and advances to customers (net)	6,217 5,918	11,829 10,860	\$m 11,909 11,778 15,753	\$m - -	- -	29,955 28,556	6,180 5,807	11,916 10,874	\$m 11,523 11,409	\$m - -	-	29,619 28,090 58,511
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,217 5,918 6,092	11,829 10,860 11,952	\$m 11,909 11,778	\$m 3	 _ _ 28,062	29,955 28,556 61,862	6,180 5,807 5,957	11,916 10,874 11,934	\$m 11,523 11,409 15,178	\$m - -	 _ _ 25,439	29,619 28,090
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,217 5,918 6,092	11,829 10,860 11,952	\$m 11,909 11,778 15,753	\$m 3	 _ _ 28,062	29,955 28,556 61,862	6,180 5,807 5,957	11,916 10,874 11,934	\$m 11,523 11,409 15,178	\$m - -	 _ _ 25,439	29,619 28,090 58,511
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m 3 	28,062 1	29,955 28,556 61,862 38,126	6,180 5,807 5,957 18,340	11,916 10,874 11,934 8,074	\$m 11,523 11,409 15,178 10,353	\$m 3 	25,439 —	29,619 28,090 58,511 36,767
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,217 5,918 6,092	11,829 10,860 11,952	\$m 11,909 11,778 15,753	\$m 3	 _ _ 28,062	29,955 28,556 61,862	6,180 5,807 5,957	11,916 10,874 11,934	\$m 11,523 11,409 15,178	\$m - -	 _ _ 25,439	29,619 28,090 58,511
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m 3 	28,062 1	29,955 28,556 61,862 38,126	6,180 5,807 5,957 18,340	11,916 10,874 11,934 8,074	\$m 11,523 11,409 15,178 10,353	\$m 3 	25,439 —	29,619 28,090 58,511 36,767
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 as originally reported	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m - - 3 -	28,062 1	29,955 28,556 61,862 38,126 65.3%	6,180 5,807 5,957 18,340 75.6%	11,916 10,874 11,934 8,074	\$m 11,523 11,409 15,178 10,353	\$m 3 60.0%		29,619 28,090 58,511 36,767 50.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m 3 	28,062 1	29,955 28,556 61,862 38,126	6,180 5,807 5,957 18,340	11,916 10,874 11,934 8,074	\$m 11,523 11,409 15,178 10,353	\$m 3 	25,439 —	29,619 28,090 58,511 36,767
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 as originally reported Adjusted cost efficiency ratio	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m - - 3 -	28,062 1	29,955 28,556 61,862 38,126 65.3%	6,180 5,807 5,957 18,340 75.6%	11,916 10,874 11,934 8,074	\$m 11,523 11,409 15,178 10,353	\$m 3 60.0%		29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m - - 3 -	28,062 1	29,955 28,556 61,862 38,126 65.3%	6,180 5,807 5,957 18,340 75.6%	11,916 10,874 11,934 8,074	\$m 11,523 11,409 15,178 10,353	\$m 3 60.0%		29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Revenue	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795 37.2%	\$m - - 3 - -%	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3%	6,180 5,807 5,957 18,340 75.6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	\$m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795 37.2%	\$m - - 3 - - -%	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	\$m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	\$m - - 3 -	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795 37.2%	\$m - - 3 - - -%	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported 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	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported 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	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,990 58,511 36,767 50.9% 50.4%
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 as originally reported 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 Customer redress programmes	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9% 50.4%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863 120.9% 58.2%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	\$m	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75,6%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	5m 3 60.0%	25,439 - 19.5% 14.6%	29,619 28,090 58,511 36,767 50.9% 50.4%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumariems	6,217 5,918 6,092 18,467 81.4% 80.5%	11,829 10,860 11,952 8,863 120.9% 58.2%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	Sm	9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75.6% 75.1%	11,916 10,874 11,934 8,074 51,2% 51,2%	\$m 11,523 11,409 15,178 10,353	Sm — 3 3 — 60.0% 60.0%	19.5% 14.6%	29,619 28,090 58,511 36,767 50.9% 50.4%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	6,217 5,918 6,092 18,467 81.4% 80.5%	11,829 10,860 11,952 8,863 120.9% 58.2%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	Sm	28,062 1 11.6% 9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75.6% 75.1%	11,916 10,874 11,934 8,074 51.2%	\$m 11,523 11,409 15,178 10,353	Sm — 3 3 — 60.0% 60.0% — — — — — — — — — — — — — — — — — — —	25,439	29,619 28,951 36,767 50.9% 50.4%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumariems	6,217 5,918 6,092 18,467 81.4% 80.5%	11,829 10,860 11,952 8,863 120.9% 58.2%	\$m 11,909 11,778 15,753 10,795 37.2% 36.8%	Sm	9.3%	29,955 28,556 61,862 38,126 65.3% 51.6%	6,180 5,807 5,957 18,340 75.6% 75.1%	11,916 10,874 11,934 8,074 51,2% 51,2%	\$m 11,523 11,409 15,178 10,353	Sm — 3 3 — 60.0% 60.0%	19.5% 14.6%	29,619 28,090 58,511 36,767 50.9% 50.4%

Middle East and North Africa

=			Quarter ended 30 Ju	ın 2019					Quarter ended 31 Ma	ar 2019		
-	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	156	112	145	-	47	460	151	123	153		10	437
Net fee income/(expense)	55	43	66	4	(1)	167	48	46	63	4	(1)	160
Net income from financial instruments held for trading or managed on a fair value basis	15	9	53	_	(7)	70	14	11	61	_	18	104
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	13	,	33	_	(7)	70	14	11	01	_	10	104
fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	_	2	_	_	2	_	_	(2)	_	1	(1)
Other income	3	1	3	_	835	842	3	_	-	_	(1)	2
Net operating income before change in expected credit losses and other credit impairment charges	229	165	269	4	874	1,541	216	180	275	4	27	702
Change in expected credit losses and other credit impairment charges	(4)	(40)	1	-	_	(43)	(19)	14	-	-	(1)	(6)
Net operating income	225	125	270	4	874	1.498	197	194	275	4	26	696
Total operating expenses	(155)	(73)	(86)	(3)	(31)	(348)	(156)	(79)	(85)	(3)	(22)	(345)
of which: staff expenses	(55)	(32)	(34)	(3)	(72)	(196)	(54)	(31)	(32)	(3)	(76)	(196)
Operating profit/(loss)	70	52	184	1	843	1,150	41	115	190	1	4	351
Share of profit in associates and joint ventures	70	32 —	-	_	122	1,130	41	115	190	_	114	114
Profit/(loss) before tax	70	52	184	1	965	1,272	41	115	190	1	114	465
From (1033) before tax	70	JZ	104	*	303	1,272	41	113	130	*	110	403
Significant items - Totals												
Revenue	_	_	_	_	828	828			_	_		_
ECL	_	_	_	_	-	-	_	_	_	_	_	_
Operating expenses	(1)	_	(1)	_	(2)	(4)	_	_	(1)	_	_	(1)
Share of profit in associates and joint ventures	(1)	_	(1)	_	(2)	(4)	_	_	(1)	_	_	(1)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 2019						At 31 Mar 201			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,184	11,933	11,925	_	-	30,042	6,190	10,955	12,191	-	-	29,336
Loans and advances to customers (net)	5,808	10,893	11,808	_	-	28,509	5,798	9,948	12,077	_	-	27,823
Total external assets	5,952	11,986	15,575	2	25,496	59,011	5,933	10,929	16,277	3	21,944	55,086
Customer accounts	18,179	8,014	10,400	-	-	36,593	18,219	7,756	9,966	-	-	35,941
Income statement Metrics - Reported												
Cost efficiency ratio	67.7%	44.2%	32.0%	75.0%	3.5%	22.6%	72.2%	43.9%	30.9%	75.0%	81.5%	49.1%
Income Statement metrics - Adjusted as originally reported	67.2%	44.70/	31.6%	75.0%	63.0%	40.20/	72.20/	43.9%	20.5%	75.0%	81.5%	49.0%
Adjusted cost efficiency ratio	67.2%	44.2%	31.6%	75.0%	63.0%	48.2%	72.2%	43.9%	30.5%	75.0%	81.5%	49.0%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses		_	_	_	828	828	_					_
Fair value movements on financial instruments	_	_	_	_	_	_	_	_	_	_	_	_
Tall Value Hoverholds of Hindred Historichs												
Operating expenses												
Operating expenses Significant items												
	_	_	_	_	_	_	_	_	_	_	_	_
Significant items Costs of structural reform	-	- -	<u>-</u> -	<u>-</u>	<u>-</u>	_	_	<u>-</u>	_	<u>-</u> -		_
Significant items	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	=	- - -	- - -
Significant Items Costs of structural reform Customer redress programmes	- - -	- - - -	- - - -	- - - -		- - - -	_ _ _	- - - -	- - - -	- - - -	- - - -	- - - -
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	_ _ _	- - - -	- - - -	- - - -	-	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill limpairment	- - - - (1)	- - - -	_	- - - -		- - - - - (4)	- - - - -	- - - - -	- - - - - (1)	- - - - -	-	
Significant items Costs of structural reform Customer refores programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation		- - - - -	_ _ _	_ _ _ _ _	_ _ _	- - - - (4)	_ _ _	- - - - - -	- - - - - (1)	- - - -	- - - - -	- - - - - (1)

Middle East and North Africa

			Quarter ended 31 De	c 2018					Year to date 31 Dec 2	2019		
	Retail		Global				Retail		Global	.015		
	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
Not belong the con-	5m 150	5m 108	5m 155	\$m —	5m 18	5m 431	5m 613	\$m 459	570	\$m		
Net interest income											139	1,781
Net fee income/(expense)	46	39	57	4	(2)	144	218	173	289	13	(8)	685
Net income from financial instruments held for trading or managed on a fair value basis	11	9	48	-	20	88	57	39	225	-	6	327
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			(2)		(4)	(2)		_	(4)	_	2	1
loss	_ 2	_	(2) (1)	_	(1) 7	(3)	_ 13		(1)	_	2 889	
Other income									14			916
Net operating income before change in expected credit losses and other credit impairment charges	209	156	257	4	42	668	901	671	1,097	13	1,028	3,710
Change in expected credit losses and other credit impairment charges	17	(29)	5		1	(6)	(44)	(66)	(5)		(2)	(117)
Net operating income	226	127	262	4	43	662	857	605	1,092	13	1,026	3,593
Total operating expenses	(161)	(87)	(81)	(2)	(17)	(348)	(669)	(429)	(369)	(11)	(71)	(1,549)
of which: staff expenses	(51)	(33)	(25)	(3)	(68)	(180)	(224)	(128)	(128)	(12)	(289)	(781)
Operating profit/(loss)	65	40	181	2	26	314	188	176	723	2	955	2,044
Share of profit in associates and joint ventures					85	85					283	283
Profit/(loss) before tax	65	40	181	2	111	399	188	176	723	2	1,238	2,327
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	-	_	_	828	828
ECL	_	_	_	_	_	_	_	-	_	_	-	_
Operating expenses	_	-	-	-	-	-	(4)	(99)	(3)	-	(6)	(112)
Share of profit in associates and joint ventures	_	-	-	-	-	-	-	-	-	-	-	-
			At 31 Dec 2018	1					At 31 Dec 2019			
Balance sheet data	- Cm	¢m.	At 31 Dec 2018		ćm	¢ _m	¢m.	Sm.	At 31 Dec 2019		¢m	Ć _m
Balance sheet data Lans and advances to customers (gross)	\$m 6.311	\$m 10.811	\$m	\$ \$m	\$m	\$m 30.393	\$m 6.217	\$m 11.829	\$m	\$m —	Şm —	\$m
Loans and advances to customers (gross)	6,311	10,811	\$m 13,271	\$m —	_	30,393	6,217	11,829	\$m 11,909	\$m —	_	29,955
Loans and advances to customers (gross) Loans and advances to customers (net)	6,311 5,918	10,811 9,764	\$m 13,271 13,148	\$m - -	_	30,393 28,830	6,217 5,918	11,829 10,860	\$m 11,909 11,778	\$m - -	_	29,955 28,556
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,311 5,918 6,073	10,811 9,764 10,650	\$m 13,271 13,148 16,627	\$m - - 3	 _ 20,756	30,393 28,830 54,109	6,217 5,918 6,092	11,829 10,860 11,952	\$m 11,909 11,778 15,753	\$m 3		29,955 28,556 61,862
Loans and advances to customers (gross) Loans and advances to customers (net)	6,311 5,918	10,811 9,764	\$m 13,271 13,148	\$m - -	_	30,393 28,830	6,217 5,918	11,829 10,860	\$m 11,909 11,778	\$m - -	_	29,955 28,556
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,311 5,918 6,073	10,811 9,764 10,650	\$m 13,271 13,148 16,627	\$m - - 3	 _ 20,756	30,393 28,830 54,109	6,217 5,918 6,092	11,829 10,860 11,952	\$m 11,909 11,778 15,753	\$m 3		29,955 28,556 61,862
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	6,311 5,918 6,073 17,649	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944	\$m 3 	20,756 50	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m - - 3 -	28,062 1	29,955 28,556 61,862 38,126
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,311 5,918 6,073	10,811 9,764 10,650	\$m 13,271 13,148 16,627	\$m - - 3	 _ 20,756	30,393 28,830 54,109	6,217 5,918 6,092	11,829 10,860 11,952	\$m 11,909 11,778 15,753	\$m 3		29,955 28,556 61,862
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,311 5,918 6,073 17,649	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944	\$m 3 	20,756 50	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m - - 3 -	28,062 1	29,955 28,556 61,862 38,126
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	6,311 5,918 6,073 17,649	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944	\$m 3 	20,756 50	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m - - 3 -	28,062 1	29,955 28,556 61,862 38,126
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 as originally reported	6,311 5,918 6,073 17,649 77.0%	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944 31.5%	\$m - - 3 - 50.0%	20,756 50 40.5%	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m -3 84.6%	28,062 1	29,955 28,556 61,862 38,126 41.8%
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 as originally reported	6,311 5,918 6,073 17,649 77.0%	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944 31.5%	\$m - - 3 - 50.0%	20,756 50 40.5%	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m -3 84.6%	28,062 1	29,955 28,556 61,862 38,126 41.8%
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 as originally reported Adjusted cost efficiency ratio	6,311 5,918 6,073 17,649 77.0%	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944 31.5%	\$m - - 3 - 50.0%	20,756 50 40.5%	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m -3 84.6%	28,062 1	29,955 28,556 61,862 38,126 41.8%
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 as originally reported Adjusted cost efficiency ratio Revenue	6,311 5,918 6,073 17,649 77.0%	10,811 9,764 10,650 7,765	\$m 13,271 13,148 16,627 9,944 31.5%	\$m - - 3 - 50.0%	20,756 50 40.5%	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863	\$m 11,909 11,778 15,753 10,795	\$m -3 84.6%	28,062 1	29,955 28,556 61,862 38,126 41.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Revenue	6,311 5,918 6,073 17,649 77.0%	10,811 9,764 10,650 7,765	5m 13,271 13,148 16,627 9,944 31.5%	\$m - - 3 - 50.0%	20,756 50 40.5%	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63.9%	\$m 11,909 11,778 15,753 10,795	Sm — 3 3 — 84.6%	28,062 1 6.9%	29,955 28,556 61,862 38,126 41.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55,8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5%	30,393 28,830 54,109 35,408	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63.9%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9%	29,955 28,556 61,862 38,126 41.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%
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 as originally reported 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	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%
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 as originally reported 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	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%
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 as originally reported 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 Customer redress programmes	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9% — 828 — — — —
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 as originally reported 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 Customer redress programmes	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5%	\$m 3 50.0%	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3% 73.8%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6% 33.4%	5m 3 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9% 828 (97)
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Gosts of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	6,311 5,918 6,073 17,649 77,0%	10,811 9,764 10,650 7,765 55.8%	5m 13,271 13,148 16,627 9,944 31.5% 31.5%	5m — 3 3 — 50.0% 50.0% — — — — — — — — — — — — — — — — — — —	20,756 50 40.5% 40.5%	30,393 28,830 54,109 35,408 52.1%	6,217 5,918 6,092 18,467 74.3% 73.8%	11,829 10,860 11,952 8,863 63,9% 49,2%	\$m 11,909 11,778 15,753 10,795 33.6% 33.4%	Sm — 3 3 — 84.6% 84.6%	28,062 1 6.9% 32.5%	29,955 28,556 61,862 38,126 41.8% 49.9%

North America

			Quarter ended 31 De	ec 2019					Quarter ended 30 Se	p 2019		
	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)	316	323	126	29	(12)	782	326	337	66	30	16	775
Net fee income/(expense)	109	131	203	18	(3)	458	107	127	189	18	2	443
Net income from financial instruments held for trading or managed on a fair value basis	(37)	10	227	1	20	221	9	11	216	1	4	241
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	_	_	3	_	4	7	_	_	2	_	7	9
Other income/(expense)	7	(8)	31	-	108	138	14	5	45	_	85	149
Net operating income before change in expected credit losses and other credit impairment charges	395	456	590	48	117	1,606	456	480	518	49	114	1,617
Change in expected credit losses and other credit impairment charges	(39)	(41)	(19)	_	2	(97)	(56)	(25)	1	_	_	(80)
Net operating income	356	415	571	48	119	1,509	400	455	519	49	114	1,537
Total operating expenses	(459)	(244)	(408)	(484)	(189)	(1,784)	(455)	(235)	(388)	(51)	(111)	(1,240)
of which: staff expenses	(156)	(97)	(136)	(20)	(199)	(608)	(158)	(97)	(140)	(19)	(208)	(622)
Operating profit/(loss)	(103)	171	163	(436)	(70)	(275)	(55)	220	131	(2)	3	297
Share of profit in associates and joint ventures	(==,			-	_	(=,	-	_	_	-	_	_
Profit/(loss) before tax	(103)	171	163	(436)	(70)	(275)	(55)	220	131	(2)	3	297
Trong (1000) Derote tax	(105)		103	(450)	(70)	(275)	(33)	220	131	12/		
Significant items - Totals												
Revenue	(48)	_	(1)	_	(7)	(56)	(4)	_	2	_	(2)	(4)
ECL	(40)		(±) —	_	-	(30)	(4)	_	_		(2)	(4)
		(1)	(6)	(433)		(493)	(3)	(1)	(5)	_		(16)
Operating expenses Share of profit in associates and joint ventures	(4)	(1)	(0)	(455)	(49)	(495)	(5)	(1)	(5)	_	(7)	(10)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 21 Dec 2010	1		_			At 20 San 2010	1		
Release short data	ć	ć	At 31 Dec 2019		ć	ć	Ć.	Ć	At 30 Sep 2019		ć	· ·
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m 45.743	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	41,968	46,968	\$m 19,109	\$m 6,029	·-	114,074	40,911	45,742	\$m 19,939	\$m 5,912	-	112,504
Loans and advances to customers (gross) Loans and advances to customers (net)	41,968 41,657	46,968 46,743	\$m 19,109 19,047	\$m 6,029 6,027	_	114,074 113,474	40,911 40,618	45,742 45,549	\$m 19,939 19,886	\$m 5,912 5,910	_	112,504 111,963
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	41,968 41,657 43,570	46,968 46,743 50,189	\$m 19,109 19,047 151,730	\$m 6,029 6,027 6,933	- - 95,613	114,074 113,474 348,035	40,911 40,618 42,662	45,742 45,549 51,116	\$m 19,939 19,886 179,737	\$m 5,912 5,910 7,134	_ _ 103,661	112,504 111,963 384,310
Loans and advances to customers (gross) Loans and advances to customers (net)	41,968 41,657	46,968 46,743	\$m 19,109 19,047	\$m 6,029 6,027	_	114,074 113,474	40,911 40,618	45,742 45,549	\$m 19,939 19,886	\$m 5,912 5,910	_	112,504 111,963
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	41,968 41,657 43,570	46,968 46,743 50,189	\$m 19,109 19,047 151,730	\$m 6,029 6,027 6,933	- - 95,613	114,074 113,474 348,035	40,911 40,618 42,662	45,742 45,549 51,116	\$m 19,939 19,886 179,737	\$m 5,912 5,910 7,134	_ _ 103,661	112,504 111,963 384,310
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	41,968 41,657 43,570 65,164	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812	\$m 6,029 6,027 6,933 6,408	95,613 1,784	114,074 113,474 348,035 146,676	40,911 40,618 42,662 62,521	45,742 45,549 51,116 43,262	\$m 19,939 19,886 179,737 27,378	\$m 5,912 5,910 7,134 7,704	- - 103,661 1,916	112,504 111,963 384,310 142,781
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	41,968 41,657 43,570	46,968 46,743 50,189	\$m 19,109 19,047 151,730	\$m 6,029 6,027 6,933	- - 95,613	114,074 113,474 348,035	40,911 40,618 42,662	45,742 45,549 51,116	\$m 19,939 19,886 179,737	\$m 5,912 5,910 7,134	_ _ 103,661	112,504 111,963 384,310
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	41,968 41,657 43,570 65,164	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812	\$m 6,029 6,027 6,933 6,408	95,613 1,784	114,074 113,474 348,035 146,676	40,911 40,618 42,662 62,521	45,742 45,549 51,116 43,262	\$m 19,939 19,886 179,737 27,378	\$m 5,912 5,910 7,134 7,704	- - 103,661 1,916	112,504 111,963 384,310 142,781
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 as originally reported	41,968 41,657 43,570 65,164	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812 69.2%	\$m 6,029 6,027 6,933 6,408	95,613 1,784	114,074 113,474 348,035 146,676	40,911 40,618 42,662 62,521 99.8%	45,742 45,549 51,116 43,262 49.0%	Sm 19,939 19,886 179,737 27,378	\$m 5,912 5,910 7,134 7,704	- 103,661 1,916 97.4%	112,504 111,963 384,310 142,781 76.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	41,968 41,657 43,570 65,164	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812	\$m 6,029 6,027 6,933 6,408	95,613 1,784	114,074 113,474 348,035 146,676	40,911 40,618 42,662 62,521	45,742 45,549 51,116 43,262	\$m 19,939 19,886 179,737 27,378	\$m 5,912 5,910 7,134 7,704	- - 103,661 1,916	112,504 111,963 384,310 142,781
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 as originally reported Adjusted cost efficiency ratio	41,968 41,657 43,570 65,164	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812 69.2%	\$m 6,029 6,027 6,933 6,408	95,613 1,784	114,074 113,474 348,035 146,676	40,911 40,618 42,662 62,521 99.8%	45,742 45,549 51,116 43,262 49.0%	Sm 19,939 19,886 179,737 27,378	\$m 5,912 5,910 7,134 7,704	- 103,661 1,916 97.4%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue	41,968 41,657 43,570 65,164	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812 69.2%	\$m 6,029 6,027 6,933 6,408	95,613 1,784	114,074 113,474 348,035 146,676	40,911 40,618 42,662 62,521 99.8%	45,742 45,549 51,116 43,262 49.0%	Sm 19,939 19,886 179,737 27,378	\$m 5,912 5,910 7,134 7,704	- 103,661 1,916 97.4%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	41,968 41,657 43,570 65,164 116.2%	46,968 46,743 50,189 48,508	\$m 19,109 19,047 151,730 24,812 69.2%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5%	114,074 113,474 348,035 146,676 111.1%	40,911 40,618 42,662 62,521 99.8%	45,742 45,549 51,116 43,262 49.0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 99.7%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	41,968 41,657 43,570 65,164 116.2%	46,968 46,743 50,189 48,508 53.5%	\$m 19,109 19,047 151,730 24,812 69.2%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5%	114,074 113,474 348,035 146,676 111.1%	40,911 40,618 42,662 62,521 99.8%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	103,661 1,916 97.4%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7%	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	41,968 41,657 43,570 65,164 116.2%	46,968 46,743 50,189 48,508 53.5%	\$m 19,109 19,047 151,730 24,812 69.2%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5%	114,074 113,474 348,035 146,676 111.1%	40,911 40,618 42,662 62,521 99.8%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	103,661 1,916 97.4%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7%	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported 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	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7%	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported 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	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7%	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3% 106.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7%	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7% 75.5%
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 as originally reported 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 Customer redress programmes	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3% 106.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7%	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3% 106.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7% — [54] (1)	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7% 75.5%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumore redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3% 106.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7% — (54) (1) — — (431)	40,911 40,618 42,662 62,521 99.8% 98.3%	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7% 75.5%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	41,968 41,657 43,570 65,164 116.2% 102.7% — (48) — — — — — — — — — —	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 15,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3% 106.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7% ————————————————————————————————	40,911 40,618 42,662 62,521 99.8% 98.3% - (4)	45,742 45,549 51,116 43,262 49.0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9% 74.2%	5m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7% 75.5%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumore redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	41,968 41,657 43,570 65,164 116.2% 102.7%	46,968 46,743 50,189 48,508 53.5% 53.3%	\$m 19,109 19,047 151,730 24,812 69.2% 68.0%	\$m 6,029 6,027 6,933 6,408 1,008.3% 106.3%	95,613 1,784 161.5% 112.9%	114,074 113,474 348,035 146,676 111.1% 77.7% — (54) (1) — — (431)	40,911 40,618 42,662 62,521 99.8% 98.3% — (4) — — — — —	45,742 45,549 51,116 43,262 49,0% 48.8%	5m 19,939 19,886 179,737 27,378 74.9%	\$m 5,912 5,910 7,134 7,704 104.1%	97.4% 89.7%	112,504 111,963 384,310 142,781 76.7% 75.5%

North America

			Quarter ended 30 Ju	in 2019					Quarter ended 31 M	ar 2019		
	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)	337	327	117	36	15	832	335	323	131	36	27	852
Net fee income/(expense)	111	121	238	17	(8)	479	98	121	195	15	(5)	424
Net income from financial instruments held for trading or managed on a fair value basis	14	8	154	1	15	192	8	8	209	1	(7)	219
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	_	_	8	_	5	13	_	_	(2)	_	4	2
Other income/(expense)	15	5	45	1	106	172	13	5	48	1	112	179
Net operating income before change in expected credit losses and other credit impairment charges	477	461	562	55	133	1,688	454	457	581	53	131	1,676
Change in expected credit losses and other credit impairment charges	(20)	(27)	(8)	(2)	_	(57)	(22)	3	16	1	(1)	(3)
Net operating income	457	434	554	53	133	1,631	432	460	597	54	130	1,673
Total operating expenses	(474)	(234)	(404)	(57)	(96)	(1,265)	(478)	(244)	(433)	(54)	(85)	(1,294)
of which: staff expenses	(166)	(100)	(159)	(24)	(224)	(673)	(161)	(100)	(169)	(23)	(242)	(695)
Operating profit/(loss)	(17)	200	150	(4)	37	366	(46)	216	164	- (23)	45	379
Share of profit in associates and joint ventures	(17)	200	_	(4)	-	300	(40)	_	104	_	45	-
Profit/(loss) before tax	(17)	200	150	(4)	37	366	(46)	216	164		45	379
Profity (loss) before tax	(17)	200	130	(4)	3/	300	(40)	210	104		43	3/3
Significant items - Totals												
Revenue	_	_	(4)	_	_	(4)	_	_	(3)	_	(1)	(4)
ECL	_	_	-	_	_	- (4)	_	_	(5)	_	(±) —	(4)
						(30)	_			_		
Operating expenses	(5)	(1)	(4)	(1)	(19)	(30)	_	(1)	(3)	_	(1)	(5)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 2019	9					At 31 Mar 201	9		
Balance sheet data	\$m	\$m	\$m	Şm	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	40,225	44,961	22,208	5,804	-	113,198	39,502	42,794	22,574	5,531	-	110,401
	39,967	44,772	22,152	5,802	_	112,693	39,246	42,621	22,527	5,529	_	109,923
Loans and advances to customers (net)	42,014	50,336	201,767	7,005	99,609	400,731	41,214	48,034	186,946	6,731	102,738	385,663
Total external assets Customer accounts	61,123	41,293	23,486	7,003	2,286	135,400	59,439	39,482	21,152	7,530	2,331	129,934
Customer accounts	01,123	41,293	23,460	7,212	2,200	133,400	39,439	39,462	21,152	7,550	2,331	129,954
Income statement Metrics - Reported												
Cost efficiency ratio	99.4%	50.8%	71.9%	103.6%	72.2%	74.9%	105.3%	53.4%	74.5%	101.9%	64.9%	77.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	98.3%	50.5%	70.7%	101.8%	57.9%	73.0%	105.3%	53.2%	73.6%	101.9%	63.6%	76.7%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	(4)	_	_	(4)	_	_	(3)	_	(1)	(4)
Operating expenses												
Significant items												
Costs of structural reform	_	-	_	-	-	-	-	-	-	_	-	-
Customer redress programmes	-	_	_	-	_	-	_	-	_	-	_	-
Disposals, acquisitions and investment in new businesses	-	_	_	-	_	-	_	-	_	-	_	-
Goodwill impairment	_	-	-	-	-	-	-	-	-	-	-	-
Past service costs of guaranteed minimum pension benefits equalisation	_	_	-	-	-	_	-	-	-	-	-	-
Restructuring and other related costs	(5)	(1)	(4)	(1)	(19)	(30)	-	(1)	(3)	-	(1)	(5)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_

North America

			Quarter ended 31 De	ec 2018					Year to date 31 Dec	2019		
	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)	343	335	116	39	56	889	1,314	1,310	440	131	46	3,241
Net fee income/(expense)	100	124	210	18	126	578	425	500	825	68	(14)	1,804
Net income from financial instruments held for trading or managed on a fair value basis	8	9	56	2	2	77	(6)	37	806	4	32	873
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	(1)	(1)	3	_	5	6	_	-	11	_	20	31
Other income/(expense)	13	7	43	1	(41)	23	49	7	169	2	411	638
Net operating income before change in expected credit losses and other credit impairment charges	463	474	428	60	148	1,573	1,782	1,854	2,251	205	495	6,587
Change in expected credit losses and other credit impairment charges	(31)	(17)	7	_	_	(41)	(137)	(90)	(10)	(1)	1	(237)
Net operating income	432	457	435	60	148	1,532	1,645	1,764	2,241	204	496	6,350
Total operating expenses	(468)	(222)	(388)	(56)	(108)	(1,242)	(1,866)	(957)	(1,633)	(646)	(481)	(5,583)
of which: staff expenses	(145)	(88)	(132)	(19)	(232)	(616)	(641)	(394)	(604)	(86)	(873)	(2,598)
Operating profit/(loss)	(36)	235	47	4	40	290	(221)	807	608	(442)	15	767
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Profit/(loss) before tax	(36)	235	47	4	40	290	(221)	807	608	(442)	15	767
Significant items - Totals												
Revenue	_	_	3	_	(2)	1	(52)	-	(6)	_	(10)	(68)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	-	_	_	(5)	(5)	(12)	(4)	(18)	(434)	(76)	(544)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	-	-	_	_	_
			At 31 Dec 201	В					At 31 Dec 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	39,156	42,747	21,079	5,669	-	108,651	41,968	46,968	19,109	6,029	-	114,074
Loans and advances to customers (net)	38,904	42,561	21,016	5,666	_	108,147	41,657	46,743	19,047	6,027	_	113,474
Total external assets	40,939	46,237	169,792	6,850	101,814	365,632	43,570	50,189	151,730	6,933	95,613	348,035
Customer accounts	57,048	41,130	24,658	8,173	2,282	133,291	65,164	48,508	24,812	6,408	1,784	146,676
Income statement Metrics - Reported												
Cost efficiency ratio	101.1%	46.8%	90.7%	93.3%	73.0%	79.0%	104.7%	51.6%	72.5%	315.1%	97.2%	84.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	101.1%	46.8%	91.3%	93.3%	68.7%	78.7%	101.1%	51.4%	71.6%	103.4%	80.2%	75.7%
Revenue												
Significant items												
Customer redress programmes	_	-	-	-	-	-	-	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	_	-	-	-	-	-	(52)	-	-	-	(6)	(58)
Fair value movements on financial instruments	_	_	3	-	(2)	1	-	_	(6)	-	(3)	(9)
Operating expenses												
Significant items												
Costs of structural reform	-	_	-	_	-	-	-	-	-	_	-	_
Customer redress programmes	-	_	-	-	_	-	-	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	-	_	-	-	_	-	-	-	-	-	-	_
Goodwill impairment	-	_	-	-	_	-	-	-	-	(431)	-	(431)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	-	-	-	-	(5)	(5)	(12)	(4)	(18)	(3)	(74)	(111)

US

			Quarter ended 31 De	c 2019					Quarter ended 30 Se	p 2019		
	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)	193	193	96	29	(15)	496	206	204	31	30	11	482
Net fee income/(expense)	60	61	175	18	(3)	311	58	59	164	18	2	301
Net income from financial instruments held for trading or managed on a fair value basis	(44)	2	205	1	13	177	3	3	207	1	(1)	213
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	-	3	6	_	-	2	-	7	9
Other income/(expense)	4	(12)	30		94	116	12	2	44		73	131
Net operating income before change in expected credit losses and other credit impairment charges	213	244	509	48	92	1,106	279	268	448	49	92	1,136
Change in expected credit losses and other credit impairment charges	(30)	(21)	(18)		1	(68)	(51)	(18)	2		1	(66)
Net operating income	183	223	491	48	93	1,038	228	250	450	49	93	1,070
Total operating expenses	(315)	(155)	(380)	(54)	(174)	(1,078)	(311)	(145)	(353)	(51)	(106)	(966)
of which: staff expenses	(104)	(65)	(128)	(20)	(157)	(474)	(105)	(61)	(126)	(19)	(156)	(467)
Operating profit/(loss)	(132)	68	111	(6)	(81)	(40)	(83)	105	97	(2)	(13)	104
Share of profit in associates and joint ventures	_											
Profit/(loss) before tax	(132)	68	111	(6)	(81)	(40)	(83)	105	97	(2)	(13)	104
Significant items - Totals												
Revenue	(48)	-	(1)	-	(6)	(55)	(4)	_	1	_	(2)	(5)
ECL		-						_		_		
Operating expenses	(2)	-	(6)	(2)	(44)	(54)	(3)	-	(5)	_	(5)	(13)
Share of profit in associates and joint ventures	_	-	-	-	-	-	-	-	-	_	-	_
			At 31 Dec 2019	1		-			At 30 Sep 2019)		
Ralance sheet data	Sm	Sm	At 31 Dec 2019		Sm	Sm	Śm	Sm	At 30 Sep 2019		Sm	Śm
Balance sheet data Loans and advances to customers (eross)	\$m 17,798	\$m 24.473	\$m	\$m	\$m —	\$m 63,874	\$m 17.496	\$m 26.196	\$m	\$m	\$m —	\$m 66.243
Loans and advances to customers (gross)	17,798	24,473	\$m 15,574	\$m 6,029		63,874	17,496	26,196	\$m 16,639	\$m 5,912		66,243
Loans and advances to customers (gross) Loans and advances to customers (net)	17,798 17,631	24,473 24,406	\$m 15,574 15,524	\$m 6,029 6,027	-	63,874 63,588	17,496 17,343	26,196 26,130	\$m 16,639 16,602	\$m 5,912 5,910	_	66,243 65,985
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	17,798 17,631 18,866	24,473 24,406 25,766	\$m 15,574 15,524 138,556	\$m 6,029 6,027 7,296	·-	63,874 63,588 261,923	17,496 17,343 18,596	26,196 26,130 27,773	\$m 16,639 16,602 165,654	\$m 5,912 5,910 7,066	-	66,243 65,985 296,790
Loans and advances to customers (gross) Loans and advances to customers (net)	17,798 17,631	24,473 24,406	\$m 15,574 15,524	\$m 6,029 6,027	- - 71,439	63,874 63,588	17,496 17,343	26,196 26,130	\$m 16,639 16,602	\$m 5,912 5,910	- - 77,701	66,243 65,985
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	17,798 17,631 18,866	24,473 24,406 25,766	\$m 15,574 15,524 138,556	\$m 6,029 6,027 7,296	- - 71,439	63,874 63,588 261,923	17,496 17,343 18,596	26,196 26,130 27,773	\$m 16,639 16,602 165,654	\$m 5,912 5,910 7,066	- - 77,701	66,243 65,985 296,790
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	17,798 17,631 18,866	24,473 24,406 25,766	\$m 15,574 15,524 138,556	\$m 6,029 6,027 7,296	- - 71,439	63,874 63,588 261,923	17,496 17,343 18,596	26,196 26,130 27,773	\$m 16,639 16,602 165,654	\$m 5,912 5,910 7,066	- - 77,701	66,243 65,985 296,790
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	17,798 17,631 18,866 36,618	24,473 24,406 25,766 28,998	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	- - 71,439 3	63,874 63,588 261,923 90,834	17,496 17,343 18,596 34,871	26,196 26,130 27,773 25,334	\$m 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3	66,243 65,985 296,790 89,742
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	17,798 17,631 18,866 36,618	24,473 24,406 25,766 28,998	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	- - 71,439 3	63,874 63,588 261,923 90,834	17,496 17,343 18,596 34,871	26,196 26,130 27,773 25,334	\$m 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3	66,243 65,985 296,790 89,742
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	17,798 17,631 18,866 36,618	24,473 24,406 25,766 28,998	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	- - 71,439 3	63,874 63,588 261,923 90,834	17,496 17,343 18,596 34,871	26,196 26,130 27,773 25,334	\$m 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3	66,243 65,985 296,790 89,742
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 as originally reported	17,798 17,631 18,866 36,618	24,473 24,406 25,766 28,998 63.5%	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	71,439 3	63,874 63,588 261,923 90,834	17,496 17,343 18,596 34,871	26,196 26,130 27,773 25,334	Sm 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3	66,243 65,985 296,790 89,742
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 as originally reported	17,798 17,631 18,866 36,618	24,473 24,406 25,766 28,998 63.5%	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	71,439 3	63,874 63,588 261,923 90,834	17,496 17,343 18,596 34,871	26,196 26,130 27,773 25,334	Sm 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3	66,243 65,985 296,790 89,742
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 as originally reported Adjusted cost efficiency ratio	17,798 17,631 18,866 36,618	24,473 24,406 25,766 28,998 63.5%	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	71,439 3	63,874 63,588 261,923 90,834	17,496 17,343 18,596 34,871	26,196 26,130 27,773 25,334	Sm 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3	66,243 65,985 296,790 89,742
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	17,798 17,631 18,866 36,618 147.9%	24,473 24,406 25,766 28,998 63.5%	\$m 15,574 15,524 138,556 18,807	\$m 6,029 6,027 7,296 6,408	71,439 3 189.1%	63,874 63,588 261,923 90,834 97.5%	17,496 17,343 18,596 34,871 111.5%	26,196 26,130 27,773 25,334	Sm 16,639 16,602 165,654 21,830	\$m 5,912 5,910 7,066 7,704	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses	17,798 17,631 18,866 36,618 147,9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7%	\$m 6,029 6,027 7,296 6,408 112.5%	71,439 3 189.1%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	Sm 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0% 83.5%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	17,798 17,631 18,866 36,618 147.9%	24,473 24,406 25,766 28,998 63.5%	5m 15,574 15,524 138,556 18,807 74.7%	\$m 6,029 6,027 7,296 6,408 112.5%	71,439 3 189.1%	63,874 63,588 261,923 90,834 97.5%	17,496 17,343 18,596 34,871 111.5%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	17,798 17,631 18,866 36,618 147.9% 119.9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7%	\$m 6,029 6,027 7,296 6,408 112.5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0% 83.5%
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 as originally reported 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	17,798 17,631 18,866 36,618 147.9% 119.9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7%	\$m 6,029 6,027 7,296 6,408 112.5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0% 83.5%
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 as originally reported 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	17,798 17,631 18,866 36,618 147.9% 119.9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7%	\$m 6,029 6,027 7,296 6,408 112.5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0% 83.5%
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 as originally reported 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	17,798 17,631 18,866 36,618 147.9% 119.9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7% 73.3%	\$m 6,029 6,027 7,296 6,408 112,5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2% 107.4%	65,243 65,985 226,790 89,742 85.0% 83.5%
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 as originally reported 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 Customer redress programmes	17,798 17,631 18,866 36,618 147.9% 119.9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7%	\$m 6,029 6,027 7,296 6,408 112.5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2%	66,243 65,985 296,790 89,742 85.0% 83.5%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	17,798 17,631 18,866 36,618 147.9% 119.9%	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7% 73.3%	\$m 6,029 6,027 7,296 6,408 112,5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2% 107.4%	65,243 65,985 226,790 89,742 85.0% 83.5% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	17,798 17,631 18,866 36,618 147,9% 119,9% — (48) — — — — — —	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7% 73.3%	\$m 6,029 6,027 7,296 6,408 112.5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2% 107.4%	66,243 65,985 296,790 89,742 85.0% 83.5%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Disposals, acquisitions and investment in new businesses Goodwill impairment Past service costs of guaranteed minimum pension benefits equalisation	17,798 17,631 18,866 36,618 147.9% 119.9% — (48) — — — — — — — — — —	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7% 73.3%	\$m 6,029 6,027 7,296 6,408 112,5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	Sm 16,639 16,602 165,654 21,830 78.8% 77.9%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2% 107.4%	65,243 65,985 296,790 89,742 85.0% 83.5% ————————————————————————————————————
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illumer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	17,798 17,631 18,866 36,618 147,9% 119,9% — (48) — — — — — —	24,473 24,406 25,766 28,998 63.5%	Sm 15,574 15,524 138,556 18,807 74.7% 73.3%	\$m 6,029 6,027 7,296 6,408 112.5% 108.3%	71,439 3 189.1% 132.7%	63,874 63,588 261,923 90,834 97.5% 88.2%	17,496 17,343 18,596 34,871 111.5% 108.8%	26,196 26,130 27,773 25,334 54.1%	5m 16,639 16,602 165,654 21,830 78.8%	\$m 5,912 5,910 7,066 7,704 104.1%	77,701 3 115.2% 107.4%	66,243 65,985 296,790 89,742 85.0% 83.5%

			Quarter ended 30 Ju	ın 2019					Quarter ended 31 M	lar 2019		
	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)	215	198	90	36	7	546	218	193	106	36	10	563
Net fee income/(expense)	61	55	210	17	(9)	334	53	56	173	15	(5)	292
Net income from financial instruments held for trading or managed on a fair value basis	7	_	140	1	10	158	2	1	180	1	(9)	175
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	_	_	8	_	5	13	_	_	(2)	_	4	2
Other income/(expense)	13	2	45	1	92	153	11	2	47	1	99	160
Net operating income before change in expected credit losses and other credit impairment charges	296	255	493	55	105	1,204	284	252	504	53	99	1,192
Change in expected credit losses and other credit impairment charges	(12)	(9)	(2)	(2)	_	(25)	(22)	(6)	17	1	_	(10)
Net operating income	284	246	491	53	105	1,179	262	246	521	54	99	1,182
Total operating expenses	(324)	(143)	(369)	(57)	(85)	(978)	(328)	(154)	(400)	(54)	(75)	(1,011)
of which: staff expenses	(115)	(66)	(145)	(24)	(165)	(515)	(108)	(64)	(155)	(23)	(182)	(532)
Operating profit/(loss)	(40)	103	122	(4)	20	201	(66)	92	121	_	24	171
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Profit/(loss) before tax	(40)	103	122	(4)	20	201	(66)	92	121	_	24	171
												_
Significant items - Totals												
Revenue	_	_	(3)	_	_	(3)	_	_	(2)	_	(1)	(3)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(5)	(1)	(2)	(1)	(14)	(23)	_	(1)	(1)	_	(1)	(3)
Share of profit in associates and joint ventures		_	_	_	` _	_	_	_		_		_
,												
			At 30 Jun 201	9					At 31 Mar 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	17,148	25,501	18,813	5,804	·_	67,266	16,997	24,439	19,162	5,531	·_	66,129
Loans and advances to customers (net)	17,027	25,439	18,774	5,802	(1)	67,041	16,876	24,384	19,127	5,529	_	65,916
Total external assets	18,169	26,775	186,429	6,937	73,842	312,152	17,997	25,641	173,320	6,663	77,578	301,199
Customer accounts	33,602	23,427	17,759	7,212	260	82,260	33,455	22,229	15,586	7,530	150	78,950
Income Statement Metrics												
Cost efficiency ratio	109.5%	56.1%	74.8%	103.6%	81.0%	81.2%	115.5%	61.1%	79.4%	101.9%	75.8%	84.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	107.8%	55.7%	74.0%	101.8%	67.6%	79.1%	115.5%	60.7%	78.9%	101.9%	74.0%	84.4%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	(3)	_	_	(3)	_	_	(2)	_	(1)	(3)
Operating expenses												
Significant items												
Costs of structural reform	_	_	-	_	-	-	-	_	-	_	-	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Goodwill impairment	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	(5)	(1)	(2)	(1)	(14)	(23)	_	(1)	(1)	_	(1)	(3)
Settlements and provisions in connection with legal and regulatory matters			-				_			_		_

			Quarter ended 31 De	c 2018					Year to date 31 Dec	2019		
	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)	221	204	88	39	34	586	832	788	323	131	13	2,087
Net fee income/(expense)	56	59	182	18	4	319	232	231	722	68	(15)	1,238
Net income from financial instruments held for trading or managed on a fair value basis	1	1	43	1	3	49	(32)	6	732	4	13	723
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	_	_	11	_	19	30
Other income/(expense)	9	4	42	2	68	125	40	(6)	166	2	358	560
Net operating income before change in expected credit losses and other credit impairment charges	287	268	358	60	114	1,087	1,072	1,019	1,954	205	388	4,638
Change in expected credit losses and other credit impairment charges	(21)	(7)	7	_	_	(21)	(115)	(54)	(1)	(1)	2	(169)
Net operating income	266	261	365	60	114	1,066	957	965	1,953	204	390	4,469
Total operating expenses	(320)	(139)	(357)	(55)	(97)	(968)	(1,278)	(597)	(1,502)	(216)	(440)	(4,033)
of which: staff expenses	(99)	(57)	(121)	(20)	(186)	(483)	(432)	(256)	(554)	(86)	(660)	(1,988)
Operating profit/(loss)	(54)	122	8	5	17	98	(321)	368	451	(12)	(50)	436
Share of profit in associates and joint ventures	(34)	-	0	,		36	(321)	-	451	(12)	(50)	430
Profit/(loss) before tax	(54)	122	- 8	5	17	98	(321)	368	451	(12)	(50)	436
From (1033) before tax	(54)	122	0		17	30	(321)	300	431	(12)	(30)	430
Significant items - Totals												
Revenue	_	_	2	_	(2)	_	(52)	_	(5)	_	(9)	(66)
	_	_	-	_	(2)	_	(32)	_	(5)	_	(5)	(00)
ECL	_	_	_	_	(4)	(4)						(93)
Operating expenses	_	_	_	_	(4)	(4)	(10)	(2)	(14)	(3)	(64)	(93)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2018	3					At 31 Dec 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	17,032	23,874	17,659	5,669	-	64,234	17,798	24,473	15,574	6,029	-	63,874
Loans and advances to customers (net)	16,915	23,823	17,605	5,666	_	64,009	17,631	24,406	15,524	6,027	_	63,588
					77 638		18 866	25 766	138 556	7 296	71 439	
Total external assets	18,264	25,072	158,252	6,781	77,638 350	286,007	18,866 36,618	25,766 28,998	138,556	7,296 6.408	71,439	261,923 90.834
					77,638 350		18,866 36,618	25,766 28,998	138,556 18,807	7,296 6,408	71,439 3	90,834
Total external assets Customer accounts	18,264	25,072	158,252	6,781		286,007						
Total external assets Customer accounts Income Statement Metrics	18,264 32,604	25,072 23,404	158,252 17,992	6,781 8,173	350	286,007 82,523	36,618	28,998	18,807	6,408	3	90,834
Total external assets Customer accounts	18,264	25,072	158,252	6,781		286,007						
Total external assets Customer accounts Income Statement Metrics	18,264 32,604	25,072 23,404	158,252 17,992	6,781 8,173	350	286,007 82,523	36,618	28,998	18,807	6,408	3	90,834
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	18,264 32,604	25,072 23,404	158,252 17,992	6,781 8,173	350	286,007 82,523	36,618	28,998	18,807	6,408	3	90,834
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	18,264 32,604 111.5%	25,072 23,404 51.9%	158,252 17,992 99.7%	6,781 8,173 91.7%	350 85.1%	286,007 82,523 89.1%	36,618 119.2%	28,998 58.6%	18,807 76.9%	6,408	113.4%	90,834 87.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	18,264 32,604 111.5%	25,072 23,404 51.9%	158,252 17,992 99.7%	6,781 8,173 91.7%	350 85.1%	286,007 82,523 89.1%	36,618 119.2%	28,998 58.6%	18,807 76.9%	6,408	113.4%	90,834 87.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	18,264 32,604 111.5%	25,072 23,404 51.9%	158,252 17,992 99.7%	6,781 8,173 91.7%	350 85.1%	286,007 82,523 89.1%	36,618 119.2%	28,998 58.6%	18,807 76.9%	6,408	113.4%	90,834 87.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	18,264 32,604 111.5%	25,072 23,404 51.9%	158,252 17,992 99.7%	6,781 8,173 91.7%	350 85.1%	286,007 82,523 89.1%	36,618 119.2%	28,998 58.6%	18,807 76.9%	6,408	113.4%	90,834 87.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	18,264 32,604 111.5%	25,072 23,404 51.9%	158,252 17,992 99.7%	6,781 8,173 91.7%	350 85.1% 80.2%	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8%	28,998 58.6% 58.4%	18,807 76.9%	6,408	3 113.4% 94.7%	90,834 87.0% 83.8%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2%	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8%	28,998 58.6% 58.4%	18,807 76.9% 76.0%	6,408 105.4% 103.9%	3 113.4% 94.7%	90,834 87.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% —	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6)	90,834 87.0% 83.8% — (58)
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% —	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6)	90,834 87.0% 83.8% — (58)
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% — — — (2)	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6) (3)	90,834 87.0% 83.8% — (58)
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% —	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6)	90,834 87.0% 83.8% — (58) (8)
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% — — — (2)	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6) (3)	90,834 87.0% 83.8% ————————————————————————————————————
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% — — — (2)	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6) (3)	90,834 87.0% 83.8% ————————————————————————————————————
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% — — — (2)	286,007 82,523 89.1% 88.7%	36,618 119.2% 112.8% — (52)	28,998 58.6% 58.4% —	18,807 76.9% 76.0% — —	6,408 105.4% 103.9% — —	3 113.4% 94.7% — (6) (3)	90,834 87.0% 83.8% ————————————————————————————————————
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2% ————————————————————————————————————	286,007 82,523 89,1% 88,7%	36,618 119.2% 112.8%	28,998 58.6% 58.4%	18,807 76.9% 76.0% ————————————————————————————————————	6,408 105.4% 103.9%	3 113.4% 94.7% — (6) (3)	90,834 87.0% 83.8% ————————————————————————————————————
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment	18,264 32,604 111.5% 111.5%	25,072 23,404 51.9% 51.9%	158,252 17,992 99.7% 100.3%	6,781 8,173 91.7% 91.7%	350 85.1% 80.2%	286,007 82,523 89,1% 88,7%	36,618 119.2% 112.8%	28,998 58.6% 58.4%	18,807 76.9% 76.0% — —	6,408 105.4% 103.9%	3 113.4% 94.7% — (6) (3)	90,834 87.0% 83.8% — (58) (8)

Latin America

			Quarter ended 31 De	c 2019					Quarter ended 30 Se	n 2019		
	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
Not interest in control	381	144	80	\$m 			382	140		- SIII		470
Net interest income/(expense)					(91)	514			72		(124)	
Net fee income	93	21	24	-	5	143	100	21	25	-	(9)	137
Net income from financial instruments held for trading or managed on a fair value basis	23	7	81	-	175	286	92	21	31	_	51	195
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	36	4	-	-	_	40	(39)	(11)	_	-	1	(49)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or		_			41		(=)	_			41	()
loss	10	1	-	-	(24)	(13)	(7)	2	_	-	(15) 7	(20)
Other income/(expense) ²	(9)	4	3	_	(29)	(31)	(55)	(8)		_		(56)
Net operating income before change in expected credit losses and other credit impairment charges	534	181	188	-	36	939	473	165	128	-	(89)	677
Change in expected credit losses and other credit impairment charges	(203)	(28)	3		(47)	(275)	(168)	(53)	(20)	_	10	(231)
Net operating income/(expense)	331	153	191	_	(11)	664	305	112	108	_	(79)	446
Total operating expenses	(343)	(435)	(69)	_	(88)	(935)	(328)	(86)	(68)	-	37	(445)
of which: staff expenses	(110)	(23)	(15)	_	(47)	(195)	(97)	(22)	(17)	_	(54)	(190)
Operating profit/(loss)	(12)	(282)	122	_	(99)	(271)	(23)	26	40	_	(42)	1
Share of profit in associates and joint ventures	2	_	_	_	_	2	2	_	_	_	_	2
Profit/(loss) before tax	(10)	(282)	122	_	(99)	(269)	(21)	26	40	_	(42)	3
414		, , ,			,,						, ,	
Significant items - Totals												
Revenue	_	_	(2)	_	_	(2)	_	_	2	_	_	2
ECL	_	_	(2)	_	_	(2)	_	_	_	_	_	_
Operating expenses	(16)	(338)	(1)	_	(4)	(359)	(2)	_	_	_	(2)	(4)
Share of profit in associates and joint ventures	(10)	(338)	(±) —	_	-	(333)	(2)	_	_	_	(2)	(4)
Share of profit in associates and joint ventures	_	_	_	_	_		_	_	_	_	_	_
			At 31 Dec 2019)					At 30 Sep 2019	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	8,455	7,738	7,822	_	6	24,021	7,792	7,526	8,119	_	5	23,442
Loans and advances to customers (net)	7,836	7,506	7,790	_	4	23,136	7,234	7,290	8,083	_	4	22,611
Total external assets	13,221	10,027	19,907	_	6,750	49,905	12,307	9,911	17,122	_	8,604	47,944
Customer accounts	13,393	8,191	6,256	_	397	28,237	11,911	7,601	4,737	_	512	24,761
customer decounts	13,333	0,131	0,230		33,	20,237	**,***	7,001	4,737		312	24,702
Income statement Metrics - Reported												
Cost efficiency ratio	64.2%	240.3%	36.7%	-%	244.4%	99.6%	69.3%	52.1%	53.1%	-%	41.6%	65.7%
Cost efficiency facto	04.270	240.5%	30.776	-76	244.470	33.0%	09.5%	32.170	33.170	-76	41.0%	03.7%
Income Statement metrics - Adjusted as originally reported												
	61.2%	53.6%	35.8%	•	233.3%	61.2%	68.9%	52.1%	54.0%	8/	43.8%	65.3%
Adjusted cost efficiency ratio	61.2%	53.6%	35.8%	-%	233.3%	61.2%	68.9%	52.1%	54.0%	-%	43.8%	65.5%
Revenue												
Significant items												
Customer redress programmes	_	-	-	_	-	-	_	_	_	_	-	_
Disposals, acquisitions and investment in new businesses	_	_	-	_	-	_	_	_	-	_	-	-
Fair value movements on financial instruments	_	_	(3)	_	-	(3)	_	_	2	_	-	2
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	-	-	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Goodwill impairment	_	(337)	_	_	_	(337)	_	_	_	_	_	_
Restructuring and other related costs	(16)	(1)	(1)		(5)	(23)	(2)				(2)	(4)
Settlements and provisions in connection with legal and regulatory matters	(16)	(1)	(1)		(2)	(23)	(2)	_	_	_	(2)	(4)
Sectionies and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_
Other Home												
Other Items											(11)	(11)
Loss on net monetary position ¹	-	_	-	-	(30)	(30)	_	_	_	_	(11)	(11)

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 quarter is a decrease in the Group's profit before tax of \$6m, comprising an increase in revenue of \$30m, a increase in ECL of \$10m and an increase in operating expenses of \$26m.

Latin America

-			Quarter ended 30 Ju	ın 2019					Quarter ended 31 M	ar 2019		
-	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)	381	147	71	_	(31)	568	368	135	83	_	(77)	509
Net fee income	98	18	17	-	4	137	83	25	17	-	(2)	123
Net income from financial instruments held for trading or managed on a fair value basis	5	5	73	_	104	187	58	13	58	-	86	215
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	7	_	_	_	1	8	15	2	_	_	(2)	15
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	•				_	-		=			(-)	
loss	14	3	1	_	9	27	48	1	_	_	(2)	47
4	25	10		_	(33)	2	66	19	2	_	(25)	62
Other income/(expense)												
Net operating income before change in expected credit losses and other credit impairment charges	530	183	162	_	54	929	638	195	160	-	(22)	971
Change in expected credit losses and other credit impairment charges	(95)	(24)	3	_	(3)	(119)	(100)	(16)	_	_	1	(115)
Net operating income/(expense)	435	159	165	_	51	810	538	179	160	_	(21)	856
Total operating expenses	(341)	(87)	(64)	_	(38)	(530)	(324)	(86)	(65)	_	(4)	(479)
of which: staff expenses	(100)	(21)	(18)	_	(64)	(203)	(96)	(21)	(17)	_	(61)	(195)
Operating profit/(loss)	94	72	101	_	13	280	214	93	95		(25)	377
	7	1	1	_	_	9	214	-	-	_	(25)	-
Share of profit in associates and joint ventures												
Profit/(loss) before tax	101	73	102		13	289	214	93	95		(25)	377
Significant items - Totals												
Revenue	_	-	(2)	-	(1)	(3)	_	-	(7)	-	-	(7)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(3)	(1)	(1)	_	(4)	(9)	(1)	_	(1)	_	(1)	(3)
Share of profit in associates and joint ventures	_	-	-	_	_	-	-	_	-	_	-	-
Side of profit in associates and joint vertailes												
-			At 30 Jun 2019	2					At 31 Mar 201	0		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,824	7,486	8,983	-	5	24,298	7,395	7,253	8,091	-	3	22,742
Loans and advances to customers (net)	7,257	7,227	8,951	-	5	23,440	6,826	7,014	8,053	-	3	21,896
Total external assets	12,922	10,050	18,887	_	9,462	51,321	12,565	9,848	18,498	_	9,561	50,472
Customer accounts	13,180	7,981	4,041	_	1,254	26,456	12,932	7,490	5,661	_	528	26,611
Income statement Metrics - Reported												
Cost efficiency ratio	64.3%	47.5%	39.5%	-%	70.4%	57.1%	50.8%	44.1%	40.6%	-%	(18.2)%	49.3%
											(/	
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	63.8%	47.0%	38.4%	-%	61.8%	55.9%	50.6%	44.1%	38.3%	-%	(13.6)%	48.7%
Adjusted cost efficiency ratio	03.870	47.070	30.470	-/0	01.070	33.370	30.070	44.170	30.370	-/0	(13.0)/0	40.770
Revenue												
Significant items												
Customer redress programmes	_	_	-	-	-	-	-	_	-	-	-	-
Disposals, acquisitions and investment in new businesses	_	_	_	_	(1)	(1)	_	_	_	-	-	_
Fair value movements on financial instruments	_	-	(2)	-	_	(2)	-	-	(7)	-	-	(7)
Operating expenses												
Significant items												
Costs of structural reform	_	-	-	-	_	-	-	_	_	-	-	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
	_	_	_	_	_	_			_	_	_	_
Goodwill impairment								_				
Restructuring and other related costs	(3)	(1)	(1)	_	(4)	(9)	(1)	_	(1)	-	(1)	(3)
Settlements and provisions in connection with legal and regulatory matters	_	-	_	-	-	-	-	-	-	-	_	_
Other Items												
Loss on net monetary position ¹	_	_	-	_	(44)	(44)	_	-	-	_	(34)	(34)
A P C C C C C C C C C C C C C C C C C C												

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 quarter is a decrease in the Group's profit before tax of \$6m, comprising an increase in revenue of \$30m, a increase in ECL of \$10m and an increase in operating expenses of \$26m.

Latin America

-			0 1 1240	2040								
-	Retail		Quarter ended 31 De Global	ec 2018			Retail		Year to date 31 Dec Global	2019		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	C		Private			and Wealth	Commercial		Private	C	
		Commercial	and		Corporate				and		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	1,512	566	306	_	(323)	2,061
Net fee income	83	25	8	-	12	128	374	85	83	-	(2)	540
Net income from financial instruments held for trading or managed on a fair value basis	(15)	3	57	_	168	213	178	46	243	_	416	883
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	11	1	_	_	-	12	19	(5)	-	_	-	14
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	7	_	(2)	_	10	15	65	7	1	_	(32)	41
Other income/(expense) ¹	36	6	6	_	(43)	5	27	25	5	_	(80)	(23)
Net operating income before change in expected credit losses and other credit impairment charges	484	163	163	-	133	943	2,175	724	638	-	(21)	3,516
Change in expected credit losses and other credit impairment charges	(139)	(34)	(1)	_	(13)	(187)	(566)	(121)	(14)	_	(39)	(740)
Net operating income/(expense)	345	129	162	_	120	756	1,609	603	624	_	(60)	2,776
Total operating expenses	(329)	(91)	(65)	(1)	(97)	(583)	(1,336)	(694)	(266)	_	(93)	(2,389)
of which: staff expenses	(95)	(21)	(15)	_	(49)	(180)	(403)	(87)	(67)	_	(226)	(783)
Operating profit/(loss)	16	38	97	(1)	23	173	273	(91)	358	_	(153)	387
Share of profit in associates and joint ventures	2	_	_	_	_	2	11	1	1	_	_	13
Profit/(loss) before tax	18	38	97	(1)	23	175	284	(90)	359	_	(153)	400
110119 (1033) Schole tax	10	30		(2)			204	(50)	333		(133)	400
Significant items - Totals												
Revenue		_	4	_	23	27	_	_	(9)	_	(1)	(10)
ECL			-	_	-	_	_	_	(5)	_	(±)	(10)
	_	_	_	_	_	_				_		
Operating expenses	_	_	_	_	_	_	(22)	(339)	(3)	_	(11)	(375)
Share of profit in associates and joint ventures	-	_	_	_	_	-	_	_	_	_	-	_
=			41.24.0 204	•								
			At 31 Dec 201						At 31 Dec 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,104	7,252	7,588	-	4	21,948	8,455	7,738	7,822	-	6	24,021
Loans and advances to customers (net)	6,534	7,015	7,546	_	3	21,098	7,836	7,506	7,790	_	4	23,136
Total external assets	11,905	9,944	18,541	-	8,862	49,252	13,221	10,027	19,907	_	6,750	49,905
Customer accounts	12,892	6,949	5,009	-	1,116	25,966	13,393	8,191	6,256	_	397	28,237
Income statement Metrics - Reported												
Cost efficiency ratio	68.0%	55.8%	39.9%	-%	72.9%	61.8%	61.4%	95.9%	41.7%	-%	(442.9)%	67.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	68.0%	55.8%	40.9%	-%	88.2%	63.6%	60.4%	49.0%	40.6%	-%	(410.0)%	57.1%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	24	24	_	_	_	_	(1)	(1)
Fair value movements on financial instruments	_	_	4	_	(1)	3	_	_	(10)	_	_	(10)
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
		_	_	_	_	_		_	_	_	_	
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	(337)	_	_		(337)
Goodwill impairment	_	_	_				_	(55/)	_	_	_	
Restructuring and other related costs	-	_	-	-	-	-	-	-	_	-	-	_
Settlements and provisions in connection with legal and regulatory matters	-	_	-	_	-	_	-	-	_	-	-	_
Other Items												
					()	()					()	
Loss on net monetary position ¹	-	-	_	-	(42)	(42)	_	-	-	-	(136)	(136)

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 quarter is a decrease in the Group's profit before tax of \$5m, comprising an increase in revenue of \$30m, a increase in ECL of \$10m and an increase in operating expenses of \$26m.

Mexico

-			Occupant and ad 21 De	3010					Overtor anded 20 Co	n 2010		
-	Retail		Quarter ended 31 De Global			_	Retail		Quarter ended 30 Se Global	h 7013		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporato	
		Banking	Markets	Banking		Total		Banking	Markets	Banking	Corporate Centre	Total
	Management \$m	\$m	Śm	\$m	Centre \$m	Śm	Management \$m	\$m	\$m	\$m	\$m	\$m
Not interest income // oursess	318	şm 83	şm 17	\$m _		\$m 366	5m 301	\$m 79	\$m 19	şm		356
Net interest income/(expense)					(52)					_	(43)	
Net fee income	87	11	18	-		116	91	10	23	-	_	124
Net income from financial instruments held for trading or managed on a fair value basis	10	3	59	_	61	133	9	2	53	_	53	117
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	_	_	_	_	_	_	_	_	_	_	_	_
Other income	8	3	1	_	10	22	33	5	(1)	_	13	50
Net operating income before change in expected credit losses and other credit impairment charges	423	100	95	_	19	637	434	96	94	_	23	647
Change in expected credit losses and other credit impairment charges	(136)	(12)	3	_	_	(145)	(124)	(19)	(6)		1	(148)
Net operating income	287	88	98		19	492	310	77	88		24	499
Total operating expenses	(251)	(58)	(34)	_	(19)	(362)	(244)	(50)	(34)	_	(14)	(342)
of which: staff expenses	(78)	(14)	(6)	_	(47)	(145)	(68)	(13)	(7)		(43)	(131)
Operating profit	36	30	64		-	130	66	27	54	_	10	157
Share of profit in associates and joint ventures	2	-	-		_	2	2	-	_	_	10	2
Profit before tax	38	30	64			132	68	27	54		10	159
Front before tax	J0	30	04			132	00	LI			10	133
Significant items - Totals												
Revenue	_	_	(2)	_	_	(2)	_	_	2	_	_	2
ECL	_	_	-	_	_	_	_	_	_	_	_	_
Operating expenses	(9)	_	_	_	(2)	(11)	(1)	_	_	_	(2)	(3)
Share of profit in associates and joint ventures	-	_	_	_	- (2)	_	(-)	_	_	_	(2)	(5)
State of profit in associates and joint ventures												
			At 31 Dec 2019						At 30 Sep 201			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,736	6,480	6,956	-	-	21,172	7,101	6,178	7,264	-	-	20,543
Loans and advances to customers (net)	7,153	6,341	6,931	-	-	20,426	6,580	6,038	7,236	-	(1)	19,853
Total external assets	11,185	8,547	16,801	-	4,374	40,907	10,325	8,058	14,585	-	6,755	39,723
Customer accounts	11,456	6,965	4,276	-	354	23,051	9,928	6,311	3,243	-	456	19,938
Income Statement Metrics												
Cost efficiency ratio	59.3%	58.0%	35.8%	-%	100.0%	56.8%	56.2%	52.1%	36.2%	-%	60.9%	52.9%
cost entitlency ratio	33.370	30.070	33.0%	-76	100.076	30.070	30.270	32.170	30.2/0	-/0	00.376	32.570
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	57.2%	58.0%	35.1%	-%	89.5%	54.9%	56.0%	52.1%	37.0%	-%	52.2%	52.6%
Revenue												
Significant items												
Customer redress programmes	-	_	-	-	-	_	-	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	-	_	-	_	-	_	-	-	-	-	-	-
Fair value movements on financial instruments	-	-	(2)	-	-	(2)	-	-	2	-	-	2
Operating expenses												
Significant items												
Costs of structural reform	-	-	-	-	-	-	-	-	-	-	-	-
Customer redress programmes	-	-	-	-	-	-	-	-	-	-	-	-
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	-	-	-	-	-	-	-
Goodwill impairment	-	-	-	-	-	-	-	-	_	-	-	_
Restructuring and other related costs	(9)	-	-	-	(2)	(11)	(1)	-	-	-	(2)	(3)
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	-	-	-	-	-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	-	-	-	-	_	-	-	-	-	-	-

			Quarter ended 30 Ju	n 2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global	2013		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
		Banking				Total				Banking		Total
	Management		Markets	Banking	Centre	Total	Management	Banking	Markets		Centre	Total \$m
No. 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	\$m 291	\$m 88	\$m 23	\$m —	\$m (36)	\$m 366	\$m 293	\$m 82	\$m 46	\$m 	\$m	375
Net interest income/(expense)				_						_	(46)	
Net fee income	86	8	12	_	_	106	68	13	14	_	_	95
Net income from financial instruments held for trading or managed on a fair value basis	5	3	43	_	43	94	6	2	24	_	48	80
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	_	_	_	_	_	_	_	_	_	_	_	_
Other income	26	9	(1)	_	14	48	67	27	_	_	12	107
	408	108	77				434	124	1		14	
Net operating income before change in expected credit losses and other credit impairment charges			,,,	_	21	614			85 1	_	14	657
Change in expected credit losses and other credit impairment charges	(84)	(18)				(100)	(93)	(6)			14	(98)
Net operating income	324	90	79		21	514	341	118	86			559
Total operating expenses	(257)	(51)	(34)	_	(10)	(352)	(241)	(51)	(34)	-	(8)	(334)
of which: staff expenses	(71)	(13)	(8)		(47)	(139)	(69)	(13)	(9)		(45)	(136)
Operating profit	67	39	45	-	11	162	100	67	52	_	6	225
Share of profit in associates and joint ventures	7 74	1 40	1 46			9	- 400	- 67				
Profit before tax	/4	40	46		11	171	100	6/	52	_	6	225
Significant items - Totals			(2)			(2)			(5)			(5)
Revenue	_	_	(2)	_	_	(2)	_	-	(5)	_	_	(5)
ECL	_	_	-	_	-	-	-	-	_	_	_	_
Operating expenses	_	_	-	-	(3)	(3)	-	-	(1)	_	(1)	(2)
Share of profit in associates and joint ventures	_	-	_	_	-	_	-	_	-	_	-	-
·			At 30 Jun 2019)					At 31 Mar 201	9		
Balance sheet data	Şm	\$m	At 30 Jun 2019 \$m	\$m	\$m	\$m	Şm	\$m	At 31 Mar 201	9 \$m	\$m	\$m
	\$m 6,983	\$m 5,953			\$m (1)	\$m 20,852	\$m 6,558	\$m 5,838			\$m —	\$m 19,554
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net)			\$m	\$m					\$m		\$m _ _	
Loans and advances to customers (gross)	6,983	5,953	\$m 7,917	\$m	(1)	20,852	6,558	5,838	\$m 7,158		-	19,554
Loans and advances to customers (gross) Loans and advances to customers (net)	6,983 6,467	5,953 5,773	\$m 7,917 7,888	\$m _ _	(1) —	20,852 20,128	6,558 6,036	5,838 5,673	\$m 7,158 7,123		_	19,554 18,832
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,983 6,467 10,468	5,953 5,773 7,922	\$m 7,917 7,888 16,463	\$m 	(1) — 6,389	20,852 20,128 41,242	6,558 6,036 10,095	5,838 5,673 7,859	\$m 7,158 7,123 16,215	\$m 	_ _ 6,666	19,554 18,832 40,835
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	6,983 6,467 10,468 10,321	5,953 5,773 7,922 6,530	\$m 7,917 7,888 16,463 2,430	\$m 	(1) — 6,389 1,156	20,852 20,128 41,242 20,437	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123	\$m 7,158 7,123 16,215 4,050	\$m 	- - 6,666 442	19,554 18,832 40,835 20,831
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,983 6,467 10,468	5,953 5,773 7,922	\$m 7,917 7,888 16,463	\$m 	(1) — 6,389	20,852 20,128 41,242	6,558 6,036 10,095	5,838 5,673 7,859	\$m 7,158 7,123 16,215	\$m 	_ _ 6,666	19,554 18,832 40,835
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,983 6,467 10,468 10,321	5,953 5,773 7,922 6,530	\$m 7,917 7,888 16,463 2,430	\$m 	(1) — 6,389 1,156	20,852 20,128 41,242 20,437	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123	\$m 7,158 7,123 16,215 4,050	\$m 	- - 6,666 442	19,554 18,832 40,835 20,831
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 as originally reported	6,983 6,467 10,468 10,321 63,0%	5,953 5,773 7,922 6,530 47.2%	\$m 7,917 7,888 16,463 2,430	\$m 	(1) — 6,389 1,156	20,852 20,128 41,242 20,437 57.3%	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	\$m 7,158 7,123 16,215 4,050	\$m - - - -	- 6,666 442 57.1%	19,554 18,832 40,835 20,831
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,983 6,467 10,468 10,321	5,953 5,773 7,922 6,530	\$m 7,917 7,888 16,463 2,430	\$m 	(1) — 6,389 1,156	20,852 20,128 41,242 20,437	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123	\$m 7,158 7,123 16,215 4,050	\$m 	- - 6,666 442	19,554 18,832 40,835 20,831
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 as originally reported Adjusted cost efficiency ratio	6,983 6,467 10,468 10,321 63,0%	5,953 5,773 7,922 6,530 47.2%	\$m 7,917 7,888 16,463 2,430	\$m 	(1) — 6,389 1,156	20,852 20,128 41,242 20,437 57.3%	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	\$m 7,158 7,123 16,215 4,050	\$m - - - -	- 6,666 442 57.1%	19,554 18,832 40,835 20,831
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 as originally reported Adjusted cost efficiency ratio Revenue	6,983 6,467 10,468 10,321 63,0%	5,953 5,773 7,922 6,530 47.2%	\$m 7,917 7,888 16,463 2,430	\$m 	(1) — 6,389 1,156	20,852 20,128 41,242 20,437 57.3%	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	\$m 7,158 7,123 16,215 4,050	\$m - - - -	- 6,666 442 57.1%	19,554 18,832 40,835 20,831
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	5m 7,917 7,888 16,463 2,430 44.2%	\$m 	(1) - 6,389 1,156 47.6%	20,852 20,128 41,242 20,437 57.3%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1%	5m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -	- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,983 6,467 10,468 10,321 63,0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2%	\$m 	(1) — 6,389 1,156 47.6%	20,852 20,128 41,242 20,437 57,3%	6,558 6,036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1%	5m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -	- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -	- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2%	\$m 	(1) — 6,389 1,156 47.6%	20,852 20,128 41,242 20,437 57,3%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1%	5m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8%
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 as originally reported 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	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8%
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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8%
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 as originally reported 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	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6,558 6,036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8% 50.2%
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 as originally reported 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 Customer redress programmes	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6.558 6.036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3%	20,852 20,128 41,242 20,437 57.3% 56.7%	6,558 6,036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0%	\$m - - - -		19,554 18,832 40,835 20,831 50.8% 50.2%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illems	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3% — — — —	20,852 20,128 41,242 20,437 57,3% 56,7% — — — — — — — —	6,558 6,036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0% 36,7%	\$m - - - -		19,554 18,832 40,835 20,831 50.8% 50.2%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Bisposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	- %	(1) 	20,852 20,128 41,242 20,437 57,3% 56,7% — — — — — — — — — — — — — — — — — — —	6,558 6,036 10,095 10,216 55,5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0% 36.7%	Sm	- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8% 50.2%
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 as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill illems	6,983 6,467 10,468 10,321 63.0%	5,953 5,773 7,922 6,530 47.2%	Sm 7,917 7,888 16,463 2,430 44.2% 43.0%	\$m 	(1) — 6,389 1,156 47.6% 33.3% — — — —	20,852 20,128 41,242 20,437 57,3% 56,7% — — — — — — — —	6,558 6,036 10,095 10,216 55.5%	5,838 5,673 7,859 6,123 41.1% 41.1%	\$m 7,158 7,123 16,215 4,050 40.0% 36,7%	\$m - - - -		19,554 18,832 40,835 20,831 50.8% 50.2%

<u>-</u>			Quarter ended 31 De	:c 2018					Year to date 31 Dec	2019		
	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	Şm	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Man internal income Harman	289	82	53	ŞIII	(36)	388	1,203	332	105	-	(177)	1,463
Net interest income/(expense)				_	(36)					_		
Net fee income	72	15	7	_	_	94	332	42	67	_	_	441
Net income from financial instruments held for trading or managed on a fair value basis	4	4	28	_	44	80	30	10	179	-	205	424
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	_	_	_	_	_	_	_	_	_	_	_	_
Other income	21	1	1	-	11	34	134	44	-	-	49	227
Net operating income before change in expected credit losses and other credit impairment charges	386	102	89	-	19	596	1,699	428	351	-	77	2,555
Change in expected credit losses and other credit impairment charges	(121)	(11)	(2)	_	_	(134)	(437)	(55)	_	_	1	(491)
Net operating income	265	91	87	_	19	462	1,262	373	351	_	78	2,064
Total operating expenses	(241)	(55)	(32)	_	(16)	(344)	(993)	(210)	(136)	_	(51)	(1,390)
	(66)	(14)	(7)	_	(35)		(286)	(53)	(30)	_	(182)	
of which: staff expenses	24				(33)	(122)						(551) 674
Operating profit		36	55	_	-	118	269	163	215	_	27	
Share of profit in associates and joint ventures	_	_	_		_		11	1	1	_		13
Profit before tax	24	36	55	_	3	118	280	164	216	_	27	687
Significant items - Totals												
Revenue	_	_	4	_	(1)	3	_	_	(7)	_	_	(7)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	(10)	_	(1)	_	(8)	(19)
Share of profit in associates and joint ventures	_	_	_	_	_	_	(/	_	-	_	_	()
Share of profit in associates and joint ventures												
-			At 31 Dec 2018						At 31 Dec 2019			
	_											
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,188	5,711	6,709	_	_	18,608	7,736	6,480	6,956	_	_	21,172
Loans and advances to customers (net)	5,674	5,537	6,679	_	_	17,890	7,153	6,341	6,931	_	_	20,426
Total external assets	9,353	7,653	15,772	_	6,533	39,311	11,185	8,547	16,801	_	4,374	40,907
Customer accounts	10,155	5,483	3,458	-	840	19,936	11,456	6,965	4,276	-	354	23,051
Income Statement Metrics												
Cost efficiency ratio	62.4%	53.9%	36.0%	-%	84.2%	57.7%	58.4%	49.1%	38.7%	-%	66.2%	54.4%
Cost efficiency ratio	62.4%	53.9%	36.0%	-%	84.2%	57.7%	58.4%	49.1%	38.7%	-%	66.2%	54.4%
	62.4%	53.9%	36.0%	-%	84.2%	57.7%	58.4%	49.1%	38.7%	-%	66.2%	54.4%
Income Statement metrics - Adjusted as originally reported												
	62.4% 62.4%	53.9% 53.9%	36.0% 37.6%	-% -%	84.2%	57.7% 58.0%	58.4% 57.9%	49.1% 49.1%	38.7% 37.7%	-% -%	66.2% 55.8%	54.4% 53.5%
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio												
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue												
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items					80.0%							
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes					80.0%			49.1%				53.5%
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items					80.0% — —				37.7% — —			53.5% — —
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes			37.6%		80.0%			49.1%	37.7%		55.8%	53.5%
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported 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			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported 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			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported 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			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses			37.6% _ _		80.0% — —	58.0% 		49.1%	37.7% — —		55.8%	53.5% — —
Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment			37.6% _ _		80.0% - (1)	58.0% 	57.9%	49.1%	37.7%		55.8% - - - -	53.5%
Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs			37.6% _ _		80.0% — —	58.0% 	57.9% (10)	49.1%	37.7% — —		55.8% (8)	53.5%
Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Good/will impairment Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation			37.6% _ _		80.0% - (1)	58.0% 	57.9%	49.1%	37.7%		55.8% - - - -	53.5%
Income Statement metrics - Adjusted as originally reported 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 Customer redress programmes Disposals, acquisitions and investment in new businesses Goodwill impairment Restructuring and other related costs			37.6% _ _		80.0% - (1)	58.0% 	57.9% (10)	49.1%	37.7%		55.8% (8)	53.5%

Risk-weighted assets

Risk-weighted assets by global business¹

			Quarter ended
	31 Dec	30 Sep	30 Jun
	2019	2019	2019
	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	134.0	127.9	129.0
mmercial Banking	316.7	317.3	327.6
obal Banking and Markets	258.2	276.8	284.5
obal Private Banking	14.0	16.2	16.5
porate Centre	120.5	127.0	128.4
otal	843.4	865.2	886.0

Risk-weighted assets by geographical regions^{1,2}

			Quarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2019	2019	2019	2019	2018
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	843.4	865.2	886.0	879.5	865.3
Europe	281.0	295.0	309.4	306.3	298.1
Asia	366.4	364.7	371.7	366.8	363.9
Middle East and North Africa	57.5	57.5	57.5	56.3	56.7
North America	122.0	131.1	133.5	133.8	131.6
Latin America	38.4	40.6	40.3	39.5	38.3
Hong Kong	187.2	186.7	189.6	187.1	190.1
United Kingdom	203.9	216.6	226.5	225.5	221.7
Mainland China	73.3	71.9	74.1	72.7	69.4
United States	89.4	97.7	99.3	100.5	99.5
Mexico	29.0	29.4	29.3	28.7	27.5
HSBC UK Bank plc consolidated ³	113.5	109.2	118.0	121.2	117.3
HSBC Bank plc consolidated ³	165.8	182.4	189.3	187.5	183.7

31 Mar

2019

\$bn

126.5

325.4

285.5

16.8

125.3 879.5 31 Dec

2018

126.9

321.2

281.0 16.8

119.4

865.3

\$bn

¹ Figures are calculated using the EU's regulatory transitional arrangements for IFRS 9 in article 473a of the Capital Requirements Regulation.

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.