HSBC HOLDINGS PLC

Incorporated in England with limited liability.

Data Pack

3Q 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 2018*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2018*, the *Interim Report 2019*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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Income Statement						
-			Quarter ended			Year to date
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	7,568	7,772	7,468	7,709	7,680	30,489
Net fee income	2,961	3,098	3,026	2,827	3,026	12,620
Net income from financial instruments held for trading or managed on a fair value basis	2,546	2,450	2,881	2,046	2,602	9,531
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	122	486	1,710	(1,444)	178	(1,488)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	160	187	270	154	196	695
loss Other income/(expense)	(2)	951	(927)	1,403	116	1,933
Net operating income before change in expected credit losses and other credit impairment charges ¹	13,355	14,944	14,428	12,695	13,798	53,780
Change in expected credit losses and other credit impairment charges Net operating income	(883) 12,472	(555) 14,389	(585) 13.843	(853) 11.842	(507) 13,291	(1,767)
				<i>*</i>		
Total operating expenses	(8,147)	(8,927)	(8,222)	(9,144)	(7,966)	(34,659)
of which: staff expenses	(4,202)	(4,678)	(4,577)	(4,245)	(4,292)	(17,373) 17,354
Operating profit	4,325 512	5,462	5,621 592	2,698 558	5,325	
Share of profit in associates and joint ventures Profit before tax	4,837	732 6,194	6,213	3,256	597 5,922	2,536 19,890
Tax expense	(1,042)	(1,167)	(1,303)	(1,163)	(1,406)	(4,865)
Profit after tax	3,795	5,027	4,910	2,093	4,516	15,025
Profit attributable to shareholders of the parent company	3,477	4,650	4,566	1,794	4,185	13,727
Profit attributable to snareholders of the parent company	318	377	344	299	331	1,298
Profit attributable to the ordinary shareholders of the parent company	2,971	4,373	4,134	1,537	3,898	12,608
Tront actioutable to the ordinary shareholders of the parent company	2,371	4,373	4,154	1,557	3,030	12,000
Significant items - Totals						
Revenue	88	855	22	131	(43)	(160)
ECL	_	_	_	_	_	_
Operating expenses	(599)	(827)	(159)	(262)	(228)	(1,669)
Share of profit in associates and joint ventures	· <u>-</u>			· _		
Income statement Metrics - Reported						
Return on equity	7.0%	10.5%	10.2%	3.8%	9.6%	7.7%
Return on tangible equity	6.4%	11.7%	10.6%	3.9%	10.9%	8.6%
Cost efficiency ratio	61.0%	59.7%	57.0%	72.0%	57.7%	64.4%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	56.9%	57.5%	56.0%	70.7%	55.9%	61.2%
Revenue						
Significant items						
Customer redress programmes	(118)		_	7	_	53
Disposals, acquisitions and investment in new businesses	(4)	827		29		(113)
Fair value movements on financial instruments	210	28	22	95	(43)	(100)
0						
Operating expenses						
Significant items Costs of structural reform	(25)	(20)	(52)	[61]	(00)	(201)
	(35) (488)	(38) (554)	(53)	(61) 16	(89) (62)	(361) (146)
Customer redress programmes Disposals, acquisitions and investment in new businesses	(406)	(554)	(56)	2	(52)	(146)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	(228)	(51)	(228)
Restructuring and other related costs	(140)	(237)	(50)	(15)	(27)	(66)
Settlements and provisions in connection with legal and regulatory matters	(140)	(237)	(30)	24	1	(816)
	J-	-		24	-	(610)

 $^{{\}bf 1} \textit{ The difference between the consolidated group result and the sum of geographical regions is attributable to inter-segment eliminations.}$

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

HSBC HSBC Holdings plc

Balance sheet data

			At		
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2019	2019	2019	2018	2018
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	1,026,414	1,030,152	1,013,830	990,321	989,942
Loans and advances to customers (net)	1,017,833	1,021,632	1,005,279	981,696	981,460
Total assets	2,728,347	2,751,273	2,658,996	2,558,124	2,603,035
Customer accounts	1,373,741	1,380,124	1,356,511	1,362,643	1,345,375
Financial Data Reported					
Total shareholders equity	189,517	192,676	188,362	186,253	185,351
AT1 capital	(22,367)	(22,367)	(22,367)	(22,367)	(22,400)
Preference shares	(1,405)	(1,405)	(1,405)	(1,405)	(1,405)
Perpetual capital securities					
NAV	165,745	168,904	164,590	162,481	161,546
Goodwill, PVIF and Other Intangibles (net of tax)	(23,913)	(23,463)	(22,942)	(22,425)	(22,172)
TNAV	141,831	145,441	141,648	140,056	139,374
Total regulatory capital					
Transitional basis					
Common equity tier 1 capital	123,791	126,949	125,802	121,022	123,136
Additional tier 1 capital	25,886	25,878	26,046	26,120	26,163
Tier 2 capital	25,446	25,432	25,952	26,096	28,849
Total regulatory capital	175,123	178,259	177,800	173,238	178,148
End point basis					
Common equity tier 1 capital	123,791	126,949	125,802	121,022	123,136
Additional tier 1 capital	22,363	22,363	22,531	22,525	22,549
Tier 2 capital	15,984	16,107	24,313	24,511	27,149
Total regulatory capital	162,138	165,419	172,646	168,058	172,834
Capital ratios					
Transitional basis					
Common equity tier 1 ratio	14.3%	14.3%	14.3%	14.0%	14.3%
Tier 1 ratio	17.3%	17.2%	17.3%	17.0%	17.3%
Total capital ratio	20.2%	20.1%	20.2%	20.0%	20.7%
End point basis					
Common equity tier 1 ratio	14.3%	14.3%	14.3%	14.0%	14.3%
Tier 1 ratio	16.9%	16.9%	16.9%	16.6%	16.9%
Total capital ratio	18.7%	18.7%	19.6%	19.4%	20.0%
Leverage Ratio	5.4%	5.4%	5.4%	5.5%	5.4%
Earnings Metrics					
Basic number of \$0.50 ordinary shares outstanding (millions)	20,191	20,221	20,082	19,981	19,876
Earnings per share	\$0.15	\$0.22	\$0.21	\$0.07	\$0.19
Dividend per ordinary share (in respect of the period)	\$0.10	\$0.10	\$0.10	\$0.21	\$0.10
NAV / share (\$) at the end of the period	\$8.21	\$8.35	\$8.20	\$8.13	\$8.13
TNAV / share (\$) at the end of the period	\$7.02	\$7.19	\$7.05	\$7.01	\$7.01

HSBC Holdings plc

Net interest margin

Net Interest Margin		Year to date								
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep					
	2019	2019	2019	2018	2018					
	\$m	\$m	\$m	\$m	\$m					
Average balances during period										
Short-term funds and loans and advances to banks	211,633	217,474	217,530	233,637	230,176					
Loans and advances to customers	1,015,801	1,011,928	1,004,960	972,963	970,145					
Reverse repurchase agreements – non-trading	227,837	231,308	234,455	205,427	197,069					
Financial investments	415,205	408,673	407,325	386,230	384,671					
Other interest-earning assets	44,673	43,325	38,642	41,089	45,276					
Total interest-earning assets	1,915,149	1,912,708	1,902,912	1,839,346	1,827,337					
Interest income during period										
Short-term funds and loans and advances to banks	1,887	1,285	658	2,475	1,755					
Loans and advances to customers	26,881	17,833	8,763	33,285	24,581					
Reverse repurchase agreements – non-trading	3,855	2,635	1,307	3,739	2,552					
Financial investments	8,204	5,380	2,612	9,166	6,584					
Other interest-earning assets	640	617	204	944	634					
Total	41,467	27,750	13,544	49,609	36,106					
Average balances during period										
Deposits by banks	52,037	51,199	51,663	44,530	45,015					
Customer accounts	1,140,548	1,138,196	1,132,345	1,138,620	1,139,241					
Repurchase agreements – non-trading	169,446	170,342	171,473	161,204	156,652					
Debt securities in issue – non-trading	208,339	205,192	191,204	183,434	184,145					
Other interest-bearing liabilities	58,746	59,266	59,671	53,731	49,628					
Total interest-bearing liabilities	1,629,116	1,624,195	1,606,356	1,581,519	1,574,681					
Non-interest bearing current accounts	226,940	228,524	231,918	211,815	212,019					
Interest expense during period										
Deposits by banks	579	370	187	506	360					
Customer accounts	8,516	5,637	2,780	8,287	5,653					
Repurchase agreements – non-trading	3,424	2,320	1,138	3,409	2,373					
Debt securities in issue – non-trading	4,974	3,361	1,576	5,675	4,105					
Other interest-bearing liabilities	1,167	822	395	1,243	835					
Total	18,660	12,510	6,076	19,120	13,326					

1.59%

1.61%

1.59%

1.66%

1.67%

<u>.</u>						
-			Quarter ended			Year to date
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	4,075	4,190	3,965	4,058	4,103	15,822
Net fee income	1,213	1,292	1,206	1,160	1,243	5,198
Net income from financial instruments held for trading or managed on a fair value basis	158	64	78	77	191	563
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,				(* ***)		(* ***)
measured at fair value through profit or loss	141	505	1,712	(1,429)	209	(1,463)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	2	(2)	157	(40)	10	(0)
loss	_	(2) (100)		(49)	4	(9) 1,817
Other income/(expense) Net operating income before change in expected credit losses and other credit impairment charges	(74) 5,515	5,949	(1,147) 5,971	1,293 5,110	5,760	21,928
Change in expected credit losses and other credit impairment charges	(450)	(238)	(302)	(339)	(295)	(1,177)
Net operating income	5,065	5,711	5,669	4,771	5,465	20,751
Total operating expenses	(3,966)	(4,131)	(3,508)	(3,445)	(3,437)	(13,902)
of which: staff expenses	(1,260)	(1,295)	(1,253)	(1,187)	(1,200)	(4,806)
Operating profit	1,099	1,580	2,161	1,326	2,028	6,849
Share of profit in associates and joint ventures	7	30	13	1,320	4	33
Profit before tax	1,106	1,610	2,174	1,338	2,032	6,882
The select ax	1,100	1,010	2,274	1,550	2,032	0,002
Significant items - Totals						
Revenue	(113)	_	_	_	_	(7)
ECL	(-15)	_	_	_	_	-
Operating expenses	(477)	(600)	(57)	(16)	(64)	(191)
Share of profit in associates and joint ventures	` _	· <u>·</u>		· -		
, , , , , , , , , , , , , , , , , , ,						
Balance sheet data			At			At
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2018	2018	2018	2018
Loans and advances to customers (gross)	379,299	379,053	372,142	364,794	359,327	364,794
Loans and advances to customers (net)	376,312	376,126	369,178	361,872	356,453	361,872
Total external assets	499,074	498,045	487,971	476,784	476,403	476,784
Customer accounts	655,592	660,588	653,969	640,924	636,603	640,924
Income statement Metrics - Reported						
Cost efficiency ratio	71.9%	69.4%	58.8%	67.4%	59.7%	63.4%
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	62.0%	59.4%	57.8%	67.1%	58.6%	62.5%
Adjusted cost efficiency ratio	02.070	33.470	37.670	07.170	30.070	02.370
Management View of Adjusted Revenue - as originally reported						
Retail Banking	3,981	4,002	3,870	3,916	3,933	15,262
Current Accounts, saving and deposits	2,422	2,449	2,197	2,318	2,327	8,534
Personal lending	1,559	1,553	1,673	1,598	1,606	6,728
Mortgages	379	407	433	415	427	1,937
Credit cards	711	688	789	718	711	2,880
Other personal lending	469	458	451	465	468	1,911
Wealth Management	1,476	1,706	1,907	1,129	1,595	6,104
Investment distribution	839	854	855	672	804	3,383
Life insurance manufacturing	395	590	793	208	529	1,656
Asset management	242	262	259	249	262	1,065
Other	171	241	194	65	232	569
Total	5,628	5,949	5,971	5,110	5,760	21,935
2						
Revenue						
Significant items	(109)					
Customer redress programmes		_	_	_	_	(7)
Disposals, acquisitions and investment in new businesses	(4)	_	_	_	_	(7)
Fair value movement on financial instruments	_	_	_	_	_	_
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	1	(2)	(2)
Customer redress programmes	(469)	(559)	(56)	(17)	(62)	(173)
Disposals, acquisitions and investment in new businesses	-	()	-	(=*/	-	
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	(8)	(41)	(1)	_	_	_
Settlements and provisions in connection with legal and regulatory matters		-	-	_	_	(16)
						• •

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			Quarter ended			Year to date
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	2,799	2,853	2,800	2,781	2,703	10,719
Net fee income	832	884	898	829	852	3,555
Net income from financial instruments held for trading or managed on a fair value basis	124	91	113	96	129	457
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	(21)	(6)	_	(15)	(2)	(24)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	11	15	21	(32)	28	17
Other income	37	57	89	44	40	214
Net operating income before change in expected credit losses and other credit impairment charges	3,782 (413)	3,894 (248)	3,921 (247)	3,703 (444)	3,750	14,938
Change in expected credit losses and other credit impairment charges Net operating income	3,369	3,646	3,674	3,259	(240) 3,510	(739) 14,199
Total operating expenses		(1,662)	(1,662)	(1,574)	(1,625)	(6,480)
of which: staff expenses	(1,765) <i>(620)</i>	(634)	(618)	(579)	(584)	(2,327)
Operating profit	1,604	1,984	2,012	1,685	1,885	7,719
Share of profit in associates and joint ventures	1,004	1,504	2,012	1,005	1,005	7,715
Profit before tax	1,604	1,984	2,012	1,685	1,885	7,719
The service tax	2,004	2,504	2,012	1,003	1,003	.,,,15
Significant items - Totals						
Revenue	(9)	_	_	7	_	53
ECL	_	_	_		_	_
Operating expenses	(19)	(22)	(4)	8	(3)	(3)
Share of profit in associates and joint ventures	\ '	-	_	_	_	-
,						
Balance sheet data			At			At
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
Loans and advances to customers (gross)	345,911	351,838	344,198	337,660	337,144	337,660
Loans and advances to customers (net)	341,339	347,387	339,729	333,162	332,649	333,162
Total external assets	370,337	377,142	368,591	360,216	364,154	360,216
Customer accounts	353,037	358,735	349,352	357,596	352,477	357,596
Income statement Metrics - Reported						
Cost efficiency ratio	46.7%	42.7%	42.4%	42.5%	43.3%	43.4%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	46.1%	42.1%	42.3%	42.8%	43.3%	43.5%
Management View of Adjusted Revenue - as originally reported						
Global Trade and Receivables Finance ¹	464	470	468	449	464	1,851
Credit and Lending	1,367	1,385	1,360	1,335	1,335	5,342
Global Liquidity and Cash Management	1,506	1,540	1,508	1,525	1,484	5,802
Markets products, Insurance and Investments and other	454	499	585	387	467	1,890
Total	3,791	3,894	3,921	3,696	3,750	14,885
Revenue						
Significant items						
Customer redress programmes	(9)			7		53
Disposals, acquisitions and investment in new businesses	(9)	_	_	,	_	33
Fair value movement on financial instruments		_	_	_	_	_
i aii value movement on illiantiai ilistruments	_	_	=	=	=	_
Operating expenses						
Significant items						
Costs of structural reform	(1)	(1)	(2)	(3)	(3)	(8)
Customer redress programmes	(16)	1	(2)	11	(5)	5
Disposals, acquisitions and investment in new businesses	(10)	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	(3)	(22)	(2)	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	(-2)	(z) —	_	_	_
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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
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,363	1,439	1,422	1,432	1,338	5,259
Net fee income	739	742	757	657	827	3,229
Net income from financial instruments held for trading or managed on a fair value basis	1,199	1,468	1,518	480	1,857	6,037
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	140	104	65	225	151	582
Other income/(expense)	67	(132)	253	318	19	527
Net operating income before change in expected credit losses and other credit impairment charges	3,508	3,621	4,015	3,112	4,192	15,634
Change in expected credit losses and other credit impairment charges	(26)	(55)	(40)	(64)	(7)	26
Net operating income	3,482	3,566	3,975	3,048	4,185	15,660
Total operating expenses	(2,249)	(2,468)	(2,440)	(2,271)	(2,375)	(9,348)
of which: staff expenses	(870)	(1,069)	(1,038)	(900)	(945)	(3,765)
Operating profit	1,233	1,098	1,535	777	1,810	6,312
Share of profit in associates and joint ventures		_	_	_		
Profit before tax	1,233	1,098	1,535	777	1,810	6,312
			·			
Significant items - Totals						
Revenue	38	(17)	(53)	49	8	122
ECL	_			_	=	_
Operating expenses	(45)	(70)	(51)	29	(9)	112
Share of profit in associates and joint ventures	· _			_	=	_
Balance sheet data			At			At
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
Loans and advances to customers (gross)	253,353	251,803	253,185	246,070	251,699	246,070
Loans and advances to customers (net)	252,462	250,790	252,180	244,978	250,674	244,978
Total external assets	1,131,673	1,120,235	1,077,505	1,012,272	1,062,700	1,012,272
Customer accounts	295,900	289,950	281,462	290,914	285,525	290,914
Income statement Metrics - Reported						
Cost efficiency ratio	64.1%	68.2%	60.8%	73.0%	56.7%	59.8%
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	63.5%	65.9%	58.7%	75.1%	56.5%	61.0%
Management View of Adjusted Revenue - as originally reported						
GLobal Markets	1,352	1,423	1,741	1,101	1,801	6,490
- FICC	1,145	1,189	1,364	885	1,513	5,271
Foreign Exchange	713	610	698	603	841	3,022
Rates	300	400	490	208	415	1,482
Credit	132	179	176	74	257	767
- Equities	207	234	377	216	288	1,219
Securities Services	509	525	478	484	502	1,973
Global Banking	989	996	935	939	982	4,115
Global Liquidity and Cash Management	692	700	687	678	683	2,645
Global Trade and Receivables Finance ¹	202	202	211	198	214	805
Principal Investments	93	38	84	(60)	111	224
Credit and Funding Valuation Adjustment	(160)	(34)	47	(178)	38	(183)
Other Revenue	(207)	(212)	(115)	(99)	(147)	(557)
Total	3,470	3,638	4,068	3,063	4,184	15,512
Revenue						
Significant items						
Customer redress programmes	-	-	-	_	=	=
Disposals, acquisitions and investment in new businesses	-	_	_	_	_	=
Fair value movement on financial instruments	38	(17)	(53)	49	8	122
Operating expenses						
Significant items						
Costs of structural reform	(7)	(16)	(13)	(14)	(11)	(41)
Customer redress programmes	(4)	4	_	22	_	22
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	-	_	_	_	_	_
Restructuring and other related costs	(35)	(58)	(38)	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	21	2	131

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.

-			Quarter anded			Voor to data
_	30 Sep	30 Jun	Quarter ended 31 Mar	31 Dec	30 Sep	Year to date 31 Dec
	2019	2019	2019	2018	2018	2018
man and a second	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	220	225	215	220	222	888
Net fee income	206	194	181	179	174	742
Net income from financial instruments held for trading or managed on a fair value basis	51	44	50	26	34	147
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	(4)	(4)	(3)	(3)	(2)	(7)
Other income/(expense)	(2)	14	7	7	4	20
Net operating income before change in expected credit losses and other credit impairment charges	471	473	450	429	432	1,790
Change in expected credit losses and other credit impairment charges	(7)	(16)	(2)	(8)	12	8
Net operating income	464	457	448	421	444	1,798
Total operating expenses	(284)	(370)	(352)	(355)	(408)	(1,550)
of which: staff expenses	(158)	(178)	(169)	(146)	(154)	(627)
Operating profit	180	87	96	66	36	248
Share of profit in associates and joint ventures	_	-	_	_	_	_
Profit before tax	180	87	96	66	36	248
Tront service tax	100	- 07	30	- 00	30	240
Significant items - Totals						
Revenue	_	_	_	5	_	5
ECL	_	_	_	_	_	_
Operating expenses	60	(11)	(2)	2	(59)	(101)
Share of profit in associates and joint ventures	_	(11)	(2)	_	(33)	(101)
Share of profit in associates and joint ventures						
Balance sheet data			At			At
bolance sheet data	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
	2019	2019	2019	2018	2018	2018
Loans and advances to customers (gross)	46,249	45,921	42,597	39,314	39,296	39,314
Loans and advances to customers (net)	46,132	45,806	42,497	39,217	39,210	39,217
Total external assets	52,058	50,757	47,901	43,790	44,298	43,790
Customer accounts	61,464	62,235	64,489	64,658	63,717	64,658
Customer accounts	01,404	02,233	04,403	04,030	03,717	04,030
Income statement metrics- Reported						
Cost efficiency ratio	60.3%	78.2%	78.2%	82.8%	94.4%	86.6%
cost emidency ratio	00.370	70.270	70.270	62.670	54.470	00.070
Income statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	73.0%	75.9%	77.8%	84.2%	80.8%	81.2%
Adjusted cost emolency ratio	73.070	75.570	77.070	04.270	00.070	01.270
Management View of Adjusted Revenue - as originally reported						
Investment	207	198	184	162	169	717
Lending	109	107	97	93	98	391
Deposit	112	119	121	126	127	497
Other	44	49	48	43	38	180
Total	472	473	450	424	432	1,785
i Ottai	4/2	4/3	430	727	432	1,703
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	5	_	5
Fair value movement on financial instruments	_	_	_	_	_	_
Tall value movement on illiancial list differes						
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	_	_
Customer redress programmes	_	_	_	=	=	=
Disposals, acquisitions and investment in new businesses		_	_	_ 2	(51)	(53)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	2	(51)	(52)
Restructuring and other related costs		(42)	(2)	_	- 171	(7)
Settlements and provisions in connection with legal and regulatory matters	(5) 65	(12) 1	(2)	_	(7)	(7) (42)
Sectionicals and provisions in connection with regal and regulatory matters	93	1	_	_	(1)	(42)

Part							
Part				Quarter ended			Year to date
March Same							
Membra M							
March Marc	No. 1 de la companya						
Matername Mate			, ,			, ,	
Per Per					•		
Table Tabl		1,014	/83	1,122	1,367	391	2,327
10	measured at fair value through profit or loss	2	(13)	(2)	=	(29)	(1)
Part		11	74	30	15	9	114
Page	Other income/(expense)	(31)	1,112	(129)	(262)	49	(648)
March Marc	Net operating income before change in expected credit losses and other credit impairment charges	78	1,007	71	341	(336)	(510)
15	Change in expected credit losses and other credit impairment (charges)/recoveries						
March Marc							
Peebs 1968 713 1							
Part of the Association and prive features 196							
Part 1,415 396 6130 319 1,227 1,225 1,							
Properties 173	Share of profit in associates and joint ventures						
Personan	Profit/(loss) before tax	711	1,415	396	(610)	159	(1,271)
Comparising expenses 1188 1214 145 1255 3281 3281 1248 1255 3281 1248							
Capacita propenses Capacit		173	872	75	70	(51)	(333)
Palmice sheet data		(440)	- (424)	- (45)	(205)	-	- (4.405)
Palance sheet data		(118)	(124)	(45)	(285)	(93)	(1,486)
1969 30 lun 31 lur 30 les 30 lun 31 lur 30 les 30 les 30 lun 31 lur 30 les 30	Share of profit in associates and joint ventures	_	_	_	_	_	_
2019 2019 2019 2019 2019 2018	Balance sheet data			At			At
1,602 1,537 1,768 2,483 2,476 2,483 2,476 2,483 2,476 2,474 2,467 2,675 2,526 2,52		30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	31 Dec
1,588 1,528 70,000 70,		2019	2019	2019	2018	2018	2018
Colument Asserts	Loans and advances to customers (gross)	1,602	1,537	1,708	2,483	2,476	2,483
Colument Asserts	Loans and advances to customers (net)	1,589	1,523	1,695	2,467	2,474	2,467
Cost efficiency ratio Cl47.4 K 29.4K 366.2K 439.6K (36.0]K (662.5 K 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.00000 10.0000000000	Total external assets		705,094	677,028	665,062	656,635	665,062
Cost efficiency ratio 147.4 29.4 366.2 439.6 36.0 36.0 (662.5 56.0	Customer accounts	7,747	8,616	7,239	8,551	7,053	8,551
Cost efficiency ratio 147.4 29.4 366.2 439.6 36.0 36.0 (662.5 56.0	Income statement Metrics - Reported						
Name		(147.4)%	29.4%	366.2%	439.6%	(36.0)%	(662.5)%
Adjusted cost efficiency ratio 245.3% 227.4% (5,375.0)% 448.0% (9,8)% (1,069.5)%	,					. ,	. ,
Management View of Adjusted Revenue - as originally reported Central Treasury Of which: Balance Sheet Management 626 593 623 635 535 2,458 Holdings interest expense 2 (321) (348) (338) (360) (358) (1,336) Valuation differences on long-term debt and associated swaps 76 93 50 67 (15) (313) Volue Creating Treasury (68) (69) (30) (59) (69) (216) Legacy Credit 4 (40) (13) (71) (12) 77 (93) Other Critaria Treasury (78) (367) (121) (238) — (40) (27) Other Agentian hyperinflation (332) 14 (56) 73 (304) (231) Total 9 (30) (30) (30) (30) (30) (30) (30) (30)	Income statement Metrics - Adjusted as originally reported						
Control Treasury 313 269 305 283 93 93 93 93 93 93 93	Adjusted cost efficiency ratio	245.3%	127.4%	(5,375.0)%	448.0%	(9.8)%	(1,069.5)%
Control Treasury 313 269 305 283 93 93 93 93 93 93 93	Management View of Adjusted Revenue - as originally reported						
Palance Sheet Management 626 593 623 635 535 2,458 Holding interest expense 121 (348) (348) (348) (358) (358) (358) (1,336) California Microprocess 121 (348) (348) (358) (350) (358) (1,336) California Microprocess 121 (348) (358) (350) (359) (358) (358) California Microprocess 121 (358) (359) (359) (359) (359) (359) (359) California Microprocess 121 (358) (359) (359) (359) (359) (359) California Microprocess 121 (358) (359) (359) (359) (359) (359) California Microprocess 121 (359) (359) (359) (359) (359) (359) California Microprocess 121 (359) (359) (359) (359) (359) (359) California Microprocess 121 (359) (359) (359) (359) (359) (359) California Microprocess 121 (359) (359) (359) (359) (359) (359) (359) California Microprocess 121 (359)		313	269	305	283	93	593
Moldings interest expense 1							
Valuation differences on long-term debt and associated swaps							
Commerce Commerce							
Legacy Credit ³ 400 113 71 120 27 693 70 70 70 70 70 70 70 7							
Content Cont	Other central treasury	(68)	(69)	(30)	(59)	(69)	(216)
Comparing expenses Cost of structural reform Cost of structural gand other related costs of guaranteed minimum pension benefits equalisation Cost of structuring and other related costs of guaranteed minimum pension benefits equalisation Cost of structuring and other related costs Cost of structuring and cost of structuring and other related costs Cost of structuring and cost of structuring and cost Cost of str	Legacy Credit ³	(40)	(13)	(71)	(12)	27	(93)
Revenue Significant items Customer redress programmes	Other ^{1,2,3}	(367)	(121)	(238)	_	(405)	(677)
Revenue Significant items Customer redress programmes —	Of which Argentina hyperinflation		14	(56)	73		
Significant items Customer redress programmes	Total ⁴	(94)	135	(4)	271	(285)	(177)
Significant items Customer redress programmes	D						
Customer redress programmes							
Disposals, acquisitions and investment in new businesses							
Tair value movement on financial instruments 173 45 75 46 (51) (222)		_	_	_	_	_	
Operating expenses Costs of structural reform (26) (21) (38) (45) (73) (310) Cust omer redress programmes — 228) — — (228) — — (28) — — (28) — </td <td></td> <td>_</td> <td></td> <td></td> <td></td> <td>_</td> <td></td>		_				_	
Significant items Cost of structural reform (26) (21) (38) (45) (73) (310) Customer redress programmes —	Fair value movement on financial instruments	173	45	75	46	(51)	(222)
Costs of structural reform (26) (21) (38) (45) (73) (310) Customer redress programmes —							
Customer redress programmes – – – – – – – – – – – – – – – – – – 2 2 8 – (228) – (228) – (228) – (228) – (250) (59) (59) (104) (7) (15) (20) (59)	•						
Disposals, acquisitions and investment in new businesses – – – – – – – – – – – – – (228) – (228) – (228) – (228) – (228) – (259) –		(26)	(21)	(38)	(45)	(73)	(310)
Past service costs of guaranteed minimum pension benefits equalisation — — — — (228) — (228) Restructuring and other related costs (90) (104) (7) (15) (20) (59)		_	_	_	_	_	_
Restructuring and other related costs (90) (104) (7) (15) (20) (59)		_		_	_	_	_
		_					
Settlements and provisions in connection with legal and regulatory matters (2) 1 – 3 – (889)				(7)		(20)	
	Settlements and provisions in connection with legal and regulatory matters	(2)	1	_	3	=	(889)

¹ From 3Q18, 'Holdings interest expense' within 'Central Treasury' was re-presented to include only the cost of debt retained by HSBC Holdings plc. Other amounts previously included in 'Holdings interest expense' are now within 'Other'.

2 With effect from 3Q19, we have changed the presentation of interest expense on certain derivatives from Other to Holdings Interest Expense. Total Corporate Centre quarterly revenue is unchanged.

3 From 3Q18, revenue from our US run-off portfolio (CML) was moved from 'Legacy portfolios' to 'Other'.

4 All quarters have been re-presented for all three of these changes.

HSBC Europe

			Quarter ended 30 Se	p 2019		-			Quarter ended 30 Ju	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	\$m
Net interest income/(expense)	963	830	233	95	(1,179)	942	1,086	874	248	93	(516)	1,785
Net fee income/(expense)	362	321	134	83	(24)	876	409	370	109	81	(11)	958
Net income from financial instruments held for trading or managed on a fair value basis	(3)	14	329	11	807	1,158	1	4	738	10	(122)	631
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	208	-	-	-	(1)	207	324	_	-	-	(15)	309
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	4		169	_	281	454	(19)	10	128		186	305
Other income/(expense)	32	152	131	(4)	281	592	(3)	64	(70)	10	660	661
Net operating income before change in expected credit losses and other credit impairment charges	1,566	1,317	996	185	165	4,229	1,798	1,322	1,153	194	182 4	4,649
Change in expected credit losses and other credit impairment charges	(124) 1,442	(174) 1,143	25 1,021	(4) 181	5 170	3,957	(88) 1,710	(102) 1,220	(33) 1,120	(16) 178	186	(235) 4,414
Net operating income	(2,000)	(859)	(1,156)	(112)	(264)	(4,391)	(2,058)	(723)	(1,319)	(184)	(642)	(4,926)
Total operating expenses	(400)	(238)	(372)	(70)	(411)	(1,491)	(430)	(238)	(489)	(83)	(520)	(1,760)
of which: staff expenses Operating profit/(loss)	(558)	284	(135)	69	(94)	(434)	(348)	497	(199)	(6)	(456)	(512)
Share of profit in associates and joint ventures	(556)	204	(133)	-	11	11	(346)	497	(199)	(6)	(436)	(512)
Profit/(loss) before tax	(558)	284	(135)	69	(83)	(423)	(348)	497	(199)	(6)	(451)	(507)
Trong (1037) before tax	(550)	204	(133)		(03)	(423)	(540)	457	(255)	(0)	(432)	(507)
Significant items - Totals												
Revenue	(109)	(9)	16	_	173	71	_	_	(7)	_	54	47
ECL	-			_	_	_	_	_	_	_	_	_
Operating expenses	(470)	(18)	(34)	61	(86)	(547)	(588)	(12)	(47)	(11)	(89)	(747)
Share of profit in associates and joint ventures	· -			_	· -			-		_		
			At 30 Sep 2019)					At 30 Jun 2019	9		
Balance sheet data	166 711	110.550			1 300	390.635	150 106	122.046			1 226	296 927
Loans and advances to customers (gross)	166,711	119,669	74,140	18,816	1,289	380,625	169,196	122,946	74,208	19,241	1,336	386,927
Loans and advances to customers (gross) Loans and advances to customers (net)	165,674	117,801	74,140 73,698	18,816 18,704	1,275	377,152	168,201	121,098	74,208 73,613	19,241 19,129	1,322	383,363
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	165,674 204,015	117,801 122,479	74,140 73,698 575,839	18,816 18,704 22,128	1,275 240,146	377,152 1,164,607	168,201 207,459	121,098 126,439	74,208 73,613 554,789	19,241 19,129 22,213	1,322 248,538	383,363 1,159,438
Loans and advances to customers (gross) Loans and advances to customers (net)	165,674	117,801	74,140 73,698	18,816 18,704	1,275	377,152	168,201	121,098	74,208 73,613	19,241 19,129	1,322	383,363
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	165,674 204,015	117,801 122,479	74,140 73,698 575,839	18,816 18,704 22,128	1,275 240,146	377,152 1,164,607	168,201 207,459	121,098 126,439	74,208 73,613 554,789	19,241 19,129 22,213	1,322 248,538	383,363 1,159,438
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	165,674 204,015 203,243	117,801 122,479 133,647	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500	1,275 240,146 4,891	377,152 1,164,607 496,874	168,201 207,459 207,157	121,098 126,439 136,183	74,208 73,613 554,789 125,575	19,241 19,129 22,213 30,742	1,322 248,538 4,729	383,363 1,159,438 504,386
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	165,674 204,015	117,801 122,479	74,140 73,698 575,839	18,816 18,704 22,128	1,275 240,146	377,152 1,164,607	168,201 207,459	121,098 126,439	74,208 73,613 554,789	19,241 19,129 22,213	1,322 248,538	383,363 1,159,438
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	165,674 204,015 203,243	117,801 122,479 133,647	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500	1,275 240,146 4,891	377,152 1,164,607 496,874	168,201 207,459 207,157	121,098 126,439 136,183	74,208 73,613 554,789 125,575	19,241 19,129 22,213 30,742	1,322 248,538 4,729	383,363 1,159,438 504,386
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	165,674 204,015 203,243	117,801 122,479 133,647	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500	1,275 240,146 4,891	377,152 1,164,607 496,874	168,201 207,459 207,157	121,098 126,439 136,183	74,208 73,613 554,789 125,575	19,241 19,129 22,213 30,742	1,322 248,538 4,729	383,363 1,159,438 504,386
Loans and advances to 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	165,674 204,015 203,243 127.7%	117,801 122,479 133,647 65.2%	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0%	377,152 1,164,607 496,874 103.8%	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7%	74,208 73,613 554,789 125,575	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7%	117,801 122,479 133,647 65.2%	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0%	377,152 1,164,607 496,874 103.8%	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7%	74,208 73,613 554,789 125,575	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7%	117,801 122,479 133,647 65.2%	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0%	377,152 1,164,607 496,874 103.8%	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7%	74,208 73,613 554,789 125,575	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7%	117,801 122,479 133,647 65.2%	74,140 73,698 575,839 126,593	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0%	377,152 1,164,607 496,874 103.8%	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7%	74,208 73,613 554,789 125,575	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7%	117,801 122,479 133,647 65.2%	74,140 73,698 575,839 126,593 116.1%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)%	377,152 1,164,607 496,874 103.8% 92.4%	168,201 207,459 207,157 114.5%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4%	19,241 19,129 22,213 30,742 94.8%	1,322 248,538 4,729 352.7% 432.0%	383,363 1,159,438 504,386 106.0%
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	165,674 204,015 203,243 127.7% 91.3%	117,801 122,479 133,647 65.2% 63.4%	74,140 73,698 575,839 126,593 116.1%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)%	377,152 1,164,607 496,874 103.8% 92.4%	168,201 207,459 207,157 114,5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4%	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7% 91.3%	117,801 122,479 133,647 65.2% 63.4%	74,140 73,698 575,839 126,593 116.1%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)%	377,152 1,164,607 496,874 103.8% 92.4%	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4%	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7% 91.3%	117,801 122,479 133,647 65.2% 63.4%	74,140 73,698 575,839 126,593 116.1%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)%	377,152 1,164,607 496,874 103.8% 92.4%	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4%	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7% 91.3%	117,801 122,479 133,647 65.2% 63.4%	74,140 73,698 575,839 126,593 116.1% 114.5%	18,816 18,704 22,128 28,500 60.5% 93.5%	1,275 240,146 4,891 160.0% (2,225.0)%	377.152 1,164,607 496,874 103.8% 92.4% (118) —	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4% 109.7%	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7% 91.3% (109)	117,801 122,479 133,647 65.2% 63.4%	74,140 73,698 575,839 126,593 116.1% 114.5%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)% 173	377.152 1,164,607 495,874 103.8% 92.4% (118) — 189	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 73,613 554,789 125,575 114.4% 109.7% (7)	19,241 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%
Loans and advances to 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	165,674 204,015 203,243 127.7% 91.3%	117,801 122,479 135,647 65.2% 63.4% (9) —	74,140 73,698 575,839 126,593 116.1% 114.5%	18,816 18,704 22,128 28,500 60.5% 93.5%	1,275 240,146 4,891 160.0% (2,225.0)%	377.152 1,164,607 496,874 103.8% 92.4% (118) —	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4% 109.7%	19,241 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%
Loans and advances to 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 Usustomer 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	165,674 204,015 203,243 127.7% 91.3% (109)	117,801 122,479 133,647 65,2% 63,4% (9) ———————————————————————————————————	74,140 73,698 575,839 126,593 116.1% 114.5%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)% 173	377.152 1,164,607 495,874 103.8% 92.4% (118) — 189	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 73,613 554,789 125,575 114.4% 109.7% (7) (16) 4	19,241 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%
Loans and advances to 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 Past service costs of guaranteed minimum pension benefits equalisation	165,674 204,015 203,243 127.7% 91.3% (109) — (469) — —	117,801 122,479 135,647 65.2% 63.4% (9) — — (1) (26) —	74,140 73,698 575,839 126,593 116.1% 114.5%	18,816 18,704 22,128 28,500 60.5% 93.5%	1,275 240,146 4,891 160.0% (2,225.0)% 173 (24)	377.152 1,164,607 495,874 103.8% 92.4% (118) ——— (32) (489) ————	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 554,789 125,575 114.4% 109.7%	19,241 19,129 22,213 30,742 94.8% 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%
Loans and advances to 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 Usustomer 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	165,674 204,015 203,243 127.7% 91.3% (109)	117,801 122,479 133,647 65,2% 63,4% (9) ———————————————————————————————————	74,140 73,698 575,839 126,593 116.1% 114.5%	18,816 18,704 22,128 28,500 60.5%	1,275 240,146 4,891 160.0% (2,225.0)% 173	377.152 1,164,607 495,874 103.8% 92.4% (118) — 189	168,201 207,459 207,157 114.5% 81.8%	121,098 126,439 136,183 54.7% 53.8%	74,208 73,613 73,613 554,789 125,575 114.4% 109.7% (7) (16) 4	19,241 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%

9

-			Quarter ended 31 M	ar 2019					Quarter ended 31 De	ec 2018		
-	Retail		Global				Retail		Global			_
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,103	878	231	90	(777)	1,525	1,121	873	258	92	(715)	1,629
Net fee income/(expense)	334	348	162	78	(11)	911	386	346	112	78	(12)	910
Net income from financial instruments held for trading or managed on a fair value basis	(23)	14	588	8	620	1,207	25	4	(101)	9	957	894
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	747	-	_	_	_	747	(752)	-	-	_	_	(752)
or loss	105	19	100	_	67	291	(60)	(32)	244	_	(247)	(95)
Other income/(expense)	(591)	25	318	4	168	(76)	837	67	370	3	134	1,411
Net operating income before change in expected credit losses and other credit impairment charges	1,675	1,284	1,399	180	67	4,605	1,557	1,258	883	182	117	3,997
Change in expected credit losses and other credit impairment charges	(83)	(176)	(48)	(3)	7	(303)	(157)	(217)	(56)	(6)	13	(423)
Net operating income	1,592	1,108	1,351	177	74	4,302	1,400	1,041	827	176	130	3,574
Total operating expenses	(1,505)	(696)	(1,324)	(179)	(614)	(4,318)	(1,433)	(649)	(1,240)	(186)	(1,629)	(5,137)
of which: staff expenses	(422)	(236)	(462)	(78)	(508)	(1,706)	(396)	(224)	(427)	(74)	(608)	(1,729)
Operating profit/(loss)	87	412	27	(2)	(540)	(16)	(33)	392	(413)	(10)	(1,499)	(1,563)
Share of profit in associates and joint ventures	_	_	_	_	2	2	_	_	_	_	4	4
Profit/(loss) before tax	87	412	27	(2)	(538)	(14)	(33)	392	(413)	(10)	(1,495)	(1,559)
Significant items - Totals												
Revenue	_	_	(21)	_	81	60	_	7	22	5	68	102
ECL	- (55)	- (2)	- (42)	- (2)	- (40)	(4.42)	-	_	-	_	(272)	(240)
Operating expenses Share of profit in associates and joint ventures	(56)	(3)	(42)	(2)	(40)	(143)	(15)	8	29	1	(272)	(249)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Mar 201	.9					At 31 Dec 201	8		
Balance sheet data												
Loans and advances to customers (gross)	169,024	122,552	76,286	18,398	1,485	387,745	165,063	119,478	71,632	18,197	2,301	376,671
Loans and advances to customers (net)	168,041	120,583	75,732	18,302	1,471	384,129	164,112	117,544	71,031	18,103	2,286	373,076
Total external assets	206,728	125,626	536,617	21,630	229,999	1,120,600	201,790	122,802	499,112	21,313	215,878	1,060,895
Customer accounts	207,681	136,920	127,205	31,687	3,966	507,459	202,207	134,905	130,033	31,408	4,601	503,154
Income statement Metrics - Reported												
Cost efficiency ratio	89.9%	54.2%	94.6%	99.4%	916.4%	93.8%	92.0%	51.6%	140.4%	102.2%	1,392.3%	128.5%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	86.5%	54.0%	90.3%	98.3%	(4,100.0)%	91.9%	91.1%	52.5%	147.4%	105.6%	2,769.4%	125.5%
Revenue												
Significant items								_				7
Customer redress programmes	_	_	_	_	_	_	_	7	_	_ 5	-	5
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	_	_	(21)	_	- 81	- 60	_	_	22	-	- 68	90
Tall Value Hioverneits of illiancial histratherits			(21)		01	00			22		00	30
Operating expenses												
Significant items												
Costs of structural reform	-	(2)	(13)	_	(37)	(52)	1	(3)	(14)	_	(41)	(57)
Customer redress programmes	(56)	-	_	-	_	(56)	(16)	11	21	_	-	16
Disposals, acquisitions and investment in new businesses	-	-	_	-	_	-	-	-	-	2	-	2
Past service costs of guaranteed minimum pension benefits equalisation	-	_	-	_	-	-	-	-	-	_	(228)	(228)
Restructuring and other related costs	-	(1)	(28)	(2)	(4)	(35)	-	-			(6)	(6)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	22	(1)	3	24

-			Quarter ended 30 Se	ep 2018					Year to date 31 Dec	2018		
-	Retail		Global	,,			Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,123	857	176	93	(564)	1,685	4,425	3,534	891	376	(2,385)	6,841
Net fee income/(expense)	387	339	205	75	(30)	976	1,530	1,458	719	319	(30)	3,996
Net income from financial instruments held for trading or managed on a fair value basis	9	16	1,124	10	(37)	1,122	60	43	2,956	44	839	3,942
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	107	(2)	-	-	_	105	(788)	-	-	_	-	(788)
or loss	32	25	156	_	59	272	(9)	12	599	_	(1)	601
Other income/(expense)	145	60	15	2	455	677	1,501	162	546	6	898	3,113
Net operating income before change in expected credit losses and other credit impairment charges	1,803	1,295	1,676	180	(117)	4,837	6,719	5,209	5,711	745	(679)	17,705
Change in expected credit losses and other credit impairment charges	(52)	19	17	11	5	_	(355)	(221)	(149)	6	109	(610)
Net operating income	1,751	1,314	1,693	191	(112)	4,837	6,364	4,988	5,562	751	(570)	17,095
Total operating expenses	(1,464)	(676)	(1,232)	(242)	(592)	(4,206)	(5,925)	(2,697)	(4,872)	(873)	(3,568)	(17,935)
of which: staff expenses	(414)	(224)	(403)	(72)	(478)	(1,591)	(1,657)	(902)	(1,682)	(306)	(2,137)	(6,684)
Operating profit/(loss)	287	638	461	(51)	(704)	631	439	2,291	690	(122)	(4,138)	(840)
Share of profit in associates and joint ventures	_	_	_	_	3	3	_	_	_	_	25	25
Profit/(loss) before tax	287	638	461	(51)	(701)	634	439	2,291	690	(122)	(4,113)	(815)
Significant items - Totals												
Revenue	_	-	6	-	(65)	(59)	-	53	55	5	(211)	(98)
ECL	-	_	-	-	_	-	-	_	_	_	-	-
Operating expenses	(64)	(3)	(9)	(57)	(82)	(215)	(174)	(3)	167	(102)	(565)	(677)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
-			At 30 Sep 201	8					At 31 Dec 2018	1		
Balance sheet data												
Loans and advances to customers (gross)	163,351	119,925	79,814	18,472	2,284	383,846	165,063	119,478	71,632	18,197	2,301	376,671
Loans and advances to customers (net)	162,481	118,081	79,263	18,388	2,283	380,496	164,112	117,544	71,031	18,103	2,286	373,076
Total external assets	202,544	123,340	534,795	21,633	223,927	1,106,239	201,790	122,802	499,112	21,313	215,878	1,060,895
Customer accounts	203,762	132,240	132,097	31,563	2,707	502,369	202,207	134,905	130,033	31,408	4,601	503,154
Income statement Metrics - Reported												
Cost efficiency ratio	81.2%	52.2%	73.5%	134.4%	(506.0)%	87.0%	88.2%	51.8%	85.3%	117.2%	(525.5)%	101.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	77.6%	52.0%	73.2%	102.8%	(980.8)%	81.5%	85.6%	52.2%	89.1%	104.2%	(641.7)%	96.9%
Revenue												
Significant items												
Customer redress programmes	_	-	_	_	_	_	_	53	_	_ 5	_	53 5
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	_	_	- 6	_	(65)	(59)	_	_	55	_	(211)	(156)
raii value movements on imaliciai instruments		_	0	_	(65)	(59)	_	_	35	_	(211)	(130)
Operating expenses												
Operating expenses Significant items												
	(2)	(3)	(11)	_	(70)	(86)	(2)	(8)	(41)	_	(301)	(352)
Significant items	(2) (62)	(3)	(11) —	=	(70) —	(86) (62)	(2) (172)	(8) 5	(41) 21	=	(301)	(352) (146)
Significant items Costs of structural reform				_ _ (51)						- - (52)	(301) — —	
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation			-	(51) —	-	(62) (51)		5	21	(52) —	_ _ (228)	(146) (52) (228)
Significant items Costs of structural reform Customer referses programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	(62) —	_	- - -	(51) — (7)	_	(62) (51) — (19)	(172)	5 —	21 - - -	(52) — (7)	 (228) (39)	(146) (52) (228) (46)
Significant items Costs of structural reform Customer rediess programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	(62) —	_	=	(51) —	-	(62) (51)	(172)	5 - -	21 _ _	(52) —	_ _ (228)	(146) (52) (228)

HSBC UK

UK ring-fenced bank

OK ring-renced bank			Quarter ended 30 Se	- 2040					Quarter ended 30 Ju	- 2040		
-	Retail		Global Global	p 2019		-	Retail		Global Global	n 2019		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
		Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	Management	-		-								
and the second s	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	762	591	2	33	17	1,405	876	638	2	34	14	1,564
Net fee income/(expense)	205	213	(41)	13	(4)	386	243	254	(62)	11	(2)	444
Net income from financial instruments held for trading or managed on a fair value basis	17	6	90	1	(2)	112	14	1	114	1	1	131
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	_	(4)	_	_	_	(4)
Or loss Other income	7	1	_	3	- 5	23		(1) 10	_	4	13	(1) 28
	991	819	51	50	16	1,927	1,134	902	54	50	26	2,166
Net operating income before change in expected credit losses and other credit impairment charges												
Change in expected credit losses and other credit impairment charges	(118)	(128)		(3)		(249)	(88)	(78)		(18)		(184)
Net operating income	873	691	51	47	16	1,678	1,046	824	54	32	26	1,982
Total operating expenses	(1,207)	(421)	(38)	(42)	7	(1,701)	(1,352)	(391)	(36)	(38)	(8)	(1,825)
of which: staff expenses	(186)	(111)	(2)	(15)	44	(270)	(227)	(122)	(3)	(15)	45	(322)
Operating profit/(loss)	(334)	270	13	5	23	(23)	(306)	433	18	(6)	18	157
Share of profit in associates and joint ventures				_								
Profit/(loss) before tax	(334)	270	13	5	23	(23)	(306)	433	18	(6)	18	157
Significant items - Totals												
Revenue	(109)	(9)	-	_	_	(118)	_	_	_	_	_	_
ECL	_	_	-	_	-	_	_	-	_	_	-	_
Operating expenses	(467)	(15)	-	-	(18)	(500)	(586)	(11)	-	-	(18)	(615)
Share of profit in associates and joint ventures	-	-	-	-	-	_	-	-	-	-	-	-
			At 30 Sep 2019	9					At 30 Jun 2019	1		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	138,212	82,492	-	5,420	682	226,806	140,353	84,365	_	5,561	764	231,043
Loans and advances to customers (net)	137,401	81,302	_	5,346	681	224,730	139,614	83,220	_	5,487	764	229,085
Total external assets	141,015	83,742	29	5,894	82,564	313,244	143,404	85,990	22	6,040	79,836	315,292
Customer accounts	163,826	90,334	-	7,692	274	262,126	167,167	90,210	-	7,191	107	264,675
customer accounts	103,020	30,334		7,032	2/4	202,120	107,107	30,210		7,131	107	204,075
Income Statement Metrics												
Cost efficiency ratio	121.8%	51.4%	74.5%	84.0%	(43.8)%	88.3%	119.2%	43.3%	66.7%	76.0%	30.8%	84.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	67.3%	49.0%	74.5%	84.0%	(156.3)%	58.7%	67.5%	42.1%	66.7%	76.0%	(38.5)%	55.9%
Revenue												
Significant items												
Customer redress programmes	(109)	(9)	_	_	_	(118)	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	-	-	_	_	_	-	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	-	_	-	_
Customer redress programmes	(469)	(15)	_	_	_	(484)	(559)	_	_	_	_	(559)
Disposals, acquisitions and investment in new businesses	_	`-	_	_	_		_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs												
	2	_	_	_	(18)	(16)	(27)	(11)	_	_	(18)	(56)
Settlements and provisions in connection with legal and regulatory matters	2	_	_	_	(18)	(16)	(27)	(11)	_	_	(18)	(56)

UK ring-fenced bank

OK ring-renced bank												
<u> </u>			Quarter ended 31 M	ar 2019					Quarter ended 31 De	ec 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	894	643	_	35	16	1,588	900	645	(3)	35	9	1,586
Net fee income/(expense)	182	226	(61)	10	(2)	355	224	240	(65)	9	12	420
Net income from financial instruments held for trading or managed on a fair value basis	9	1	123	1	3	137	6	1	116	1	(4)	120
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	-	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	_	1	_	_	_	1	1	(2)	_	_	_	(1)
Other income	1	8	_	5	24	38	(6)	22	_	3	12	31
Net operating income before change in expected credit losses and other credit impairment charges	1,086	879	62	51	41	2,119	1,125	906	48	48	29	2,156
Change in expected credit losses and other credit impairment charges	(87)	(156)	_	(2)	_	(245)	(152)	(183)	_	(7)	_	(342)
Net operating income	999	723	62	49	41	1,874	973	723	48	41	29	1,814
Total operating expenses	(799)	(346)	(45)	(41)	_	(1,231)	(746)	(327)	(48)	(34)	(205)	(1,360)
of which: staff expenses	(199)	(115)	(4)	(16)	48	(286)	(192)	(108)	(4)	(12)	(186)	(502)
Operating profit/(loss)	200	377	17	8	41	643	227	396	- (4)	7	(176)	454
Share of profit in associates and joint ventures	200	3//	-	-	41	043	227	350	_		(170)	454
Profit/(loss) before tax	200	377	17	8	41	643	227	396		7	(176)	454
Profity (loss) before tax	200	3//	17		41	043	221	390		/	(170)	434
Conflorations Table												
Significant items - Totals	_						_	6				6
Revenue		_	_	_	_	_		-	_	_	-	ь
ECL		_	_	-				_	_	_		
Operating expenses	(56)	_	_	_	(1)	(57)	(15)	10	_	-	(235)	(240)
Share of profit in associates and joint ventures	-	_	_	-	_	_	_	_	_	-	_	_
=			At 31 Mar 201	0					At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	141,068	85,693	-	5,574	918	233,253	136,814	81,602	-	5,506	1,135	225,057
Loans and advances to customers (net)	140,325	84,507		5,517	918	231,267	136,119	80,489	_	5,451	1,135	223,194
Total external assets	144,146	87,419	80	6,075	78,297	316,017	139,741	83,174	179	5,979	74,374	303,447
Customer accounts	168,841	90,406	-	7,173	48	266,468	163,952	90,583	-	6,816	184	261,535
Income Statement Metrics												
Cost efficiency ratio	73.6%	39.4%	72.6%	80.4%	-%	58.1%	66.3%	36.1%	100.0%	70.8%	706.9%	63.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	68.4%	39.4%	72.6%	80.4%	(2.4)%	55.4%	65.0%	37.4%	100.0%	70.8%	(103.4)%	52.1%
•												
Revenue												
Significant items												
Customer redress programmes	-	_	_	_	_	_	_	6	_	-	_	6
Disposals, acquisitions and investment in new businesses	-	_	_	_	_	_	_	_	_	-	_	_
Fair value movements on financial instruments	_	_	-	_	-	-	_	_	_	-	-	_
0												
Operating expenses												
Significant items												
Costs of structural reform	-	-	-	-	(1)	(1)	1	(1)	-	-	(3)	(3)
Customer redress programmes	(56)	_	-	_	-	(56)	(16)	11	-	_	-	(5)
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	-	-	-	-	-	-	-
Past service costs of guaranteed minimum pension benefits equalisation	_	-	-	-	_	-	_	_	_	_	(232)	(232)
Restructuring and other related costs	-	-	-	_	-	-	-	-	-	-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_

UK ring-fenced bank												
			Quarter ended 30 Se	p 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	901	629	(1)	38	27	1,594	1,801	1,274	(4)	73	36	3,180
Net fee income/(expense)	219	249	(60)	8	5	421	443	489	(125)	17	17	841
Net income from financial instruments held for trading or managed on a fair value basis	21	8	107	1	(2)	135	27	9	223	2	(6)	255
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	2	(2)	_	_	_	_
Other income	21	(1)	_	- 6	14	40	15	21	_	9	26	71
Net operating income before change in expected credit losses and other credit impairment charges	1,163	885	46	53	44	2,191	2,288	1,791	94	101	73	4,347
Change in expected credit losses and other credit impairment charges	(60)	(4)	-	12	-	(52)	(212)	(187)	_	5		(394)
Net operating income	1,103	881	46	65	44	2,139	2,076	1,604	94	106	73	3,953
Total operating expenses	(791)	(344)	(42)	(35)	(2)	(1,214)	(1,537)	(671)	(90)	(69)	(207)	(2,574)
of which: staff expenses	(203)	(110)	(3)	(14)	41	(289)	(395)	(218)	(7)	(26)	(145)	(791)
Operating profit/(loss)	312	537	4	30	42	925	539	933	4	37	(134)	1,379
Share of profit in associates and joint ventures	_	_		_	_	_	_	_		_	-	
Profit/(loss) before tax	312	537	4	30	42	925	539	933	4	37	(134)	1,379
_											, , ,	
Significant items - Totals												
Revenue	_	_	-	_	_	_	_	6	_	_	_	6
ECL	_	_	-	_	_	_	_	_	_	_	_	_
Operating expenses	(65)	5	-	_	(11)	(71)	(80)	15	_	_	(246)	(311)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
_												
_			At 31 Dec 2018						At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	135,097	82,596	_	5,745	1,133	224,571	136,814	81,602	-	5,506	1,135	225,057
Loans and advances to customers (net)	134,490	81,586	_	5,695	1,133	222,904	136,119	80,489	_	5,451	1,135	223,194
Total external assets	138,324	84,773	247	6,245	74,554	304,143	139,741	83,174	179	5,979	74,374	303,447
Customer accounts	165,800	89,476	43	7,135	96	262,550	163,952	90,583	_	6,816	184	261,535
The state of the s												
Income Statement Metrics Cost efficiency ratio	68.0%	38.9%	91.3%	66.0%	4.5%	55.4%	67.2%	37.5%	95.7%	68.3%	283.6%	59.2%
Cost efficiency facto	00.076	30.970	91.5%	00.0%	4.370	33.470	67.270	37.370	95.7%	00.370	203.0%	39.270
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	62.4%	39.4%	91.3%	66.0%	(20.5)%	52.2%	63.7%	38.4%	95.7%	68.3%	(53.4)%	52.1%
Aujustea cost emicinely ratio	02.470	33.470	31.370	00.070	(20.5)/0	32.270	03.770	30.470	33.770	00.370	(33.4)70	32.270
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	6	_	_	_	6
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses												
Significant items												
Costs of structural reform	(3)	(1)	_	-	(11)	(15)	(2)	(2)	_	_	(14)	(18)
Customer redress programmes	(62)	6	-	-	_	(56)	(78)	17	-	_	_	(61)
Disposals, acquisitions and investment in new businesses	_	_	_	-	_	_	_	_	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	-	_	-	-	_	-	-	_	-	_	(232)	(232)
Restructuring and other related costs	-	-	-	-	-	-	_	_	-	-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	-	-	-	-	-	-	-	-	-	-	_

HSBC Bank

Non ring-fenced bank

Non ring-fenced bank												
			Quarter ended 30 Se	p 2019		_			Quarter ended 30 Ju	ın 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)	203	239	226	28	(175)	521	213	236	242	26	(220)	497
Net fee income/(expense)	90	107	175	31	(7)	396	99	116	171	32	(5)	413
Net income from financial instruments held for trading or managed on a fair value basis	(17)	8	245	3	164	403	(12)	3	428	2	222	643
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	208	_	-	-	(1)	207	324	_	_	_	(15)	309
Changes in fair value of other financial instruments mandatorily measured at fair value through profit	_				_		(1					
or loss	3 (250)	(1) 6	169	-	5	176	(26)	11	128	_ 2	28	141
Other income/(expense)	(268)	359	154 969	(6) 56	(13)	(127) 1,576	(178) 420	11 377	159	62	30 40	2,027
Net operating income before change in expected credit losses and other credit impairment charges					(27)		420		1,128	62		
Change in expected credit losses and other credit impairment charges	(6)	(45)	25		3 ()	(23)		(24)	(33)		4	(53)
Net operating income/(expense)	213	314 (203)	994	56	(24)	1,553 (1,622)	420	353 (196)	1,095 (1,224)	62	44	1,974
Total operating expenses	(296)		(1,042)	(46)	(35)		(296)			(47)	(108)	(1,871)
of which: staff expenses	(111)	(75)	(294)	(16)	(118)	(614)	(107)	(74) 157	(395)	(17)	(148)	(741) 103
Operating profit/(loss)	(83)	111	(48)	10	(59) 10	(69)	124	157	(129)	15	(64)	
Share of profit in associates and joint ventures						10						4
Profit/(loss) before tax	(83)	111	(48)	10	(49)	(59)	124	157	(129)	15	(60)	107
Significant items - Totals									(=)		3	
Revenue	_	_	16	_	(1)	15	_	_	(7)	_		(4)
ECL	-	_	-	_	_	-	_	-	-	_	-	
Operating expenses	(1)	_	(37)	(1)	(26)	(65)	(2)	(2)	(41)	(2)	(35)	(82)
Share of profit in associates and joint ventures	_	-	_	_	_	_	-	_	_	_	_	_
			At 30 Sep 2019	9					At 30 Jun 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	28,499	37,177	74,140	5,083	607	145,506	28,843	38,581	74,208	5,088	572	147,292
Loans and advances to customers (net)	28,273	36,499	73,698	5,067	595	144,132	28,587	37,878	73,613	5,073	558	145,709
Total external assets	61,594	38,493	574,395	5,526	134,409	814,417	62,613	40,181	553,271	5,569	147,905	809,539
Customer accounts	39,417	43,313	126,593	9,835	4,533	223,691	39,990	45,973	125,575	11,848	4,538	227,924
Income Statement Metrics												
Cost efficiency ratio	135.2%	56.5%	107.5%	82.1%	(129.6)%	102.9%	70.5%	52.0%	108.5%	75.8%	270.0%	92.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	134.7%	56.5%	105.5%	80.4%	(34.6)%	99.7%	70.0%	51.5%	104.2%	72.6%	197.3%	88.1%
Revenue												
Significant items												
Customer redress programmes	-	-	-	_	_	_	_	_	_	-	_	_
Disposals, acquisitions and investment in new businesses	-	_	-	-	-	_	-	-	-	-	-	-
Fair value movements on financial instruments	-	_	16	_	(1)	15	-	-	(7)	-	3	(4)
Operating expenses												
Significant items												
Costs of structural reform	-	(1)	(10)	-	(10)	(21)	-	(1)	(12)	-	(17)	(30)
Customer redress programmes	-	1	(4)	_	-	(3)	-	-	4	-	-	4
Disposals, acquisitions and investment in new businesses	_	-	_	_	_	_	-	-	-	-	-	-
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	_	-	-	_	-	-	_
Restructuring and other related costs	_ (1)	Ξ	— (24)	— (1)	(13)	(39)	— (1)		(33)	— (2)	(20)	(57)

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Non ring-fenced bank

Non ring-renced bank												
_			Quarter ended 31 Ma	ar 2019					Quarter ended 31 De	c 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	212	236	229	23	(331)	369	224	227	258	26	(321)	414
Net fee income/(expense)	89	122	222	32	_	465	93	106	285	31	(14)	501
Net income from financial instruments held for trading or managed on a fair value basis	(33)	13	668	2	268	918	16	3	(65)	2	310	266
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	747	-	-	-	-	747	(723)	-	-	_	-	(723)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	82	18	100	-	-	200	(60)	(30)	244	-	(4)	150
Other income/(expense)	(772)	2	143	(3)	(34)	(664)	693	32	154	(4)	18	893
Net operating income before change in expected credit losses and other credit impairment charges	325	391	1,362	54	(97)	2,035	243	338	876	55	(11)	1,501
Change in expected credit losses and other credit impairment charges	5	(21)	(48)		8	(56)	(5)	(34)	(56)	(1)	14	(82)
Net operating income/(expense)	330	370	1,314	54	(89)	1,979	238	304	820	54	3	1,419
Total operating expenses	(343)	(219)	(1,177)	(47)	(106)	(1,892)	(304)	(199)	(1,107)	(42)	(114)	(1,766)
of which: staff expenses	(116)	(78)	(375)	(16)	(150)	(735)	(113)	(77)	(347)	(15)	(150)	(702)
Operating profit/(loss)	(13)	151	137	7	(195)	87	(66)	105	(287)	12	(111)	(347)
Share of profit in associates and joint ventures					2						4	4
Profit/(loss) before tax	(13)	151	137	7	(193)	89	(66)	105	(287)	12	(107)	(343)
Significant items - Totals												
Revenue	_	_	(21)	_	_	(21)	_	_	21	_	(1)	20
ECL	_	_	-	_	-	-	_	-	-	_	-	_
Operating expenses	_	(3)	(39)	_	(31)	(73)	_	(2)	31	_	(24)	5
Share of profit in associates and joint ventures	_	_	_	_	-	-	_	-	-	_	_	_
-			At 31 Mar 2019	9		=			At 31 Dec 2018			
Balance sheet data	Śm	Sm	At 31 Mar 2019 Sm		Sm		Sm	Śm	At 31 Dec 2018 Sm		Sm	Śm
Balance sheet data Loans and advances to customers (eross)	\$m 27.956	\$m 36.859	\$m	\$m	\$m 567	\$m 146.374	\$m 28.250	\$m 37.876	\$m	\$m	\$m 1.165	\$m 143.461
Loans and advances to customers (gross)	27,956	\$m 36,859 36,076	\$m 76,286			\$m 146,374 144,768	28,250	37,876	\$m 71,632		1,165	143,461
Loans and advances to customers (gross) Loans and advances to customers (net)	27,956 27,716	36,859 36,076	\$m 76,286 75,732	\$m 4,706 4,690	567 554	146,374 144,768	28,250 27,993	37,876 37,055	\$m 71,632 71,031	\$m 4,538 4,522	1,165 1,151	143,461 141,751
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	27,956 27,716 60,863	36,859 36,076 37,945	\$m 76,286 75,732 535,121	\$m 4,706 4,690 5,155	567 554 142,315	146,374 144,768 781,399	28,250 27,993 60,239	37,876 37,055 39,357	\$m 71,632 71,031 497,425	\$m 4,538 4,522 5,000	1,165 1,151 128,071	143,461 141,751 730,093
Loans and advances to customers (gross) Loans and advances to customers (net)	27,956 27,716	36,859 36,076	\$m 76,286 75,732	\$m 4,706 4,690	567 554	146,374 144,768	28,250 27,993	37,876 37,055	\$m 71,632 71,031	\$m 4,538 4,522	1,165 1,151	143,461 141,751
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	27,956 27,716 60,863	36,859 36,076 37,945	\$m 76,286 75,732 535,121	\$m 4,706 4,690 5,155	567 554 142,315	146,374 144,768 781,399	28,250 27,993 60,239	37,876 37,055 39,357	\$m 71,632 71,031 497,425	\$m 4,538 4,522 5,000	1,165 1,151 128,071	143,461 141,751 730,093
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	27,956 27,716 60,863	36,859 36,076 37,945	\$m 76,286 75,732 535,121	\$m 4,706 4,690 5,155	567 554 142,315	146,374 144,768 781,399	28,250 27,993 60,239	37,876 37,055 39,357	\$m 71,632 71,031 497,425	\$m 4,538 4,522 5,000	1,165 1,151 128,071	143,461 141,751 730,093
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 4,706 4,690 5,155 11,522	567 554 142,315 3,838	146,374 144,768 781,399 227,919	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337	143,461 141,751 730,093 225,243
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 4,706 4,690 5,155 11,522	567 554 142,315 3,838	146,374 144,768 781,399 227,919	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337	143,461 141,751 730,093 225,243
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 4,706 4,690 5,155 11,522	567 554 142,315 3,838	146,374 144,768 781,399 227,919	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337	143,461 141,751 730,093 225,243
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	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840	36,859 36,076 37,945 46,514	\$m 76,286 75,732 535,121 127,205	\$m 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0%	\$m 76,286 75,732 535,121 127,205 86,4% 82,3%	\$m 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	5m 71,632 71,031 497,425 130,033 126,4%	\$m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0%	5m 76,286 75,732 535,121 127,205 86.4% 82.3%	\$m 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	\$m 71,632 71,031 497,425 130,033 126.4%	\$m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0%	\$m 76,286 75,732 535,121 127,205 86,4% 82,3%	\$m 4,706 4,690 5,155 11,522 87.0% 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	5m 71,632 71,031 497,425 130,033 126,4%	5m 4,538 4,532 5,000 8,297 76.4% 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0%	\$m 76,286 75,732 535,121 127,205 86,4% 82,3%	\$m 4,706 4,690 5,155 11,522 87.0% 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9%	5m 71,632 71,031 497,425 130,033 126,4%	5m 4,538 4,532 5,000 8,297 76.4% 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	143,461 141,751 730,093 225,243 117.7%
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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0% 55.2%	\$m 76,286 75,732 \$35,121 127,205 86.4% 82.3%	\$m 4,706 4,690 5,155 11,522 87.0% 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9% 58.3%	\$m 71,632 71,031 497,425 130,033 126,4% 133,1%	\$m 4,538 4,522 5,000 8,297 76.4% 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	143,461 141,751 730,093 225,243 117.7% 119.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0% 55.2%	Sm 76,286 75,732 535,121 127,205 86.4% 82.3% - (21)	Sm 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%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9% 58.3%	\$m 71,632 71,031 497,425 130,033 126.4% 133.1% 21 (11)	5m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	143,461 141,751 730,093 225,243 117.7% 119.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0% 55.2%	\$m 76,286 75,732 \$35,121 127,205 86.4% 82.3%	\$m 4,706 4,690 5,155 11,522 87.0% 87.0%	567 554 142,315 3,838 (109.3)% (77.3)%	146,374 144,768 781,399 227,919 93.0% 88.5%	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9% 58.3%	\$m 71,632 71,031 497,425 130,033 126,4% 133.1%	\$m 4,538 4,522 5,000 8,297 76.4% 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	143,461 141,751 730,093 225,243 117.7% 119.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0% 55.2%	Sm 76,286 75,732 535,121 127,205 86,4% 82,3%	Sm 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% ————————————————————————————————————	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9% 	\$m 71,632 71,031 497,425 130,033 126,4% 133,1% 21 (11) 22	5m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)% (1) (23)	143,461 141,751 730,093 225,243 117.7% 119.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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 Pair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0% 55.2%	\$m 76,286 75,732 535,121 127,205 86.4% 82.3% (21) (11)	Sm 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% ————————————————————————————————————	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9% 58.3%	\$m 71,632 71,031 497,425 130,033 126,4% 133.1%	\$m 4,538 4,522 5,000 8,297 76.4% 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)% (1) (23) 3	143,461 141,751 730,093 225,243 117.7% 119.6% - - 20 (36) 22 - 3
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	27,956 27,716 60,863 38,840 105.5%	36,859 36,076 37,945 46,514 56.0% 55.2%	Sm 76,286 75,732 535,121 127,205 86,4% 82,3%	Sm 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% ————————————————————————————————————	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322 58.9% 	\$m 71,632 71,031 497,425 130,033 126,4% 133,1% 21 (11) 22	5m 4,538 4,522 5,000 8,297 76.4%	1,165 1,151 128,071 4,337 (1,036.4)% (900.0)% (1) (23)	143,461 141,751 730,093 225,243 117.7% 119.6%

Non ring-fenced bank

Hon ring-reneed bank												
			Quarter ended 30 Se	p 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	Śm	\$m	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm
Not interest in comments.												
Net interest income/(expense)	224	229	166	23	(207)	435	2,635	2,260	881	179	(993)	4,961
Net fee income/(expense)	103	91	158	30	(8)	374	810	969	847	145	(15)	2,757
Net income from financial instruments held for trading or managed on a fair value basis	(6)	8	1,038	1	111	1,152	33	34	2,800	11	800	3,679
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	105	(2)	-	-	-	103	(761)	_	-	-	-	(761)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	23	26	156	_	(22)	183	(10)	14	600	_	78	682
Other income/(expense)	(46)	46	141	_	67	208	833	87	561	_	16	1,494
Net operating income before change in expected credit losses and other credit impairment charges	403	398	1,659	54	(59)	2,455	3,540	3,364	5,689	335	(114)	12,812
Change in expected credit losses and other credit impairment charges	8	23	17	3	4	55	(143)	(34)	(150)	1	110	(216)
Net operating income/(expense)	411	421	1,676	57	(55)	2,510	3,397	3,331	5,539	336	(6)	12,596
Total operating expenses	(293)	(196)	(1,096)	(46)	(98)	(1,729)	(2,856)	(1,546)	(4,449)	(254)	(791)	(9,897)
of which: staff expenses	(107)	(73)	(323)	(15)	(140)	(658)	(875)	(526)	(1,371)	(94)	(528)	(3,394)
Operating profit/(loss)	118	225	580	11	(153)	781	541	1,785	1,090	82	(797)	2,699
Share of profit in associates and joint ventures	110	223	560	-	(155)	/61 A	341	1,765	1,090	02 —	22	2,699
Profit/(loss) before tax	118	225	580	11	(149)	785	541	1,785	1,090	82	(775)	2,721
Significant items - Totals												
Revenue	_	_	6	_	(2)	5	_	46	56	_	(4)	99
ECL	-	-	-	_	-	-	-	_	-	-	-	-
Operating expenses	_	(2)	(4)	_	(52)	(58)	(95)	(13)	76	_	(244)	(277)
Share of profit in associates and joint ventures	_	_	_	_	_				_	_		
-			At 30 Sep 201	8					At 31 Dec 201	3		-
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	28,253	37,329	79,814	3,975	1,152	150,523	28,250	37,876	71,632	4,538	1,165	143,461
Loans and advances to customers (net)	27,990	36,495	79,262	3,959	1,151	148,858	27,993	37,055	71,031	4,522	1,151	141,751
Total external assets	62,366	38,289	533,025	4,442	137,820	775,942	60,239	39,357	497,425	5,000	128,071	730,093
Customer accounts	37,962	42,764	132,054	9,638	2,526	224,943	38,255	44,322	130,033	8,297	4,337	225,243
customer accounts	37,902	42,704	132,034	9,036	2,320	224,945	30,233	44,322	130,033	0,297	4,337	223,243
Income Statement Metrics											(
Cost efficiency ratio	72.7%	49.2%	66.1%	85.2%	(166.1)%	70.4%	80.7%	46.0%	78.2%	75.8%	(693.9)%	77.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	72.7%	48.7%	66.1%	85.2%	(80.7)%	68.2%	78.0%	46.2%	80.3%	75.8%	(497.3)%	75.7%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	46	_	_	_	46
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	
Fair value movements on financial instruments	_	_	6	_	(2)	5	_	_	56	_	(4)	53
Tall Value movements on managements			•		(=)	-			50		(4)	33
Country of the countr												
Operating expenses												
Significant items												
Costs of structural reform	_	(2)	(7)	-	(40)	(49)	(1)	(6)	(34)	-	(210)	(251)
						_	(94)	(6)	22		_	(79)
Customer redress programmes	-	-	-	_	-	_	(34)	(0)	22	_	_	
Customer redress programmes Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	- (54)	(6)	_	_	_	-
Disposals, acquisitions and investment in new businesses	_ _ _	=	=	=					- -	=		
	- - -	_ _ _	_	=	_	-	_	-	- - -	=	_	_ 3
Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	- - - -	=	_		-	_	_	_		=======================================	_ 3	_

Europe - other

			Quarter ended 30 Se	ep 2019		-			Quarter ended 30 Ju	ın 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
						Śm		Sm				\$m
	\$m	\$m	\$m	\$m	\$m		\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	(1)	-	5	34	(1,021)	(983)	(3)	_	4	33	(310)	(276)
Net fee income/(expense)	67	-	-	39	(12)	94	67	_	_	38	(4)	101
Net income from financial instruments held for trading or managed on a fair value basis	(3)	-	(6)	8	644	643	(1)	-	196	7	(345)	(143)
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	-	-	-	276	277	7	-	-	_	158	165
Other income/(expense)	293	138	(23)	(2)	291	697	174	43	(229)	4	617	609
Net operating income before change in expected credit losses and other credit impairment charges	357	138	(24)	79	178	728	244	43	(29)	82	116	456
Change in expected credit losses and other credit impairment charges	_	_	_	(1)	1	_	_	_	_	2	_	2
Net operating income/(expense)	357	138	(24)	78	179	728	244	43	(29)	84	116	458
Total operating expenses	(499)	(236)	(75)	(25)	(235)	(1,070)	(410)	(136)	(59)	(99)	(526)	(1,230)
of which: staff expenses	(103)	(51)	(76)	(38)	(339)	(607)	(96)	(42)	(91)	(51)	(417)	(697)
Operating profit/(loss)	(142)	(98)	(99)	53	(56)	(342)	(166)	(93)	(88)	(15)	(410)	(772)
Share of profit in associates and joint ventures	(142)	(56)	(55)	-	(50)	1	(100)	(33)	(66)	(15)	(410)	1
	(142)	(98)	(99)	53	(55)	(341)	(166)	(93)	(88)	(15)	(409)	
Profit/(loss) before tax	(142)	(98)	(99)	53	(55)	(341)	(166)	(93)	(88)	(15)	(409)	(771)
Significant items - Totals												
Revenue	-	-	-	-	174	174	-	-	-	-	51	51
ECL	-	-	-	-	-	_	_	_	_	-	_	_
Operating expenses	(2)	(2)	3	63	(43)	19	_	1	(6)	(9)	(36)	(50)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Sep 201						At 30 Jun 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	-	-	-	8,313	-	8,313	_	_	_	8,592	_	8,592
Loans and advances to customers (net)	_	-	-	8,291	-	8,291	_	_	_	8,569	_	8,569
Total external assets	1,405	244	1,415	10,708	23,174	36,946	1,442	268	1,496	10,604	20,797	34,607
Customer accounts	_	_	_	10,973	83	11,056	_	_	_	11,703	84	11,787
Income Statement Metrics												
Cost efficiency ratio	139.8%	171.0%	(312.5)%	31.6%	132.0%	147.0%	168.0%	316.3%	(203.4)%	120.7%	453.4%	269.7%
to the state of th												
Income Statement metrics - Adjusted as originally reported	420.20/	450.50/	(225.0)0/	444 40/	4 000 00/	405.50/	168.0%	240.50/	(182.8)%	109.8%	752.00/	204 40/
Adjusted cost efficiency ratio	139.2%	169.6%	(325.0)%	111.4%	4,800.0%	196.6%	168.0%	318.6%	(182.8)%	109.8%	753.8%	291.4%
Revenue												
Significant items												
Customer redress programmes					_	_					_	
	_	_	_	Ξ	Ξ	Ξ	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_		174			_	_	_	51	
Fair value movements on financial instruments	_	_	_	-	1/4	174	_	_	_	_	51	51
Operating expenses												
Operating expenses												
Significant items					(4.4)	(44)			(4)		(5)	(0)
Significant items Costs of structural reform	-	_	3	_	(14)	(11)	_	-	(4)	_	(5)	(9)
Significant items Costs of structural reform Customer redress programmes	Ξ	_ (1)	3 -	Ξ	-	(1)	_	_	(4) —	Ξ	(5) —	1
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	<u>-</u>	(1) —	_		_	(1) —		1	_	_	_	1 -
Significant items Costs of structural reform Customer reddess programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	- - - -	(1) - -	_	-	_ _ _	(1) - -	- - - -			- - -	_ _ _	1 - -
Significant items Costs of structural reform Customer reduces programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	- - - - (2)	(1) —	_	_ _ _ (2)	_	(1) — — (34)		1	_	_	_	1 -
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	- - - - (2)	(1) - -	=	-	_ _ _	(1) - -		1 - -		- - -	_ _ _	1 - -

Europe - other

_			Quarter ended 31 M	ar 2019					Quarter ended 31 De	ec 2018		
=	Retail		Global	ai 2013			Retail		Global	C 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(3)	- SIII	2	32	(464)	(433)	(3)	- SIII	3	32	(401)	(369)
			_									
Net fee income/(expense)	64	_		36 5	(9) 350	91	68	_	(250)	38 6	(9) 652	97
Net income from financial instruments held for trading or managed on a fair value basis Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	_	_	(203)	5	350	152	2	_	(260)	ь	652	400
measured at fair value through profit or loss	_	_	_	_	_	_	(28)	_	_	_	_	(28)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit	_	_	_	_	_	_	(20)	_	_	_	_	(20)
or loss	23	_	_	_	67	90	(1)	_	_	_	(243)	(244)
Other income/(expense)	181	16	175	1	176	549	153	13	215	4	98	483
Net operating income before change in expected credit losses and other credit impairment charges	265	16	(26)	74	120	449	191	13	(42)	80	97	339
Change in expected credit losses and other credit impairment charges		_	(==)	(1)	_	(1)	_	_	-	1	(1)	_
Net operating income/(expense)	265	16	(26)	73	120	448	191	13	(42)	81	96	339
Total operating expenses	(363)	(130)	(102)	(90)	(508)	(1,193)	(382)	(123)	(85)	(110)	(1,310)	(2,010)
of which: staff expenses	(106)	(43)	(84)	(47)	(404)	(684)	(91)	(39)	(76)	(47)	(272)	(525)
Operating profit/(loss)	(98)	(114)	(128)	(17)	(388)	(745)	(191)	(110)	(127)	(29)	(1,214)	(1,671)
Share of profit in associates and joint ventures	(50)	(224)	(110)	- (27)	(500)	1	(151)	(110)	-	(25)	(1,214)	(1,0/1)
Profit/(loss) before tax	(98)	(114)	(128)	(17)	(387)	(744)	(191)	(110)	(127)	(29)	(1,214)	(1,671)
11011/1033/ Betore tax	(50)	(224)	(110)	(27)	(507)	(/+4)	(131)	(110)	(117)	(23)	(1,214)	(1,071)
Significant items - Totals												
Revenue	_	_	_	_	80	80	_	_	_	5	69	74
ECL	_	_	_	_	_	-	_	_	_	_	_	74
Operating expenses	_	_	(3)	(2)	(7)	(12)	_	_	(3)	_	(15)	(18)
Share of profit in associates and joint ventures		_	(3)	(2)	-	(12)			(5)		(15)	(10)
Share of profit in associates and joint ventures												
<u>=</u>			At 31 Mar 2019)					At 31 Dec 2018	1		
Balance sheet data	\$m	Şm	At 31 Mar 2019 \$m	9 \$m	\$m	\$m	\$m	\$m	At 31 Dec 2018 \$m	\$ \$m	\$m	\$m
Balance sheet data Loans and advances to customers (gross)	\$m —	\$m —			\$m _	\$m 8,117	\$m —	\$m —			\$m —	\$m 8,153
			\$m	\$m					\$m	\$m		
Loans and advances to customers (gross)	-	-	\$m —	\$m 8,117	-	8,117	-	-	\$m —	\$m 8,153	-	8,153
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_	\$m — —	\$m 8,117 8,095	_	8,117 8,095		_	\$m _ _	\$m 8,153 8,131	_	8,153 8,131
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,718	_ _ _ 262	\$m - - 1,416	\$m 8,117 8,095 10,400	_ _ 9,389	8,117 8,095 23,185	_ _ 1,810	_ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,718 _	_ _ _ 262 _	\$m — — 1,416 —	\$m 8,117 8,095 10,400 12,992	 9,389 82	8,117 8,095 23,185	_ _ 1,810	_ _ 271	\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	_ _ 1,718	_ _ _ 262	\$m - - 1,416	\$m 8,117 8,095 10,400	_ _ 9,389	8,117 8,095 23,185	_ _ 1,810	_ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	_ _ 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	_ _ 1,810 _	_ _ 271 _	\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375
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 - - 1,416 - (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%	- 1,810 - 200.0%	- 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 16,375 592.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	_ _ 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	_ _ 1,810 _	_ _ 271 _	\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375
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			\$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%	- 1,810 - 200.0%	- 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 16,375 592.9%
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			\$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%	- 1,810 - 200.0%	- 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 16,375 592.9%
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			\$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%	- 1,810 - 200.0%	- 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 16,375 592.9%
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			\$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%	- 1,810 - 200.0%	- 271 - 946.2%	\$m - - 1,508 - (202.4)%	\$m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9%
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		262 - 812.5% 812.5%	\$m - - 1,416 - (392.3)%	\$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%		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%
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		262 - 812.5% 812.5%	\$m 1,416 (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7%	1,810 — 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%
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		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 23,185 13,074 265.7% 320.1%		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%
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		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 23,185 13,074 265.7% 320.1%		946.2%	\$m 1,508 (202.4)% (195.2)%	\$m 8,153 8,151 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%
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		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 23,185 13,074 265.7% 320.1%		946.2%	\$m	\$m 8,153 8,151 10,333 16,294 137.5%		8,153 8,131 27,355 16,375 592.9% 751.7%
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		262 - 812.5% 812.5%	\$m 	\$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%		946.2%	\$m - 1,508 - (202.4)% (195.2)%	\$m 8,153 8,151 10,333 16,294 137.5%	- 13,433 81 1,350.5% 4,625.0% - - 69	8,153 8,131 27,355 16,375 592.9% 751.7%
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 Costs of structural reform Customer redress programmes		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%		8,117 8,095 23,185 13,074 265.7% 320.1%		946.2% 946.2%	\$m	\$m 8,153 8,151 10,333 16,294 137.5%		8,153 8,131 27,355 16,375 592,9% 751.7%
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		262 - 812.5% 812.5%	\$m 	\$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%		946.2%	\$m - 1,508 - (202.4)% (195.2)%	\$m 8,153 8,151 10,333 16,294 137.5%	- 13,433 81 1,350.5% 4,625.0% - 69 (15)	8,153 8,131 27,355 16,375 592.9% 751.7% — 5 69 (18) — —
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 Pagnificant items Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pags service costs of guaranteed minimum pension benefits equalisation		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%		8,117 8,095 23,185 13,074 265.7% 320.1%		946.2% 946.2%	\$m	\$m 8,153 8,151 10,333 16,294 137.5%		8,153 8,131 27,355 16,375 592,9% 751.7%
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		262 - 812.5% 812.5%	\$m 	\$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%		946.2% 946.2%	\$m - 1,508 - (202.4)% (195.2)%	\$m 8,153 8,151 10,333 16,294 137.5%	- 13,433 81 1,350.5% 4,625.0% - 69 (15)	8,153 8,131 27,355 16,375 592.9% 751.7% — 5 69 (18) — —

Europe - other

_			Quarter ended 30 Se	an 2019					Year to date 31 Dec	2010		
=	Retail		Global	:p 2010			Retail		Global	2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
		_				\$m	\$m	-		-		\$m
Not interest in control in the second	\$m	\$m —	\$m 10	\$m	\$m (205)	5m (346)		\$m —	\$m 13	\$m 124	\$m	
Net interest income/(expense)	(3)			32	(385)		(11)				(1,426)	(1,300)
Net fee income/(expense)	65	-	_	37	(29)	73	275	_	(2)	156	(32)	397
Net income from financial instruments held for trading or managed on a fair value basis	(4)	_	86	8	(147)	(57)	_	_	(68)	31	44	6
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	_	_		_	_	_	(27)	_	_		_	(27)
measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair value through profit	_	_	_	_	_	_	(27)	_	_	_	_	(27)
or loss	7	_	_	_	81	88	(3)	_	_	_	(79)	(81)
Other income/(expense)	170	13	(125)	(5)	379	432	659	53	(17)	(4)	857	1,547
Net operating income before change in expected credit losses and other credit impairment charges	235	13	(29)	72	(101)	190	893	53	(74)	307	(636)	542
Change in expected credit losses and other credit impairment charges	233	_	(25)	(5)	(101)	(5)	- 055	-	(/4)	(2)	(1)	(1)
Net operating income/(expense)	235	13	(29)	67	(101)	185	893	53	(74)	305	(636)	542
Total operating expenses	(381)	(137)	(94)	(161)	(490)	(1,263)	(1,532)	(480)	(333)	(550)	(2,571)	(5,463)
	(102)	(42)	(77)	(43)	(379)	(643)	(384)	(160)	(305)	(186)	(1,463)	(2,498)
of which: staff expenses	(102)	(124)	(123)	(94)	(591)	(1,078)	(639)	(427)	(407)	(245)	(3,207)	(4,921)
Operating profit/(loss) Share of profit in associates and joint ventures	(140)	(124)	(123)	(54)	(1)		(629)	(427)	(407)	(243)	(3,207)	(4,921)
	(146)	(124)	(123)	(94)		(1,079)	(639)	(427)	(407)	(245)	(3,203)	
Profit/(loss) before tax	(146)	(124)	(123)	(94)	(592)	(1,079)	(639)	(427)	(407)	(245)	(3,203)	(4,917)
Charles and Marrier World												
Significant items - Totals					(CA)	(64)				-	(240)	(205)
Revenue	_	_	_	_	(64)	(64)	_	_	_	5	(210)	(205)
ECL	_	_	_	_				_	_			
Operating expenses	_	(6)	(3)	(58)	(21)	(88)	-	(7)	91	(103)	(78)	(97)
Share of profit in associates and joint ventures	_	-	_	_	_	-	_	-	_	_	_	_
_			At 30 Sep 2018	3					At 31 Dec 2018	3		
Balance sheet data	\$m	Şm	At 30 Sep 2018 \$m	3 \$m	\$m	\$m	\$m	\$m	At 31 Dec 2018 \$m	3 Şm	\$m	\$m
Balance sheet data Loans and advances to customers (gross)	\$m —	\$m —			\$m _	\$m 8,752	\$m —	\$m _			\$m —	\$m 8,153
	\$m - -		\$m	\$m					\$m	\$m		
Loans and advances to customers (gross)	-	-	\$m —	\$m 8,752	_	8,752	-	-	\$m —	\$m 8,153	-	8,153
Loans and advances to customers (gross) Loans and advances to customers (net)		_	\$m _ _	\$m 8,752 8,733		8,752 8,733	_	_	\$m _ _	\$m 8,153 8,131	_	8,153 8,131
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,853	_ _ 278	\$m — — 1,523	\$m 8,752 8,733 10,946	_ _ 11,554	8,752 8,733 26,154	_ _ 1,810	_ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,853	_ _ 278	\$m — — 1,523	\$m 8,752 8,733 10,946	_ _ 11,554	8,752 8,733 26,154	_ _ 1,810	_ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	_ _ 1,853	_ _ 278	\$m — — 1,523	\$m 8,752 8,733 10,946	_ _ 11,554	8,752 8,733 26,154	_ _ 1,810	_ _ 271	\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	_ _ 1,853 _	_ _ _ 278 _	\$m - - 1,523 -	\$m 8,752 8,733 10,946 14,791	 11,554 84	8,752 8,733 26,154 14,875	_ _ 1,810 _	_ _ 271 _	\$m - - 1,508 -	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	_ _ 1,853 _		\$m - - 1,523 -	\$m 8,752 8,733 10,946 14,791	 11,554 84	8,752 8,733 26,154 14,875	- 1,810 - 171.6%	_ _ 271 _	\$m - - 1,508 -	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	_ _ 1,853 _	_ _ _ 278 _	\$m - - 1,523 -	\$m 8,752 8,733 10,946 14,791	 11,554 84	8,752 8,733 26,154 14,875	_ _ 1,810 _	_ _ 271 _	\$m - - 1,508 -	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375
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	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875	- 1,810 - 171.6%	- 271 - 905.7%	\$m - - 1,508 - (450.0)%	\$m 8,153 8,131 10,333 16,294	 13,433 81 (404.2)%	8,153 8,131 27,355 16,375 1,007.9%
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	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875	- 1,810 - 171.6%	- 271 - 905.7%	\$m - - 1,508 - (450.0)%	\$m 8,153 8,131 10,333 16,294	 13,433 81 (404.2)%	8,153 8,131 27,355 16,375 1,007.9%
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	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875	- 1,810 - 171.6%	- 271 - 905.7%	\$m - - 1,508 - (450.0)%	\$m 8,153 8,131 10,333 16,294	 13,433 81 (404.2)%	8,153 8,131 27,355 16,375 1,007.9%
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	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875	- 1,810 - 171.6%	- 271 - 905.7%	\$m - - 1,508 - (450.0)%	\$m 8,153 8,131 10,333 16,294	 13,433 81 (404.2)%	8,153 8,131 27,355 16,375 1,007.9%
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	1,853 — 162.1%		\$m - 1,523 - (324.1)% (313.8)%	5m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%	1,810 - 171.6%	905.7% 892.5%	\$m - 1,508 - (450.0)%	\$m 8,153 8,131 10,333 16,294 179,2%	13,433 81 (404.2)% (585.2)%	8,153 8,131 27,355 16,375 1,007.9% 718.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,853 — 162.1%	1,053.8%	\$m - 1,523 - (324.1)%	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7%	1,810 — 171.6%	905.7% 892.5%	\$m - 1,508 - (450.0)% (573.0)%	\$m 8,153 8,131 10,333 16,294 179,2%	13,433 81 (404.2)%	8,153 8,131 27,355 16,375 1,007.9%
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	1,853 — 162.1%		\$m 	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%	1,810 - 171.6% 171.6%	905.7% 892.5%	\$m	\$m 8.153 8.131 10,333 16,294 179.2% 148.0%	13,433 81 (404.2)% (585.2)%	8,153 8,131 27,355 16,375 1,007.9% 718.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	1,853 — 162.1%		\$m 	\$m 8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%	1,810 - 171.6% 171.6%	905.7% 892.5%	\$m	\$m 8.153 8.131 10,333 16,294 179.2% 148.0%	13,433 81 (404.2)% (585.2)%	8,153 8,131 27,355 16,375 1,007.9% 718.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	1,853 — 162.1%		\$m	\$m 8,752 8,733 10,946 14,791 223.6% 143.1%	- 11,554 84 (485.1)% (1,267.6)% - (64)	8,752 8,733 26,154 14,875 664.7% 462.6%	1,810 - 171.6% 171.6%	905.7% 892.5%	\$m — 1,508 — (450.0)% (573.0)%	\$m 8.153 8.131 10,333 16,294 179.2% 148.0%		8,153 8,131 27,355 16,375 1,007.9% 718.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	1,853 — 162.1%	1,053.8% 1,007.7%	\$m - 1,523 - (324.1)% (313.8)%	Sm 8,752 8,733 10,946 14,791 223.6% 143.1%	- 11,554 84 (485.1)% (1,267.6)% - - (64)	8,752 8,733 20,154 14,875 664.7% 462.6%	1,810 — 171.6% 171.6%	905.7% 892.5%	\$m - 1,508 - (450.0)% (573.0)%	\$m 8,153 8,131 10,333 16,294 179,2% 148.0%		8,153 8,131 27,355 16,375 1,007.9% 718.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Failv value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Costs of structural reform Customer redress programmes	1,853 — 162.1%	1,053.8% 1,007.7%	\$m	\$m 8,752 8,733 10,946 14,791 223.6% 143.1%	- 11,554 84 (485.1)% (1,267.6)% - (64)	8,752 8,733 26,154 14,875 664.7% 462.6%	1,810 171.6% 171.6%	905.7% 892.5%	\$m — 1,508 — (450.0)% (573.0)%	\$m 8,153 8,131 10,333 16,294 179,2% 148.0%		8,153 8,131 27,355 16,375 1,007.9% 718.3% — 5 (210)
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	1,853 — 162.1%	1,053.8% 1,007.7%	\$m - 1,523 - (324.1)% (313.8)%	Sm 8.752 8.733 10,946 14,791 223.6% 143.1%		8,752 8,733 20,154 14,875 664.7% 462.6%	1,810 171.6% 171.6%	905.7% 892.5%	\$m - 1,508 - (450.0)% (573.0)%	\$m 8,153 8,131 10,333 16,294 179,2% 148.0%		8,153 8,131 27,355 16,375 1,007.9% 718.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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 Pagnificant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	1,853 — 162.1%	1,053.8% 1,007.7%	\$m - 1,523 - (324.1)% (313.8)%	Sm 8,752 8,733 10,946 14,791 223.6% 143.1%		8,752 8,733 26,154 14,875 664.7% 462.6% ————————————————————————————————————	1,810 — 171.6% 171.6% — — — — — — — —	905.7% 892.5%	\$m - 1,508 - (450.0)% (573.0)%	\$m 8,153 8,131 10,333 16,294 179,2% 148.0%		8,153 8,131 27,355 16,375 1,007.9% 718.3% ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted 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	1,853 — 162.1%	1,053.8% 1,007.7%	\$m - 1,523 - (324.1)% (313.8)%	Sm 8.752 8.733 10,946 14,791 223.6% 143.1%	- 11,554 84 (485.1)% (1,267.6)% - - (64)	8,752 8,733 20,154 14,875 664.7% 462.6% ————————————————————————————————————	1,810 171.6% 171.6%	905.7% 892.5%	\$m 	\$m 8,153 8,131 10,333 16,294 179,2% 148,0%		8,153 8,131 27,355 16,375 1,007.9% 718.3% — 5 (210) (84) (6) (54)

Asia

			Quarter ended 30 Se	n 2019					Quarter ended 30 Ju	n 2019		
	Retail		Global	P 2023		_	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
	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm	Śm
Net interest income/(expense)	2,248	1,377	809	95	(317)	4,212	2,229	1,394	819	96	(352)	4,186
	593	317	326	101	(517)		619	331	311	92	(352)	1,356
Net fee income	593 44	70	571	39	583	1,339	29	64		34	566	1,356
Net income from financial instruments held for trading or managed on a fair value basis Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	44	70	5/1	39	583	1,307	29	64	450	34	566	1,143
measured at fair value through profit or loss	(27)	(40)	_	_	2	(35)	174	(6)	_		1	169
Changes in fair value of other financial instruments mandatorily measured at fair value through profit	(27)	(10)	_	_	2	(35)	1/4	(6)	_	_	1	169
or loss	5	9	5	(4)	(14)	1	2	2	3	(4)	3	6
Other income	335	29	130	2	394	890	171	41	134	(4)	430	779
	3,198	1,792	1,841	233	650	7,714	3,224	1,826	1,717	221	651	7,639
Net operating income before change in expected credit losses and other credit impairment charges											951	
Change in expected credit losses and other credit impairment charges	(88)	(163)	(28)	(3)	(1)	(283)	(31)	(53)	(19)	1		(102)
Net operating income	3,110	1,629	1,813	230	649	7,431	3,193	1,773	1,698	222	651	7,537
Total operating expenses	(1,415)	(639)	(787)	(117)	(345)	(3,303)	(1,415)	(608)	(839)	(126)	(372)	(3,360)
of which: staff expenses	(551)	(233)	(310)	(66)	(551)	(1,711)	(543)	(242)	(370)	(69)	(622)	(1,846)
Operating profit	1,695	990	1,026	113	304	4,128	1,778	1,165	859	96	279	4,177
Share of profit in associates and joint ventures	5		-		518	523	23	_	_	_	573	596
Profit before tax	1,700	990	1,026	113	822	4,651	1,801	1,165	859	96	852	4,773
Significant items - Totals												
Revenue	_	_	18	_	2	20	_	_	(5)	_	(8)	(13)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(1)	_	(6)	(1)	(19)	(27)	(3)	(9)	(17)	1	(11)	(39)
Share of profit in associates and joint ventures		_		` <u>'</u>	\ <u>-</u>	` _'	_	_	· -	_	· -	_
			At 30 Sep 2019)		_			At 30 Jun 2019)		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	157,705	161,056	139,633	21,521	308	480,223	155,626	164,510	134,478	20,876	197	475,687
Loans and advances to customers (net)	156,978	159,825	139,386	21,518	308	478,015	154,896	163,392	134,267	20,876	196	473,627
Total external assets	234,628	175,249	342,563	24,092	295,524	1,072,056	230,215	178,705	328,301	22,836	319,918	1,079,975
Customer accounts	359,577	160,453	126,840	25,260								677,289
customer accounts	555,577					672 557				24.281		
			120,040	25,200	427	672,557	360,950	165,265	126,448	24,281	345	
Income statement Metrics - Reported			120,040	23,200	427	672,557	360,950	105,265	126,448	24,281	345	
Income statement Metrics - Reported Cost officiency ratio	44.7%	35.7%										44.0%
Income statement Metrics - Reported Cost efficiency ratio	44.2%	35.7%	42.7%	50.2%	53.1%	672,557 42.8%	360,950 43.9%	33.3%	126,448 48.9%	24,281 57.0%	57.1%	44.0%
Cost efficiency ratio	44.2%	35.7%										44.0%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported			42.7%	50.2%	53.1%	42.8%	43.9%	33.3%	48.9%	57.0%	57.1%	
Cost efficiency ratio	44.2% 44.2%	35.7% 35.7%										44.0% 43.4%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio			42.7%	50.2%	53.1%	42.8%	43.9%	33.3%	48.9%	57.0%	57.1%	
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue			42.7%	50.2%	53.1%	42.8%	43.9%	33.3%	48.9%	57.0%	57.1%	
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items			42.7%	50.2%	53.1%	42.8%	43.9%	33.3%	48.9%	57.0%	57.1%	
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes		35.7%	42.7%	50.2% 49.8%	53.1% 50.3%	42.8% 42.6% —	43.9% 43.8%	33.3%	48.9% 47.7%	57.0% 57.5%	57.1% 54.8%	43.4%
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		35.7% — —	42.7%	50.2%	53.1% 50.3% — —	42.8% 42.6% — —	43.9%	33.3% 32.8%	48.9% 47.7% —	57.0%	57.1% 54.8%	43.4% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes		35.7%	42.7%	50.2% 49.8%	53.1% 50.3%	42.8% 42.6% —	43.9% 43.8%	33.3%	48.9% 47.7%	57.0% 57.5%	57.1% 54.8%	43.4%
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		35.7% — —	42.7%	50.2% 49.8%	53.1% 50.3% — —	42.8% 42.6% — —	43.9% 43.8%	33.3% 32.8%	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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		35.7% — —	42.7%	50.2% 49.8%	53.1% 50.3% — —	42.8% 42.6% — —	43.9% 43.8%	33.3% 32.8%	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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		35.7% — —	42.7%	50.2% 49.8%	53.1% 50.3% — —	42.8% 42.6% — —	43.9% 43.8%	33.3% 32.8%	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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		35.7% — —	42.7%	50.2% 49.8%	53.1% 50.3% — — 2	42.8% 42.6% — — 20	43.9% 43.8%	33.3% 32.8%	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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		35.7% — —	42.7% 42.8% — — — 18	50.2% 49.8%	53.1% 50.3% — —	42.8% 42.6% — —	43.9% 43.8%	33.3% 32.8% — —	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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		35.7% — —	42.7% 42.8%	50.2% 49.8%	53.1% 50.3% — — 2	42.8% 42.6% — — 20	43.9% 43.8%	33.3% 32.8% — —	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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		35.7% — —	42.7% 42.8%	50.2% 49.8% — — —	53.1% 50.3% ————————————————————————————————————	42.8% 42.6% — — 20	43.9% 43.8%	33.3% 32.8% — — —	48.9% 47.7% —	57.0% 57.5%	57.1% 54.8%	43.4% — —
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 Past service costs of guaranteed minimum pension benefits equalisation	44.2% - - - - -	35.7% — —	42.7% 42.8%	50.2% 45.8% ————————————————————————————————————	53.1% 50.3% ————————————————————————————————————	42.8% 42.6%	43.9%	33.3% 32.8% — — —	48.9% 47.7% ———————————————————————————————————	57.0% 57.5%	57.1% 54.8% ————————————————————————————————————	43.4% — (13)
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	44.2% - - - -	35.7% 	42.7% 42.8%	50.2% 49.8%	53.1% 50.3% — — — 2	42.8% 42.6%	43.9% 43.8% — — —	33.3%	48.9% 47.7% — — — — (5)	57.5% 57.5%	57.1% 54.8% ————————————————————————————————————	43.4% — —

_												
<u> </u>			Quarter ended 31 N	lar 2019					Quarter ended 31 D	ec 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,008	1,340	785	89	(226)	3,996	2,087	1,340	790	88	(173)	4,132
Net fee income	643	358	321	84	3	1,409	555	294	270	79	1	1,199
Net income from financial instruments held for trading or managed on a fair value basis	21	67	603	41	477	1,209	50	70	420	16	508	1,064
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	949	(2)	_	_	_	947	(689)	(15)	_	_	1	(703)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	4	_	7	(3)	_	8	4	_	(1)	(3)	_	-
Other income	(348)	62	120	2	414	250	685	12	138	3	353	1,191
Net operating income before change in expected credit losses and other credit impairment charges	3,277	1,825	1,836	213	668	7,819	2,692	1,701	1,617	183	690	6,883
Change in expected credit losses and other credit impairment charges	(78)	(71)	(7)	_	(2)	(158)	(31)	(147)	(18)	(2)	1	(197)
Net operating income	3,199	1,754	1,829	213	666	7,661	2,661	1,554	1,599	181	691	6,686
Total operating expenses	(1,334)	(579)	(767)	(116)	(335)	(3,131)	(1,348)	(572)	(732)	(111)	(440)	(3,203)
of which: staff expenses	(521)	(230)	(357)	(65)	(612)	(1,785)	(501)	(212)	(301)	(51)	(478)	(1,543)
Operating profit	1,865	1,175	1,062	97	331	4,530	1,313	982	867	70	251	3,483
Share of profit in associates and joint ventures	13	2,275	1,002	-	463	476	10	-	_	-	458	468
Profit before tax	1,878	1,175	1,062	97	794	5,006	1,323	982	867	70	709	3,951
- Tolit belore tax	1,070	1,173	1,002	31	754	3,000	1,323	302	007	70	703	3,331
Significant items - Totals												
		_	(23)	_	(4)	(27)		_	20	_	(10)	1
Revenue	_	_	(23)	_	(4)	(27)	_	_	20	_	(19)	_
ECL	_	_					_	_	_	_		
Operating expenses	_	_	(5)	-	(2)	(7)	_	_	_	_	(8)	(8)
Share of profit in associates and joint ventures	_	-	-	-	-	-	_	_	_	_	-	_
-			At 31 Mar 201	19					At 31 Dec 201	8		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	150,032	160,643	134,043	18,668	220	463,606	147,159	157,372	132,500	15,449	179	452,659
Loans and advances to customers (net)	149,268	159,562	133,792	18,667	219	461,508	146,407	156,278	132,234	15,447	179	450,545
Total external assets	222,041	174,520	318,745	20,836	310,258	1,046,400	216,597	170,961	308,065	16,924	316,275	1,028,822
Customer accounts	355,698	157,706	117,479	25,272	411	656,566	351,128	166,846	121,270	25,078	502	664,824
Income statement Metrics - Reported												
Cost efficiency ratio	40.7%	31.7%	41.8%	54.5%	50.1%	40.0%	50.1%	33.6%	45.3%	60.7%	63.8%	46.5%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	40.7%	31.7%	41.0%	54.5%	49.6%	39.8%	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_		_	_		_	_		_		
Fair value movements on financial instruments	_	_	(23)	-	(4)	(27)	_	_	20	_	(19)	1
Operating expenses												
Significant items												
Costs of structural reform		_	_	_	(1)	(1)		_	_	_	(4)	(4)
	_	_	_	_	(1)	(1)	_	_	_	_	(4)	(4)
Customer redress programmes	_	_	_	_			_	_	_	_		_
Disposals, acquisitions and investment in new businesses	_	_	_	-	_	_	_	_	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	- (5)	-	-	- (5)	_	_	_	_	_	_
Restructuring and other related costs	_	_	(5)	_	(1)	(6)	_	_	_	_	(4)	(4)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_

<u>-</u>			Quarter ended 30 Se	ep 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,129	1,284	750	88	(96)	4,155	8,017	4,977	2,882	342	(110)	16,108
Net fee income	617	330	308	80	3	1,338	2,711	1,352	1,265	336	12	5,676
Net income from financial instruments held for trading or managed on a fair value basis	34	70	514	23	448	1,089	159	276	2,113	98	1,488	4,134
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,		(*)			()		()	()				()
measured at fair value through profit or loss	94	(1)	_	-	(28)	65	(690)	(27)	-	_	-	(717)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit	((4)			()	(==)		()	(-)		()
or loss	(32)	_	(1)	(2)	25	(10)	(26)	1	(10)	(7)	16	(26)
Other income	200	21	117	11	413	752	1,457	182	578	111	1,391	3,609
Net operating income before change in expected credit losses and other credit impairment charges	3,042	1,704	1,688	190	765	7,389	11,628	6,761	6,828	770	2,797	28,784
Change in expected credit losses and other credit impairment charges	(89)	(153)	(47)			(289)	(258)	(295)	(50)	(2)	3	(602)
Net operating income	2,953	1,551	1,641	190	765	7,100	11,370	6,466	6,778	768	2,800	28,182
Total operating expenses	(1,307)	(573)	(752)	(105)	(416)	(3,153)	(5,210)	(2,290)	(3,004)	(430)	(1,532)	(12,466)
of which: staff expenses	(487)	(219)	(337)	(57)	(560)	(1,660)	(1,937)	(853)	(1,290)	(221)	(2,204)	(6,505)
Operating profit	1,646	978	889	85	349	3,947	6,160	4,176	3,774	338	1,268	15,716
Share of profit in associates and joint ventures	4	_	_	_	508	512	31	_	_	_	2,043	2,074
Profit before tax	1,650	978	889	85	857	4,459	6,191	4,176	3,774	338	3,311	17,790
-	,,,,,							,				
Significant items - Totals												
Revenue		_	3	_	14	17	_	_	48	_	(10)	38
ECL		_	_	_	_	-		_	40	_	(10)	-
	_	_	_				_		_	_		
Operating expenses	_	_	_	(2)	(6)	(8)	_	_	_	_	(16)	(16)
Share of profit in associates and joint ventures	_	_	-	_	_	-	_	_	_	_	_	_
-			At 30 Sep 201	0					At 31 Dec 201	,		
Bulance de la desa	*	· · ·			A	· · ·	A	A			· · ·	· · ·
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	142,557	156,528	131,841	15,210	187	446,323	147,159	157,372	132,500	15,449	179	452,659
Loans and advances to customers (net)	141,770	155,399	131,602	15,210	187	444,168	146,407	156,278	132,234	15,447	179	450,545
Total external assets	211,685	170,983	308,702	17,173	305,515	1,014,058	216,597	170,961	308,065	16,924	316,275	1,028,822
Customer accounts	345,719	165,519	115,558	24,002	974	651,772	351,128	166,846	121,270	25,078	502	664,824
Income statement Metrics - Reported												
Cost efficiency ratio	43.0%	33.6%	44.5%	55.3%	54.4%	42.7%	44.8%	33.9%	44.0%	55.8%	54.8%	43.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	43.0%	33.6%	44.6%	54.2%	54.6%	42.7%	44.8%	33.9%	44.3%	55.8%	54.0%	43.3%
Revenue												
Significant items												
											_	
Customer redress programmes	_	_	_	_	_	_	_	_	_	_		_
Disposals, acquisitions and investment in new businesses					_	_	_	_	_	_	_	
	_	_									()	
Fair value movements on financial instruments	_	_	3	=	14	17	-	-	48	-	(10)	38
	_	Ξ				17	-	-		-	(10)	38
Operating expenses	=	Ξ				17	-	-		-	(10)	38
Operating expenses Significant items	Ξ	Ξ			14		-	-		-		
Operating expenses Significant items Costs of structural reform	-					(3)	-	-		-	(9)	38
Operating expenses Significant items Costs of structural reform Customer referse programmes	= =	= =			(3) —	(3)	= =	- - -		=	(9) —	(9) —
Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	= = = = = = = = = = = = = = = = = = = =	= = = = = = = = = = = = = = = = = = = =			(3) - -	(3) 	=	-		- - - -	(9) 	(9) _ _
Operating expenses Significant items Costs of structural reform Customer referse programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	-	= = = = = = = = = = = = = = = = = = = =			(3) 	(3) 	- - - -	= = = = = = = = = = = = = = = = = = = =		- - - -	(9) — —	(9) — —
Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	= = = = = = = = = = = = = = = = = = = =	= = = = = = = = = = = = = = = = = = = =		- - -	(3) - -	(3) 	- - - - -	- - - -		- - - - -	(9) 	(9) _ _

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			Quarter ended 30 Se	p 2019		_			Quarter ended 30 Ju	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	Sm
Net interest income/(expense)	1,752	922	364	79	(235)	2,882	1,738	943	376	81	(290)	2,848
Net fee income	473	213	155	81	7	929	491	222	142	73	(250)	936
Net income from financial instruments held for trading or managed on a fair value basis	48	41	310	31	335	765	37	39	232	27	318	653
Net income from assets and liabilities of insurance businesses, including related derivatives, measured		**	310	31	333	703	37	33	232	27	310	033
at fair value through profit or loss	(41)	(10)	_	_	2	(49)	146	(6)	_	_	1	141
Changes in fair value of other financial instruments mandatorily measured at fair value through profit	(41)	(10)			-	(43)	140	(0)			*	141
or loss	5	9	5	(4)	(11)	4	2	2	3	(4)	5	8
Other income	247	6	23	1	89	366	81	13	25	1	207	327
Net operating income before change in expected credit losses and other credit impairment charges	2,484	1,181	857	188	187	4,897	2,495	1,213	778	178	249	4,913
Change in expected credit losses and other credit impairment charges	(69)	(115)	(20)	(2)	(1)	(207)	2,493	(27)	(9)	_	(1)	(34)
	2,415	1,066	837	186	186	4,690	2,498	1,186	769	178	248	4,879
Net operating income												
Total operating expenses	(781)	(356)	(371)	(77)	(93)	(1,678)	(793)	(319)	(407)	(86)	(128)	(1,733)
of which: staff expenses	(320)	(127)	(134)	(42)	(94)	(717)	(315)	(127)	(179)	(46)	(145)	(812)
Operating profit	1,634	710	466	109	93	3,012	1,705	867	362	92	120	3,146
Share of profit in associates and joint ventures	3		-		2	5	16				2	18
Profit before tax	1,637	710	466	109	95	3,017	1,721	867	362	92	122	3,164
Significant items - Totals												
Revenue	_	_	13	_	-	13	_	_	(2)	_	(6)	(8)
ECL	-	_	-	-	-	_	-	_	-	-	-	_
Operating expenses	(1)	_	(2)	_	(16)	(19)	_	(4)	(7)	1	(3)	(13)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Sep 2019	9					At 30 Jun 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	105,733	103,826	83,502	15,692	182	308,935	103,131	107,066	79,386	15,630	181	305,394
Loans and advances to customers (net)	105,387	103,235	83,335	15,689	182	307,828	102,811	106,575	79,232	15,630	180	304,428
Total external assets	175,237	114,496	224,628	17,877	166,320	698,558	170,457	117,723	211,338	17,346	178,533	695,397
Customer accounts	298,529	116,473	54,166	17,902	277	487,347	300,391	119,335	50,630	17,389	203	487,948
		,		***			,	-,	,	,		
Income statement Metrics - Reported												
Cost efficiency ratio	31.4%	30.1%	43.3%	41.0%	49.7%	34.3%	31.8%	26.3%	52.3%	48.3%	51.4%	35.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio									51.3%	48.9%	49.0%	35.0%
												33.070
	31.4%	30.1%	43.7%	41.0%	41.2%	34.0%	31.8%	26.0%	31.3%	40.570		
	31.4%	30.1%	43.7%	41.0%	41.2%	34.0%	31.8%	26.0%	31.3%	40.570		
Revenue	31.4%	30.1%	43.7%	41.0%	41.2%	34.0%	31.8%	26.0%	31.3%	46.576		
Revenue Significant items	31.4%	30.1%		41.0%		34.0%				45.576		
Revenue Significant items Customer redress programmes	-	-	_	_	_	_	_	-	-	_	_	_
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	31.4% _ _	Ξ	=	Ξ	Ξ	Ξ		<u>-</u>	Ξ	- -	=	_
Revenue Significant items Customer redress programmes	-	-	_	_	_	_	_	-	-	_	_	_ _ (8)
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	-	Ξ	=	Ξ	Ξ	Ξ	_	<u>-</u>	Ξ	_	=	
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	-	Ξ	=	Ξ	Ξ	Ξ	_	<u>-</u>	Ξ	_	=	
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	-	Ξ	=	Ξ	Ξ	_ _ 13	_	<u>-</u>	Ξ	_	=	
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	-	Ξ	=	Ξ	Ξ	Ξ	_	<u>-</u>	Ξ	_	=	
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	-	Ξ	=	Ξ	Ξ	_ _ 13	_	<u>-</u>	Ξ	_	=	
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	-	Ξ	=	Ξ	- - -	_ _ 13	_	- -	Ξ	_	=	
Revenue Significant items 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	-	Ξ	- - 13	Ξ		- - 13	_	=======================================	Ξ	_	=	
Revenue Significant items 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 Restructuring and other related costs	=======================================	Ξ	- 13	<u>-</u> -	(2)	- - 13	_	= = =		=======================================	_ (6)	(8) - - -
Revenue Significant items 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)	Ξ	- - 13 - - - (2)	Ē	(2) - - (15)	- - 13 (2) - - (18)	_	- - - - - (4)	- (2) - - - - (7)	<u> </u>	- (6) - - - - (3)	(8) - - - (14)

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=												
_			Quarter ended 31 M	lar 2019					Quarter ended 31 De	ec 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	Sm	\$m	Śm	\$m	\$m	\$m	\$m	Sm	\$m	\$m
Net interest income/(expense)	1,530	884	367	74	(197)	2,658	1,609	895	359	73	(157)	2,779
Net fee income	490	237	153	66	8	954	433	200	115	67	5	820
Net income from financial instruments held for trading or managed on a fair value basis	33	42	344	35	290	744	51	47	216	15	331	660
Net income from assets and liabilities of insurance businesses, including related derivatives, measured												
at fair value through profit or loss	819	(2)	-	_	_	817	(601)	(15)	_	_	_	(616)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit			_						(*)	(=)		
or loss	4		7	(3)	4	12	4		(1)	(3)	4	4
Other income	(350)	34	19	1	131	(165)	537	(6)	33		150	714
Net operating income before change in expected credit losses and other credit impairment charges	2,526	1,195	890	173	236	5,020	2,033	1,121	722	152	333	4,361
Change in expected credit losses and other credit impairment charges	(43)	(44)	(13)		_	(100)	(8)	(95)		_	1	(102)
Net operating income	2,483	1,151	877	173	236	4,920	2,025	1,026	722	152	334	4,259
Total operating expenses	(759)	(314)	(386)	(80)	(133)	(1,672)	(765)	(307)	(358)	(79)	(199)	(1,708)
of which: staff expenses	(304)	(124)	(178)	(45)	(181)	(832)	(293)	(112)	(147)	(35)	(80)	(667)
Operating profit	1,724	837	491	93	103	3,248	1,260	719	364	73	135	2,551
Share of profit in associates and joint ventures	3	_	_	_	3	6	7	-	_	_	3	10
Profit before tax	1,727	837	491	93	106	3,254	1,267	719	364	73	138	2,561
-	,						, .					
Significant items - Totals												
Revenue		_	(16)	_	(6)	(22)	_	_	12	_	(6)	6
ECL	_	_	(10)	_	(0)	(22)	_	_	- 12	_	(0)	_
	_	_					_	_	_	_		
Operating expenses	_	_	(5)	-	(2)	(7)	_	_	_	_	(8)	(8)
Share of profit in associates and joint ventures	_	_	-	_	_	-	_	_	_	_	-	_
en de la companya de			At 31 Mar 201	10					At 31 Dec 201	0		
Particular de la deservación de la constantina del constantina de la constantina del constantina de la constantina de la constantina de la constantina del constantina d	*	· · ·			*		A	ć			*	· · ·
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	98,718	103,170	80,391	13,808	205	296,292	97,215	102,494	80,261	11,344	164	291,477
Loans and advances to customers (net)	98,367	102,697	80,245	13,808	205	295,322	96,869	102,045	80,124	11,344	164	290,546
Total external assets	163,778	113,402	205,434	15,727	173,438	671,779	159,624	112,677	199,647	12,655	183,191	667,794
Customer accounts	295,533	114,786	46,775	18,477	192	475,763	292,481	123,298	50,577	18,237	304	484,897
Income statement Metrics - Reported												
Cost efficiency ratio	30.0%	26.3%	43.4%	46.2%	56.4%	33.3%	37.6%	27.4%	49.6%	52.0%	59.8%	39.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	30.0%	26.3%	42.1%	46.2%	54.1%	33.0%	37.6%	27.4%	50.4%	52.0%	56.3%	39.0%
Revenue												
Significant items												
					_						_	
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	Ξ	_
Disposals, acquisitions and investment in new businesses		_					_					- 6
Fair value movements on financial instruments	_	_	(16)	-	(6)	(22)	_	-	12	_	(6)	6
Operating expenses												
Operating expenses Significant items												
					(-)	4.1						
Costs of structural reform	_	-	-	_	(1)	(1)	_	_	-	-	(4)	(4)
Customer redress programmes	_	-	_	_	_	-	_	_	_	_	-	_
Disposals, acquisitions and investment in new businesses	_	-	-	-	-	_	-	-	_	_	-	_
Restructuring and other related costs	_	-	(5)	-	(1)	(6)	-	-	_	_	(4)	(4)
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	_	-	-	-	_	-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_

Hong Kong

			Quarter ended 30 Se	p 2018					Year to date 31 Dec	2018		
-	Retail		Global			-	Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,660	854	336	71	(160)	2,761	6,140	3,301	1,235	278	(462)	10,492
Net fee income	499	223	135	64	10	931	2,163	909	586	274	30	3,962
Net income from financial instruments held for trading or managed on a fair value basis	37	47	286	18	258	646	164	190	1,231	82	875	2,542
Net income from assets and liabilities of insurance businesses, including related derivatives, measured												
at fair value through profit or loss	96	(1)	-	-	(27)	68	(546)	(27)	-	-	_	(573)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	(33)		(1)	(2)	29	(7)	(26)	1	(10)	(7)	31	(11)
Other income	143	(9)	21	2	159	316	1,021	74	107	(8)	625	1,819
Net operating income before change in expected credit losses and other credit impairment charges	2,402	1,114	777	153	269	4,715	8,916	4,448	3,149	619	1,099	18,231
Change in expected credit losses and other credit impairment charges	(40)	(38)	(13)		(1)	(92)	(106)	(116)	6		2	(214)
Net operating income	2,362	1,076	764	153	268	4,623	8,810	4,332	3,155	619	1,101	18,017
Total operating expenses	(748)	(302)	(373)	(71)	(158)	(1,652)	(2,885)	(1,218)	(1,485)	(302)	(649)	(6,539)
of which: staff expenses	(279)	(113)	(163)	(39)	(134)	(728)	(1,109)	(443)	(629)	(153)	(540)	(2,874)
Operating profit	1,614	774	391	82	110 3	2,971 6	5,925	3,114	1,670	317	452	11,478
Share of profit in associates and joint ventures				_			26			_	10	36
Profit before tax	1,617	774	391	82	113	2,977	5,951	3,114	1,670	317	462	11,514
Confloration Table												
Significant items - Totals			1	_	(5)	(4)			22		(27)	(5)
Revenue ECL	_	_		_	(5)	(4)	_	_	22	_	(27)	(5)
	_	_	_			(7)	_	_	_	_	(16)	
Operating expenses	_	_	_	(1)	(6)	(7)	_	_	_	_	(16)	(16)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
=			At 30 Sep 2018	R					At 31 Dec 2018	1		
Balance sheet data	Sm	Sm	At 30 Sep 2018		Sm	Sm	Sm	Sm	At 31 Dec 2018		Sm	Śm
Balance sheet data Loans and advances to customers (eross)	\$m 93.728	\$m 102.350	\$m	\$m	\$m 153	\$m 285.933	\$m 97.215	\$m 102.494	\$m	\$m	\$m 164	\$m 291.477
Loans and advances to customers (gross)	93,228	102,350	\$m 79,023	\$m 11,179	153	285,933	97,215	102,494	\$m 80,261	\$m 11,344	164	291,477
Loans and advances to customers (gross) Loans and advances to customers (net)	93,228 92,857	102,350 101,880	\$m 79,023 78,887	\$m 11,179 11,179	153 153	285,933 284,956	97,215 96,869	102,494 102,045	\$m 80,261 80,124	\$m 11,344 11,344	164 164	291,477 290,546
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	93,228 92,857 154,863	102,350 101,880 112,755	\$m 79,023 78,887 198,932	\$m 11,179 11,179 12,886	153 153 175,451	285,933 284,956 654,887	97,215 96,869 159,624	102,494 102,045 112,677	\$m 80,261 80,124 199,647	\$m 11,344 11,344 12,655	164 164 183,191	291,477 290,546 667,794
Loans and advances to customers (gross) Loans and advances to customers (net)	93,228 92,857	102,350 101,880	\$m 79,023 78,887	\$m 11,179 11,179	153 153	285,933 284,956	97,215 96,869	102,494 102,045	\$m 80,261 80,124	\$m 11,344 11,344	164 164	291,477 290,546
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	93,228 92,857 154,863	102,350 101,880 112,755	\$m 79,023 78,887 198,932	\$m 11,179 11,179 12,886	153 153 175,451	285,933 284,956 654,887	97,215 96,869 159,624	102,494 102,045 112,677	\$m 80,261 80,124 199,647	\$m 11,344 11,344 12,655	164 164 183,191	291,477 290,546 667,794
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	93,228 92,857 154,863	102,350 101,880 112,755	\$m 79,023 78,887 198,932	\$m 11,179 11,179 12,886	153 153 175,451	285,933 284,956 654,887	97,215 96,869 159,624	102,494 102,045 112,677	\$m 80,261 80,124 199,647	\$m 11,344 11,344 12,655	164 164 183,191	291,477 290,546 667,794
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	93,228 92,857 154,863 288,920	102,350 101,880 112,755 123,380	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462	285,933 284,956 654,887 478,214	97,215 96,869 159,624 292,481	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304	291,477 290,546 667,794 484,897
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	93,228 92,857 154,863 288,920	102,350 101,880 112,755 123,380	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462	285,933 284,956 654,887 478,214	97,215 96,869 159,624 292,481	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304	291,477 290,546 667,794 484,897
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	93,228 92,857 154,863 288,920	102,350 101,880 112,755 123,380	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462	285,933 284,956 654,887 478,214	97,215 96,869 159,624 292,481	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304	291,477 290,546 667,794 484,897
Loans and advances to 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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462 58.7%	285,933 284,956 654,887 478,214 35.0%	97,215 96,869 159,624 292,481 32.4%	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577 47.2%	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304 59.1%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462 58.7%	285,933 284,956 654,887 478,214 35.0%	97,215 96,869 159,624 292,481	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577 47.2%	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304 59.1%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462 58.7%	285,933 284,956 654,887 478,214 35.0%	97,215 96,869 159,624 292,481	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577 47.2%	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304 59.1%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	\$m 79,023 78,887 198,932 47,852	\$m 11,179 11,179 12,886 17,600	153 153 175,451 462 58.7%	285,933 284,956 654,887 478,214 35.0%	97,215 96,869 159,624 292,481	102,494 102,045 112,677 123,298	\$m 80,261 80,124 199,647 50,577 47.2%	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304 59.1%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	\$m 11,179 11,179 12,886 17,600 46.4% 45.8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32,4%	102,494 102,045 112,677 123,298 27.4%	5m 80,261 80,124 199,647 50,577 47.2%	\$m 11,344 11,344 12,655 18,237	164 164 183,191 304 59.1% 56.2%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	5m 79,023 78,887 198,932 47,852 48.0%	Sm 11,179 11,179 12,886 17,600 46.4% 45.8%	153 153 175,451 462 58.7%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 153,624 292,481 32.4%	102,494 102,045 112,677 123,298 27.4%	5m 80,261 80,124 199,647 50,577 47.2%	5m 11,344 11,344 12,655 18,237 48.8%	164 164 183,191 304 59.1%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	Sm 11,179 11,179 12,886 17,600 46.4% 45.8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32,4%	102,494 102,045 112,677 123,298 27.4%	5m 80,261 80,124 199,647 50,577 47.2%	Sm 11,344 11,344 12,655 18,237 48.8% 48.8%	164 164 183,191 304 59.1% 56.2%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	Sm 11,179 11,179 12,886 17,600 46.4% 45.8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32,4%	102,494 102,045 112,677 123,298 27.4%	5m 80,261 80,124 199,647 50,577 47.2%	Sm 11,344 11,344 12,655 18,237 48.8% 48.8%	164 164 183,191 304 59.1% 56.2%	291,477 290,546 667,794 484,897 35.9%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	Sm 11,179 11,179 12,886 17,600 46.4% 45.8%	153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32,4%	102,494 102,045 112,677 123,298 27.4%	5m 80,261 80,124 199,647 50,577 47.2%	Sm 11,344 11,344 12,655 18,237 48.8% 48.8%	164 164 183,191 304 59,1% 56,2%	291,477 290,546 667,794 484,897 35.9% 35.8%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	Sm 11,179 11,179 12,886 17,600 46,4% 45,8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32.4%	102,494 102,045 112,677 123,298 27,4%	5m 80,261 80,124 199,647 50,577 47.2%	Sm 11,344 11,344 12,655 18,237 48.8% 48.8%	164 164 183,191 304 59.1% 56.2%	291,477 290,546 667,794 484,897 35.9% 35.8%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	Sm 11,179 11,179 12,886 17,600 46.4% 45.8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32.4%	102,494 102,045 112,677 123,298 27,4% 27,4%	5m 80,261 80,124 199,647 50,577 47,2%	Sm 11,344 11,344 12,655 18,237 48.8% 48.8%	164 163,191 304 59,1% 56,2%	291,477 290,546 667,794 484,897 35.9% 35.8%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	\$m 11,179 11,179 12,886 17,600 46,4% 45,8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32,4%	102,494 102,045 112,677 123,298 27,4%	5m 80,261 80,124 199,647 50,577 47,2%	\$m 11,344 11,344 12,655 18,237 48.8% 48.8%	164 164 183,191 304 59.1% 56.2% ————————————————————————————————————	291,477 290,546 667,794 484,897 35.9% 35.8%
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 Restructuring and other releated costs	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	\$m 11,179 11,179 12,886 17,600 46.4% 45.8%	153 153 175,451 462 58.7% 55.5% ————————————————————————————————	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32.4% 32.4%	102,494 102,045 112,677 123,298 27,4% 27,4%	5m 80,261 80,124 199,647 50,577 47,2%	Sm 11,344 11,344 12,655 18,237 48.8% 45.8%	164 163,191 304 59.1% 56.2%	291,477 290,546 667,794 484,897 35.9% 35.8%
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	93,228 92,857 154,863 288,920 31.1%	102,350 101,880 112,755 123,380 27.1%	Sm 79,023 78,887 198,932 47,852 48.0%	\$m 11,179 11,179 12,886 17,600 46,4% 45,8%	153 153 175,451 462 58.7% 55.5%	285,933 284,956 654,887 478,214 35.0% 34.9%	97,215 96,869 159,624 292,481 32,4%	102,494 102,045 112,677 123,298 27,4% 27,4%	5m 80,261 80,124 199,647 50,577 47,2%	\$m 11,344 11,344 12,655 18,237 48.8% 48.8%	164 164 183,191 304 59.1% 56.2% ————————————————————————————————————	291,477 290,546 667,794 484,897 35.9% 35.8%

Mainland China

									0	2010		
			Quarter ended 30 Se	ep 2019					Quarter ended 30 Ju	in 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	151	153	_	2	406	103	155	149	_	15	422
Net fee income/(expense)	26	33	12	_	(1)	70	37	30	15	_	_	82
Net income from financial instruments held for trading or managed on a fair value basis	(8)	(11)	31	_	107	119	(8)	(13)	(14)	_	95	60
Net income from assets and liabilities of insurance businesses, including related derivatives, measured		(11)	31		107	113	(6)	(13)	(14)		33	00
at fair value through profit or loss	4	_		_	_	4	1	_	_		_	1
Changes in fair value of other financial instruments mandatorily measured at fair value through profit	,	_	_	_	_	-	-	_	_	_	_	-
or loss	_	_	_	_	_	_	_	_	_	_	_	_
				_						_		
Other income	34	18	51		87	190	41	20	52		114	227
Net operating income before change in expected credit losses and other credit impairment charges	156	191	247	-	195	789	174	192	202	-	224	792
Change in expected credit losses and other credit impairment charges	(12)	(20)	(1)			(33)	(14)	(11)	(3)			(28)
Net operating income	144	171	246	_	195	756	160	181	199	_	224	764
Total operating expenses	(185)	(97)	(98)	(1)	(146)	(527)	(178)	(100)	(101)	(1)	(159)	(539)
of which: staff expenses	(77)	(38)	(40)	_	(168)	(323)	(74)	(40)	(40)	_	(169)	(323)
Operating profit/(loss)	(41)	74	148	(1)	49	229	(18)	81	98	(1)	65	225
Share of profit in associates and joint ventures	(/			-	516	516	(,	_	_	_	570	570
Profit/(loss) before tax	(41)	74	148	(1)	565	745	(18)	81	98	(1)	635	795
Profit/(loss) before tax	(41)	/4	140	(1)	303	745	(18)	01	30	(1)	033	/95
Significant items - Totals												
Revenue	_	_	1	-	_	1	_	_	_	_	_	_
ECL	_	-	-	-	-	-	_	-	-	_	-	_
Operating expenses	_	-	_	-	-	_	_	(1)	-	-	(1)	(2)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Sep 2019	9					At 30 Jun 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	9,825	17,513	13,977	9	1	41,325	9,987	18,725	14,223	11	_	42,946
	9,752	17,313	13,953	9		41,024	9,915	18,532	14,199	11	_	42,657
Loans and advances to customers (net)					1							
Total external assets	11,448	19,786	25,605	9	47,292	104,140	11,591	20,880	24,864	11	50,437	107,783
Customer accounts	10,931	13,440	18,687	26	27	43,111	11,109	13,942	20,307	22	29	45,409
Income statement Metrics - Reported												
Cost efficiency ratio	118.6%	50.8%	39.7%	-%	74.9%	66.8%	102.3%	52.1%	50.0%	-%	71.0%	68.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	118.6%	50.8%	39.8%	-%	74.9%	66.9%	102.3%	51.6%	50.0%	-%	70.5%	67.8%
rajusca cost emacinej ratio	110.0%	30.070	33.070	~	74.570	00.570	102.570	31.070	30.070	,,,	70.570	07.070
B												
Revenue												
Significant items												
Customer redress programmes	_	-	-	-	-	-	_	-	-	_	-	_
Disposals, acquisitions and investment in new businesses	_	-	_	_	-	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	1	_	_	1	_	-	-	_	-	_
Operating expenses												
Significant items												
Costs of structural reform			_		_			_	_	_	_	_
	_			_		_	_	_	_	_	_	
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	_	_	-	-	-	-	_
Restructuring and other related costs	-	-	-	-	-	_	_	(2)	_	-	_	(2)
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	_	_	_	-	-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	-	-	-	-	_	_	_	_	-	_	_

Mainland China

——————————————————————————————————————			Quarter ended 31 M	lar 2010					Quarter ended 31 D	ac 2019		
-	Retail		Global	181 2013			Retail		Global	C 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Comerate		and Wealth	Commercial	and	Private	Corporato	
					Corporate	Total					Corporate	Total
	Management	Banking	Markets	Banking	Centre	Total \$m	Management	Banking	Markets	Banking	Centre	Total Sm
Mak Sakanan di Sanana	\$m	\$m 157	\$m	\$m —	\$m		\$m	\$m	\$m	\$m	\$m	5m 425
Net interest income	101		149		19	426	96	157	160	_	12	
Net fee income/(expense)	43	43	13	_		99	16	24	14	_	(1)	53
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	(7)	(13)	11	_	41	32	(9)	(11)	(5)	-	60	35
at fair value through profit or loss	45	_	-	-	-	45	(25)	_	-	-	-	(25)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	_	_	_	_	_	_	_	_	_	_	_	_
Other income	22	22	54		106	204	42	20	55	_	55	172
Net operating income before change in expected credit losses and other credit impairment charges	204	209	227	-	166	806	120	190	224	-	126	660
Change in expected credit losses and other credit impairment charges	(12)	(24)	(4)	_	_	(40)	(27)	(26)	(5)	_	1	(57)
Net operating income	192	185	223	-	166	766	93	164	219	-	127	603
Total operating expenses	(174)	(95)	(96)	(1)	(133)	(499)	(184)	(94)	(90)	(1)	(124)	(493)
of which: staff expenses	(73)	(39)	(40)	_	(159)	(311)	(72)	(36)	(38)	_	(145)	(291)
Operating profit/(loss)	18	90	127	(1)	33	267	(91)	70	129	(1)	3	110
Share of profit in associates and joint ventures	_	_	_	_	461	461	_	_	_	_	455	455
Profit/(loss) before tax	18	90	127	(1)	494	728	(91)	70	129	(1)	458	565
Significant items - Totals												
Revenue	_	_	(1)	-	_	(1)	_	_	1	-	-	1
ECL	_	_	_	-	_	_	_	_	_	-	-	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
-			At 31 Mar 201	19					At 31 Dec 201	8		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	10,075	18,135	13,695	12	_	41,917	9,834	16,143	13,227	12	-	39,216
Loans and advances to customers (net)	10,008	17,951	13,672	12	_	41,643	9,775	15,985	13,207	12	-	38,979
Total external assets	11,647	20,467	26,071	12	47,873	106,070	11,218	18,400	23,849	12	49,760	103,239
Customer accounts	11,006	12,918	17,833	21	30	41,808	10,815	13,866	20,982	21	28	45,712
Income statement Metrics - Reported												
Cost efficiency ratio	85.3%	45.5%	42.3%	-%	80.1%	61.9%	153.3%	49.5%	40.2%	-%	98.4%	74.7%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	85.3%	45.5%	42.1%	-%	80.1%	61.8%	153.3%	49.5%	40.4%	-%	98.4%	74.8%
<i>q</i>												
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses		_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	(1)	_	_	(1)	_	_	1	_	_	1
Tall Value Hioverneits of Illiancial Historiffers			(1)			(1)			-			-
Onesating evenues												
Operating expenses Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	-	_	_	_		_	_	-	_	_
Disposals, acquisitions and investment in new businesses	_	_	-	_	_	-	-	-	-	-	-	_
Restructuring and other related costs	_	_	-	_	_	-	-	-	-	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	-	_	_	-	-	-	-	-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	-	-	-	-	-	-	-	-	-	-	_

Mainland China

_			Quarter ended 30 Se	n 2018					Year to date 31 Dec	2019		
_	Retail		Global	:p 2010			Retail		Global	2010		
	Banking			Global			Banking			Global		
		C	Banking		C				Banking		C	
	and Wealth	Commercial	and	Private	Corporate	T-1-1	and Wealth	Commercial	and	Private	Corporate	T-1-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	88	145	145	-	71	449	340	563	604	_	318	1,825
Net fee income/(expense)	28	29	13	_	_	70	120	129	57	_	(1)	305
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	(11)	(12)	12	_	72	61	(45)	(59)	5	_	185	86
at fair value through profit or loss	(6)	_	_	_	_	(6)	(57)	_	_	_	_	(57)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	-	-	-	-	-	-	-	-	-	-	-	_
Other income	36	23	66	_	70	195	192	98	271	_	167	728
Net operating income before change in expected credit losses and other credit impairment charges	135	185	236	_	213	769	550	731	937	-	669	2,887
Change in expected credit losses and other credit impairment charges	(7)	(42)	(3)	_	_	(52)	(53)	(84)	(8)	_	2	(143)
Net operating income	128	143	233	_	213	717	497	647	929	-	671	2,744
Total operating expenses	(168)	(95)	(96)	(1)	(120)	(480)	(696)	(386)	(364)	(4)	(471)	(1,921)
of which: staff expenses	(65)	(37)	(37)	_	(150)	(289)	(268)	(150)	(145)	_	(590)	(1,153)
Operating profit/(loss)	(40)	48	137	(1)	93	237	(199)	261	565	(4)	200	823
Share of profit in associates and joint ventures	-	_	-	_	505	505	_	-	_	_	2,032	2,032
Profit/(loss) before tax	(40)	48	137	(1)	598	742	(199)	261	565	(4)	2,232	2,855
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	2	_	_	2
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	-	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	-	_	_	_	_
-			At 30 Sep 201	8					At 31 Dec 2018	3		
Balance sheet data	Sm	\$m	At 30 Sep 201 \$m	§ \$m	Śm	\$m	Şm	Śm	At 31 Dec 2018 \$m	\$m	\$m	\$m
	\$m 9,817	\$m 16,400			\$m 20		\$m 9,834				\$m —	
Loans and advances to customers (gross)	9,817	16,400	\$m 13,740	\$m		39,993	9,834	16,143	\$m 13,227	\$m 12		39,216
Loans and advances to customers (gross) Loans and advances to customers (net)	9,817 9,780	16,400 16,237	\$m 13,740 13,726	\$m 16 16	20 20	39,993 39,779	9,834 9,775	16,143 15,985	\$m 13,227 13,207	\$m 12 12	_	39,216 38,979
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	9,817 9,780 11,764	16,400 16,237 19,242	\$m 13,740 13,726 24,639	\$m 16 16 16	20 20 46,849	39,993 39,779 102,510	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	- - 49,760	39,216 38,979 103,239
Loans and advances to customers (gross) Loans and advances to customers (net)	9,817 9,780	16,400 16,237	\$m 13,740 13,726	\$m 16 16	20 20	39,993 39,779	9,834 9,775	16,143 15,985	\$m 13,227 13,207	\$m 12 12	_	39,216 38,979
Laans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,817 9,780 11,764	16,400 16,237 19,242	\$m 13,740 13,726 24,639	\$m 16 16 16	20 20 46,849	39,993 39,779 102,510	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	- - 49,760	39,216 38,979 103,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	 49,760 28	39,216 38,979 103,239 45,712
Laans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,817 9,780 11,764	16,400 16,237 19,242	\$m 13,740 13,726 24,639	\$m 16 16 16	20 20 46,849	39,993 39,779 102,510	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	- - 49,760	39,216 38,979 103,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	 49,760 28	39,216 38,979 103,239 45,712
Loans and advances to 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	 49,760 28	39,216 38,979 103,239 45,712
Loans and advances to 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5%
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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5%
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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19 —%	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5%
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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5%
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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5%
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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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 Significant items Costs of structural reform	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	5m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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 Restructuring and other related costs	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted 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	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	5m 16 16 16 19 -% -%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4% 62,4%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	Sm 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5% 66.6%

Middle East and North Africa

			Quarter ended 30 Se	p 2019					Quarter ended 30 Ju	in 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	115	147	_	34	452	156	112	145	_	47	460
Net fee income/(expense)	51	45	66	5	(2)	165	55	43	66	4	(1)	167
Net income from financial instruments held for trading or managed on a fair value basis	15	9	51		2	77	15	9	53	_	(7)	70
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)	_	_	2	_	-	2
Other income/(expense)	3	(1)	2	-	7	11	3	1	3	-	835	842
Net operating income before change in expected credit losses and other credit impairment charges	225	168	265	5	41	704	229	165	269	4	874	1,541
Change in expected credit losses and other credit impairment charges	(14)	2	(3)	_	(1)	(16)	(4)	(40)	1	_	_	(43)
Net operating income	211	170	262	5	40	688	225	125	270	4	874	1,498
Total operating expenses	(170)	(86)	(91)	(3)	(8)	(358)	(155)	(73)	(86)	(3)	(31)	(348)
of which: staff expenses	(54)	(31)	(30)	(3)	(70)	(188)	(55)	(32)	(34)	(3)	(72)	(196)
Operating profit	41	84	171	2	32	330	70	52	184	1	843	1,150
Share of profit/(loss) in associates and joint ventures	=				(24)	(24)	_	_	_	_	122	122
Profit before tax	41	84	171	2		306	70	52	184	1	965	1,272
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	_	_	828	828
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(1)	_	_	_	(2)	(3)	(1)	_	(1)	_	(2)	(4)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	-	-
			At 30 Sep 2019						At 30 Jun 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,180	11,916	11,523	-	-	29,619	6,184	11,933	11,925	_	_	30,042
Loans and advances to customers (net)	5,807	10,874	11,409	_	-	28,090	5,808	10,893	11,808	_	_	28,509
Total external assets	5,957	11,934	15,178	3	25,439	58,511	5,952	11,986	15,575	2	25,496	59,011
Customer accounts	18,340	8,074	10,353	-	-	36,767	18,179	8,014	10,400	-	-	36,593
Income statement Metrics - Reported												
Cost efficiency ratio	75.6%	51.2%	34.3%	60.0%	19.5%	50.9%	67.7%	44.2%	32.0%	75.0%	3.5%	22.6%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	75.1%	51.2%	34.3%	60.0%	14.6%	50.4%	67.2%	44.2%	31.6%	75.0%	63.0%	48.2%
Revenue												
Significant items												
Customer redress programmes	-	-	-	-	-	_	-	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	_	-	_	_	_	828	828
Fair value movements on financial instruments	-	-	-	-	-	_	-	-	-	-	-	_
Operating expenses												
Significant items												
Costs of structural reform	-	-	-	-	-	-	-	-	-	_	-	-
Customer redress programmes	-	-	-	-	-	-	-	-	-	_	-	-
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	_	-	-	-	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	_	-	-	-	-	-	-
Restructuring and other related costs	(1)	-	-	-	(2)	(3)	(1)	-	(1)	-	(2)	(4)
Settlements and provisions in connection with legal and regulatory matters	_	-	-	_	-	_	-	-	-	-	-	-

Middle East and North Africa

-												
=	D-4-1		Quarter ended 31 M Global	ar 2019			Date 1		Quarter ended 31 De Global	ec 2018		
	Retail			Clabal			Retail			Clabal		
	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	151	123	153	_	10	437	150	108	155	_	18	431
Net fee income/(expense)	48	46	63	4	(1)	160	46	39	57	4	(2)	144
Net income from financial instruments held for trading or managed on a fair value basis	14	11	61	-	18	104	11	9	48	_	20	88
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		_	(2)			(4)	_	_	(2)		(4)	(2)
or loss	_	_	(2)	_	1 (1)	(1)	- 2	_	(2) (1)	_	(1) 7	(3)
Other income/(expense)	216	180	275	- 4	27	702	209	156	257	4	42	668
Net operating income before change in expected credit losses and other credit impairment charges			2/5								42	
Change in expected credit losses and other credit impairment charges	(19)	14			(1)	(6)	17	(29)	5	- 4		(6)
Net operating income	197	194	275		26	696	226	127	262		43	662
Total operating expenses	(156)	(79)	(85)	(3)	(22)	(345)	(161)	(87)	(81)	(2)	(17)	(348)
of which: staff expenses	(54)	(31)	(32)	(3)	(76)	(196)	(51)	(33)	(25)	(3)	(68)	(180)
Operating profit	41	115	190	1	4	351	65	40	181	2	26	314
Share of profit/(loss) in associates and joint ventures			190		114	114 465	65	40	-		85	85
Profit before tax	41	115	190	1	118	465	65	40	181		111	399
Significant items - Totals												
Revenue	_	_	_	_	_	-	_	_	_	_	_	_
ECL	_	_	_	_	_	_	_	_	_	_	-	_
Operating expenses	_	_	(1)	-	_	(1)	-	-	_	-	-	_
Share of profit in associates and joint ventures	_	-	-	_	_	-	_	_	_	_	-	_
=			At 31 Mar 201	.9					At 31 Dec 201	8		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,190	10,955	12,191	_	_	29,336	6,311	10,811	13,271	-	_	30,393
Loans and advances to customers (gross) Loans and advances to customers (net)	6,190 5,798	10,955 9,948		_	_	29,336 27,823	6,311 5,918	10,811 9,764	13,271 13,148	=	_	30,393 28,830
Loans and advances to customers (net)	5,798	9,948	12,077	-	-	27,823	5,918	9,764	13,148	_	-	28,830
Loans and advances to customers (net) Total external assets	5,798 5,933	9,948 10,929	12,077 16,277			27,823 55,086		9,764 10,650				28,830 54,109
Loans and advances to customers (net)	5,798	9,948	12,077	_ 3	_ 21,944	27,823	5,918 6,073	9,764	13,148 16,627	_ 3	- 20,756	28,830
Loans and advances to customers (net) Total external assets Customer accounts	5,798 5,933	9,948 10,929	12,077 16,277	_ 3	_ 21,944	27,823 55,086	5,918 6,073	9,764 10,650	13,148 16,627	_ 3	- 20,756	28,830 54,109
Loans and advances to customers (net) Total external assets	5,798 5,933	9,948 10,929	12,077 16,277	_ 3	_ 21,944	27,823 55,086	5,918 6,073	9,764 10,650	13,148 16,627	_ 3	- 20,756	28,830 54,109
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	5,798 5,933 18,219	9,948 10,929 7,756	12,077 16,277 9,966	- 3 -	 21,944 	27,823 55,086 35,941	5,918 6,073 17,649	9,764 10,650 7,765	13,148 16,627 9,944	- 3 -	20,756 50	28,830 54,109 35,408
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	5,798 5,933 18,219	9,948 10,929 7,756	12,077 16,277 9,966	- 3 -	 21,944 	27,823 55,086 35,941	5,918 6,073 17,649	9,764 10,650 7,765	13,148 16,627 9,944	- 3 -	20,756 50	28,830 54,109 35,408
Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	5,798 5,933 18,219	9,948 10,929 7,756	12,077 16,277 9,966	- 3 -	 21,944 	27,823 55,086 35,941	5,918 6,073 17,649	9,764 10,650 7,765	13,148 16,627 9,944	- 3 -	20,756 50	28,830 54,109 35,408
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8%	13,148 16,627 9,944 31.5%	- 3 - 50.0%	 20,756 50 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8%	13,148 16,627 9,944 31.5%	- 3 - 50.0%	 20,756 50 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8%	13,148 16,627 9,944 31.5%	- 3 - 50.0%	 20,756 50 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8%	13,148 16,627 9,944 31.5%	- 3 - 50.0%	 20,756 50 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8%	13,148 16,627 9,944 31.5%	- 3 - 50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0% 75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0% 75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0% 75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1% 52.1%
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	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0% 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1%
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 Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0% 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1% 52.1%
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 Pagianticant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pags service costs of guaranteed minimum pension benefits equalisation	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0% 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52,1% 52,1%
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 Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%	5,918 6,073 17,649 77.0% 77.0%	9,764 10,650 7,765 55.8% 55.8%	13,148 16,627 9,944 31.5%	50.0%	20,756 50 40.5% 40.5%	28,830 54,109 35,408 52.1% 52.1%

_												
_			Quarter ended 30 Se	ep 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	156	105	175	_	32	468	607	428	584	_	144	1,763
Net fee income/(expense)	45	36	59	4	(1)	143	190	157	249	16	(5)	607
Net income from financial instruments held for trading or managed on a fair value basis	13	11	21	-	5	50	51	40	189	-	5	285
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				_	2	-	_	_	(2)	_		(4)
or loss	_	_	1	_		3		1	(2)	_	1	(1)
Other income/(expense)	217	152	(4) 252	- 4	38	(1) 663	10 858	626	1,027	16	15 160	2,687
Net operating income before change in expected credit losses and other credit impairment charges				4	38					16	160	
Change in expected credit losses and other credit impairment charges	(26) 191	(76) 76	2	4	38	(100)	(45) 813	(196) 430	30	-		(209)
Net operating income	(144)		254	(3)		563	(630)		1,057 (324)	16	162	2,478
Total operating expenses		(78)	(79)		(19)	(323)		(322)		(9)	(72)	(1,357)
of which: staff expenses	(50) 47	(30)	(32) 175	(2)	(69) 19	(183) 240	(203) 183	(121) 108	(121) 733	(9)	(285) 90	1,121
Operating profit	47	(2)	1/5		82		183	108	/33		436	
Share of profit/(loss) in associates and joint ventures	47	(2)	175	1	101	82 322	183	108	733	7	436 526	436 1,557
Profit before tax	47	(2)	1/5	1	101	322	183	108	/33		526	1,557
Significant items - Totals												
Revenue	_	_	(1)	_	_	(1)	_	_	1	_	_	1
ECL			(1)		_	(1)			_			_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures				_	_	_	_		_	_	_	
Share of profit in associates and joint ventures												
_												
_			At 30 Sep 201						At 31 Dec 201			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,262	11,390	12,940	_	_	30,592	6,311	10,811	13,271	_	_	30,393
Loans and advances to customers (net)	5,850	10,298	12,820	_	_	28,968	5,918	9,764	13,148	_	_	28,830
Total external assets	6,005	11,157	16,787	-	20,737	54,686	6,073	10,650	16,627	3	20,756	54,109
Customer accounts	17,141	7,810	11,044	-	2	35,997	17,649	7,765	9,944	-	50	35,408
Income statement Metrics - Reported												
Cost efficiency ratio	66.4%	51.3%	31.3%	75.0%	50.0%	48.7%	73.4%	51.4%	31.5%	56.3%	45.0%	50.5%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	66.4%	51.3%	31.2%	75.0%	50.0%	48.6%	73.4%	51.4%	31.6%	56.3%	45.0%	50.5%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	(1)	_	(1)	_	_	2	(1)	_	1
				(-)		(-/						
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	-	-	_	_	-	_	_	_
Customer redress programmes	-	-	_	-	-	-	_	_	-	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	-	-	_	_	_	_	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	-	-	_	_	-	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	_	_	_	_	_	_	_	_	_	_	_	_

North America

			Quarter ended 30 Se	ep 2019					Quarter ended 30 Ju	ın 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
				_								Sm
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	5m 832
Net interest income	326	337	66	30	16	775	337	327	117	36	15	
Net fee income	107	127	189	18	2	443	111	121	238	17	(8)	479
Net income from financial instruments held for trading or managed on a fair value basis	9	11	216	1	4	241	14	8	154	1	15	192
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	_	7	9	_	_	8	_	5	13
Other income	14	5	45	-	85	149	15	5	45	1	106	172
Net operating income before change in expected credit losses and other credit impairment charges	456	480	518	49	114	1,617	477	461	562	55	133	1,688
Change in expected credit losses and other credit impairment charges	(56)	(25)	1	_	_	(80)	(20)	(27)	(8)	(2)	_	(57)
Net operating income	400	455	519	49	114	1,537	457	434	554	53	133	1,631
Total operating expenses	(455)	(235)	(388)	(51)	(111)	(1,240)	(474)	(234)	(404)	(57)	(96)	(1,265)
of which: staff expenses	(158)	(97)	(140)	(19)	(208)	(622)	(166)	(100)	(159)	(24)	(224)	(673)
	(55)	220	131	(2)	3	297	(17)	200	150		37	366
Operating profit/(loss)										(4)		300
Share of profit in associates and joint ventures												
Profit/(loss) before tax	(55)	220	131	(2)	3	297	(17)	200	150	(4)	37	366
Significant items - Totals												
Revenue	(4)	-	2	-	(2)	(4)	_	-	(4)	-	-	(4)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(3)	(1)	(5)	_	(7)	(16)	(5)	(1)	(4)	(1)	(19)	(30)
Share of profit in associates and joint ventures	~ ~			_	`	`	-	_	_	_		-
			At 30 Sep 201	9					At 30 Jun 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	40,911	45,742	19,939	5,912	_	112,504	40,225	44,961	22,208	5,804	_	113,198
Loans and advances to customers (net)	40,618	45,549	19,886	5,910	_	111,963	39,967	44,772	22,152	5,802	_	112,693
Total external assets	42,662	51,116	179,737	7,134	103,661	384,310	42,014	50,336	201,767	7,005	99,609	400,731
Customer accounts	62,521	43,262	27,378	7,704	1,916	142,781	61,123	41,293	23,486	7,212	2,286	135,400
Customer accounts	02,321	43,202	27,370	7,704	1,310	142,701	01,123	41,233	23,460	7,212	2,200	133,400
Income statement Metrics - Reported												
Cost efficiency ratio	99.8%	49.0%	74.9%	104.1%	97.4%	76.7%	99.4%	50.8%	71.9%	103.6%	72.2%	74.9%
Cost efficiency fatto	99.6%	45.0%	74.370	104.176	37.470	76.776	99.4%	30.6%	71.9%	103.0%	12.276	74.970
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	98.3%	48.8%	74.2%	104.1%	89.7%	75.5%	98.3%	50.5%	70.7%	101.8%	57.9%	73.0%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	(4)	_	_	_	_	(4)	_	_	-	_	_	_
Fair value movements on financial instruments		_	2	_	(2)		_	_	(4)	_	_	(4)
					` '							
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	-	-	-	_	_	_	_	_	_
Customer redress programmes	-	-	-	-	_	-	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	-	_	-	-	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation	-	_	-	-	_	_	_	-	-	-	_	_
Restructuring and other related costs	(3)	(1)	(5)	_	(7)	(16)	(5)	(1)	(4)	(1)	(19)	(30)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	-	_

North America

_			Quarter ended 31 N	tor 2010					Quarter ended 31 D	oc 2019		
=	Retail		Global	Idi 2019			Retail		Global	et 2016		
	Banking		Banking	Global			Banking		Banking	Global		
		C		Private	C			C			C	
	and Wealth	Commercial	and		Corporate	T-1-1	and Wealth	Commercial	and	Private	Corporate	T-1-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	335	323	131	36	27	852	343	335	116	39	56	889
Net fee income	98	121	195	15	(5)	424	100	124	210	18	126	578
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	8	8	209	1	(7)	219	8	9	56	2	2	77
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	2	(1)	(1)	3	_	5	6
Other income	13	- 5	48	1	112	179	13	7	43	1	(41)	23
Net operating income before change in expected credit losses and other credit impairment charges	454	457	581	53	131	1,676	463	474	428	60	148	1,573
				33					420	- 00		
Change in expected credit losses and other credit impairment charges	(22)	3	16	1	(1)	(3)	(31)	(17)				(41)
Net operating income	432	460	597	54	130	1,673	432	457	435	60	148	1,532
Total operating expenses	(478)	(244)	(433)	(54)	(85)	(1,294)	(468)	(222)	(388)	(56)	(108)	(1,242)
of which: staff expenses	(161)	(100)	(169)	(23)	(242)	(695)	(145)	(88)	(132)	(19)	(232)	(616)
Operating profit/(loss)	(46)	216	164	-	45	379	(36)	235	47	4	40	290
Share of profit in associates and joint ventures		_								_		
Profit/(loss) before tax	(46)	216	164		45	379	(36)	235	47	4	40	290
Significant items - Totals												
Revenue	_	_	(3)	_	(1)	(4)	_	_	3	_	(2)	1
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	-	(1)	(3)	_	(1)	(5)	_	-	_	_	(5)	(5)
Share of profit in associates and joint ventures	-	_	-	-	_	_	_	_	_	_	_	_
-			At 31 Mar 201	19					At 31 Dec 201	.8		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	39,502	42,794	22,574	5,531		110,401	39,156	42,747	21,079	5,669	_	108,651
Loans and advances to customers (net)	39,246	42,621	22,527	5,529	_	109,923	38,904	42,561	21,016	5,666	_	108,147
Total external assets	41,214	48,034	186,946	6,731	102,738	385,663	40,939	46,237	169,792	6,850	101,814	365,632
Customer accounts	59,439	39,482	21,152	7,530	2,331	129,934	57,048	41,130	24,658	8,173	2,282	133,291
editine decours	33,433	33,402	22,232	7,550	2,331	123,334	37,040	41,150	24,030	0,173	2,202	133,231
Income statement Metrics - Reported Cost efficiency ratio	105.3%	53.4%	74.5%	101.9%	64.9%	77.2%	101.1%	46.8%	90.7%	93.3%	73.0%	79.0%
Cost eniciency ratio	103.5%	33.470	74.370	101.9%	04.976	77.276	101.1%	40.676	90.7%	93.376	73.0%	79.0%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	105.3%	53.2%	73.6%	101.9%	63.6%	76.7%	101.1%	46.8%	91.3%	93.3%	68.7%	78.7%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	-	-	(3)	-	(1)	(4)	-	-	3	-	(2)	1
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_		_	_	_	_	_
Customer redress programmes	_										_	_
	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	_		(3)	_	(1)	(5)	_	_	_	_	(5)	
	_	(1)	(5)	_	(1)	(5)	_	_	_	_	(5)	(5)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_

North America

-			Quarter ended 30 Se	n 2018					Year to date 31 Dec	2018		
-	Retail		Global	.p 2010			Retail		Global	2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
Mak Sakanan A Sanana	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	333	133	41	35	885	1,355	1,295	539	169	163	3,521
Net fee income	107	121	240	16	(17)	467	431	481	936	72	55	1,975
Net income from financial instruments held for trading or managed on a fair value basis	11	7	143	-	34	195	30	34	542	5	117	728
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	_	_	7	_	4	11	(1)	(1)	23	_	15	36
Other income	16	- 5	54	_ 2	105	182	78	24	193	13	157	465
Net operating income before change in expected credit losses and other credit impairment charges	477	466	577	59	161	1,740	1,893	1,833	2,233	259	507	6,725
	(9)	400	30	39	101			79	194	4	(4)	
Change in expected credit losses and other credit impairment charges	468	474	607	60	161	30	(50) 1,843	1,912	2,427	263	503	223
Net operating income	(475)	(244)	(406)	(58)		1,770		(944)				6,948
Total operating expenses					(120)	(1,303)	(1,940)		(1,689)	(237)	(1,339)	(6,149)
of which: staff expenses	(155)	(92)	(159)	(23)	(244)	(673)	(614)	(367)	(607)	(92)	(984)	(2,664)
Operating profit/(loss)	(7)	230	201	2	41	467	(97)	968	738	26	(836)	799
Share of profit in associates and joint ventures					_							
Profit/(loss) before tax	(7)	230	201	2	41	467	(97)	968	738	26	(836)	799
Significant items - Totals												
Revenue	_	_	_	_	_	_	(7)	_	8	_	(96)	(95)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	-	-	-	-	(5)	(5)	(16)	_	(55)	-	(905)	(976)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	_	-	-	-	-
									At 31 Dec 2018			
<u> </u>			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)	40,081	42,006	\$m 19,330	\$m 5,615	_	107,032	39,156	42,747	\$m 21,079	\$m 5,669	\$m —	108,651
	40,081 39,839	42,006 41,814	\$m 19,330 19,257	\$m 5,615 5,612	_	107,032 106,522	39,156 38,904	42,747 42,561	\$m 21,079 21,016	\$m 5,669 5,666		108,651 108,147
Loans and advances to customers (gross)	40,081 39,839 42,185	42,006	\$m 19,330 19,257 183,513	\$m 5,615 5,612 6,790	_	107,032 106,522 381,773	39,156	42,747	\$m 21,079 21,016 169,792	\$m 5,669 5,666 6,850	_ _ 101,814	108,651 108,147 365,632
Loans and advances to customers (gross) Loans and advances to customers (net)	40,081 39,839	42,006 41,814	\$m 19,330 19,257	\$m 5,615 5,612	_	107,032 106,522	39,156 38,904	42,747 42,561	\$m 21,079 21,016	\$m 5,669 5,666	_	108,651 108,147
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	40,081 39,839 42,185	42,006 41,814 46,997	\$m 19,330 19,257 183,513	\$m 5,615 5,612 6,790	102,288	107,032 106,522 381,773	39,156 38,904 40,939	42,747 42,561 46,237	\$m 21,079 21,016 169,792	\$m 5,669 5,666 6,850	_ _ 101,814	108,651 108,147 365,632
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	40,081 39,839 42,185	42,006 41,814 46,997	\$m 19,330 19,257 183,513	\$m 5,615 5,612 6,790	102,288	107,032 106,522 381,773	39,156 38,904 40,939	42,747 42,561 46,237	\$m 21,079 21,016 169,792	\$m 5,669 5,666 6,850	_ _ 101,814	108,651 108,147 365,632
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	40,081 39,839 42,185	42,006 41,814 46,997	\$m 19,330 19,257 183,513	\$m 5,615 5,612 6,790	102,288	107,032 106,522 381,773	39,156 38,904 40,939	42,747 42,561 46,237	\$m 21,079 21,016 169,792	\$m 5,669 5,666 6,850	_ _ 101,814	108,651 108,147 365,632
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751	\$m 5,615 5,612 6,790 8,152	- - 102,288 2,499	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658	\$m 5,669 5,666 6,850 8,173	- - 101,814 2,282	108,651 108,147 365,632 133,291
Loans and advances to 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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751	\$m 5,615 5,612 6,790 8,152	- - 102,288 2,499	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658	\$m 5,669 5,666 6,850 8,173	- - 101,814 2,282	108,651 108,147 365,632 133,291
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751	\$m 5,615 5,612 6,790 8,152	- - 102,288 2,499	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658	\$m 5,669 5,666 6,850 8,173	- - 101,814 2,282	108,651 108,147 365,632 133,291
Loans and advances to 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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3%	- 102,288 2,499 74.5%	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658 75.6%	\$m 5,669 5,666 6,850 8,173	- 101,814 2,282 264.1%	108,651 108,147 365,632 133,291 91.4%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3%	- 102,288 2,499 74.5%	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658 75.6%	\$m 5,669 5,666 6,850 8,173	- 101,814 2,282 264.1%	108,651 108,147 365,632 133,291 91.4%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3%	- 102,288 2,499 74.5%	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658 75.6%	\$m 5,669 5,666 6,850 8,173	- 101,814 2,282 264.1%	108,651 108,147 365,632 133,291 91.4%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3%	- 102,288 2,499 74.5%	107,032 106,522 381,773 131,078	39,156 38,904 40,939 57,048	42,747 42,561 46,237 41,130	\$m 21,079 21,016 169,792 24,658 75.6%	\$m 5,669 5,666 6,850 8,173	- 101,814 2,282 264.1%	108,651 108,147 365,632 133,291 91.4%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3%	71.4%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	5m 21,079 21,016 169,792 24,658 75.6%	\$m 5,669 5,666 6,850 8,173	101,814 2,282 264.1%	108,651 108,147 365,632 133,291 91.4%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3%	74.5%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75.6%	Sm 5,669 5,666 6,850 8,173 91.5%	101,814 2,282 264.1%	108,651 108,147 365,632 133,291 91.4%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3% 98.3%	74.5%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	Sm 5,669 5,666 6,850 8,173 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3% 98.3%	74.5%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	Sm 5,669 5,666 6,850 8,173 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3% 98.3%	74.5%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	Sm 5,669 5,666 6,850 8,173 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3% 98.3%	74.5%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	Sm 5,669 5,666 6,850 8,173 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	\$m 19,330 19,257 183,513 22,751 70.4%	\$m 5,615 5,612 6,790 8,152 98.3% 98.3%	74.5%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	Sm 5,669 5,666 6,850 8,173 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%
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 Costs of structural reform Customer redress programmes	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	Sm 19,330 19,257 183,513 22,751 70.4% 70.4%	9m 5,615 5,612 6,730 8,152 98.3% 98.3%	74.5% 71.4%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	\$m 5,669 5,666 6,850 8,173 91.5% 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	Sm 19,330 19,257 183,513 22,751 70.4% 70.4%	98.3%	74.5% 71.4%	107,032 106,522 381,773 131,078 74.9%	39,156 38,904 40,939 57,048 102.5% 101.3%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	\$m 5,669 5,666 6,850 8,173 91.5% 91.5%	101,814 2,282 264.1% 72.0%	108,617 108,147 365,632 133,291 91.4% 75.9%
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 Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Posposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	Sm 19,330 19,257 183,513 22,751 70.4% 70.4%	98.3%	102,288 2,499 74.5% 71.4%	107,032 106,522 381,773 131,078 74.9% 74.6%	39,156 38,904 40,939 57,048 102.5% 101.3%	42,747 42,561 46,237 41,130 51.5%	\$m 21,079 21,016 169,792 24,658 75,6%	\$m 5,669 5,666 6,850 8,173 91.5% 91.5%	101,814 2,282 264.1% 72.0%	108,611 108,147 365,632 133,291 91.4% 75.9%
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	40,081 39,839 42,185 57,665	42,006 41,814 46,997 40,011 52.4%	Sm 19,330 19,257 183,513 22,751 70.4%	98.3%	71.2% 74.5% 71.4%	107,032 106,522 381,773 131,078 74.9% 	39,156 38,904 40,939 57,048 102.5% 101.3%	42,747 42,561 46,237 41,130 51.5% 51.5%	Sm 21,079 21,016 169,792 24,658 75.6% 73.4%	\$m 5,669 5,666 6,850 8,173 91.5% 91.5%	101,814 2,282 264.1% 72.0%	108,651 108,147 365,632 133,291 91.4% 75.9%

US

			Quarter ended 30 Se	ep 2019					Quarter ended 30 Ju	ın 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
	Śm	Śm	\$m	\$m	Śm	Śm	Śm	\$m	Śm	\$m	Śm	\$m
Net interest income	206	204	31	30	11	482	215	198	90	36	7	546
Net fee income	58	59	164	18	2	301	61	55	210	17	(9)	334
Net income from financial instruments held for trading or managed on a fair value basis	3	3	207	1	(1)	213	7	_	140	1	10	158
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives					1-7							
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	-	7	9	_	_	8	-	5	13
Other income	12	2	44	-	73	131	13	2	45	1	92	153
Net operating income before change in expected credit losses and other credit impairment charges	279	268	448	49	92	1,136	296	255	493	55	105	1,204
Change in expected credit losses and other credit impairment charges	(51)	(18)	2	_	1	(66)	(12)	(9)	(2)	(2)	_	(25)
Net operating income	228	250	450	49	93	1,070	284	246	491	53	105	1,179
Total operating expenses	(311)	(145)	(353)	(51)	(106)	(966)	(324)	(143)	(369)	(57)	(85)	(978)
of which: staff expenses	(105)	(61)	(126)	(19)	(156)	(467)	(115)	(66)	(145)	(24)	(165)	(515)
Operating profit/(loss)	(83)	105	97	(2)	(13)	104	(40)	103	122	(4)	20	201
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Profit/(loss) before tax	(83)	105	97	(2)	(13)	104	(40)	103	122	(4)	20	201
				•								,
Significant items - Totals												
Revenue	(4)	_	1	_	(2)	(5)	_	_	(3)	_	_	(3)
ECL		_	_	_			_	_	_	_	_	_
Operating expenses	(3)	_	(5)	_	(5)	(13)	(5)	(1)	(2)	(1)	(14)	(23)
Share of profit in associates and joint ventures		_		_		\ <u>-</u>	_	_	_	_	· -	_
			At 30 Sep 201	9					At 30 Jun 201			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	17,496	26,196	16,639	5,912	_	66,243	17,148	25,501	18,813	5,804	-	67,266
Loans and advances to customers (net)	17,343	26,130	16,602	5,910	-	65,985	17,027	25,439	18,774	5,802	(1)	67,041
Total external assets	18,596	27,773	165,654	7,066	77,701	296,790	18,169	26,775	186,429	6,937	73,842	312,152
Customer accounts	34,871	25,334	21,830	7,704	3	89,742	33,602	23,427	17,759	7,212	260	82,260
Income Statement Metrics												
Cost efficiency ratio	111.5%	54.1%	78.8%	104.1%	115.2%	85.0%	109.5%	56.1%	74.8%	103.6%	81.0%	81.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	108.8%	54.1%	77.9%	104.1%	107.4%	83.5%	107.8%	55.7%	74.0%	101.8%	67.6%	79.1%
Revenue												
Significant items												
Customer redress programmes	-	-	-	-	-	-	_	_	_	-	-	_
Disposals, acquisitions and investment in new businesses	(4)	-	-	-	-	(4)	-	-	-	-	-	_
Fair value movements on financial instruments	-	-	1	-	(2)	(1)	_	-	(3)	-	-	(3)
Operating expenses												
Significant items												
Costs of structural reform	-	-	-	-	-	_	-	-	-	-	-	-
Customer redress programmes	-	-	-	-	-	_	-	-	-	-	-	-
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	_	-	-	-	-	-	-
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	_	-	-	-	-	-	-
Restructuring and other related costs	(3)	-	(5)	-	(5)	(13)	(5)	(1)	(2)	(1)	(14)	(23)
Settlements and provisions in connection with legal and regulatory matters	_	_	-	-	-	_	-	-	-	-	-	_

·			Quarter ended 31 M	ar 2019					Quarter ended 31 De	ec 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	218	193	106	36	10	563	221	204	88	39	34	586
Net fee income	53	56	173	15	(5)	292	56	59	182	18	4	319
Net income from financial instruments held for trading or managed on a fair value basis	2	1	180	1	(9)	175	1	1	43	1	3	49
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	_	-	(2)	-	4	2	-	-	3	-	5	8
Other income	11	2	47	1	99	160	9	4	42	2	68	125
Net operating income before change in expected credit losses and other credit impairment charges	284	252	504	53	99	1,192	287	268	358	60	114	1,087
Change in expected credit losses and other credit impairment charges	(22)	(6)	17	1	_	(10)	(21)	(7)	7	_	_	(21)
Net operating income	262	246	521	54	99	1,182	266	261	365	60	114	1,066
Total operating expenses	(328)	(154)	(400)	(54)	(75)	(1,011)	(320)	(139)	(357)	(55)	(97)	(968)
of which: staff expenses	(108)	(64)	(155)	(23)	(182)	(532)	(99)	(57)	(121)	(20)	(186)	(483)
Operating profit/(loss)	(66)	92	121	_	24	171	(54)	122	8	5	17	98
Share of profit in associates and joint ventures	_	_	-	_	-	-	_	_	-	-	_	_
Profit/(loss) before tax	(66)	92	121	_	24	171	(54)	122	8	5	17	98
Significant items - Totals												
Revenue	_	_	(2)	_	(1)	(3)	_	_	2	_	(2)	_
ECL	_	_	_	_	_	_	_	_	_	_		_
Operating expenses	_	(1)	(1)	_	(1)	(3)	_	_	_	_	(4)	(4)
Share of profit in associates and joint ventures	_	_	-	_	-	_	_	_	_	_	-	
			At 31 Mar 201						At 31 Dec 201			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	16,997	24,439	19,162	5,531	-	66,129	17,032	23,874	17,659	5,669	-	64,234
Loans and advances to customers (net)	16,876	24,384	19,127	5,529	_	65,916	16,915	23,823	17,605	5,666	_	64,009
Total external assets	17,997	25,641	173,320	6,663	77,578	301,199	18,264	25,072	158,252	6,781	77,638	286,007
Customer accounts	33,455		15,586									82,523
		22,229	13,300	7,530	150	78,950	32,604	23,404	17,992	8,173	350	02,323
		22,229	13,360	7,530	150	78,950	32,604	23,404	17,992	8,173	350	62,323
Income Statement Metrics		22,229	13,380	7,530	150	78,950	32,604	23,404	17,992	8,173	350	62,323
Income Statement Metrics Cost efficiency ratio	115.5%	61.1%	79.4%	7,530	150 75.8%	78,950 84.8%	32,604 111.5%	23,404 51.9%	17,992 99.7%	8,173 91.7%	350 85.1%	89.1%
	115.5%											
	115.5%	61.1%									85.1%	
Cost efficiency ratio	115.5% 115.5%											
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio		61.1%	79.4%	101.9%	75.8%	84.8%	111.5%	51.9%	99.7%	91.7%	85.1%	89.1%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue		61.1%	79.4%	101.9%	75.8%	84.8%	111.5%	51.9%	99.7%	91.7%	85.1%	89.1%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio		61.1%	79.4%	101.9%	75.8%	84.8%	111.5%	51.9%	99.7%	91.7%	85.1%	89.1%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes		61.1%	79.4% 78.9%	101.9%	75.8%	84.8%	111.5%	51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7%
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		61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9%	99.7%	91.7%	85.1% 80.2%	89.1%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	115.5%	61.1%	79.4% 78.9%	101.9%	75.8% 74.0%	84.8% 84.4%	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7%
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	115.5%	61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7% —
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	115.5%	61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7% —
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	115.5%	61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7% —
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	115.5%	61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7%
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	115.5%	61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7% — —
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	115.5%	61.1%	79.4% 78.9% — —	101.9%	75.8% 74.0% — —	84.8% 84.4% — —	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2%	89.1% 88.7%
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	115.5%	61.1% 60.7% — — — —	79.4% 78.9%	101.9%	75.8% 74.0%	84.8% 84.4% ———————————————————————————————————	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2% ————————————————————————————————————	89.1% 88.7% — — —
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	115.5%	61.1%	79.4% 78.9%	101.9% 101.9%	75.8% 74.0%	84.8% 84.4% — — (3)	111.5%	51.9% 51.9%	99.7%	91.7%	85.1% 80.2% — — — (2)	89.1% 88.7%

_												
_			Quarter ended 30 Se	ep 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	221	201	105	41	12	580	880	779	434	169	62	2,324
Net fee income	57	57	206	16	(16)	320	238	225	812	70	(65)	1,280
Net income from financial instruments held for trading or managed on a fair value basis	5	_	124	1	33	163	4	2	471	5	112	594
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	_	_	7	_	4	11	_	_	23	-	16	39
Other income	14	1	55	1	86	157	67	10	191	15	219	502
Net operating income before change in expected credit losses and other credit impairment charges	297	259	497	59	119	1,231	1,189	1,016	1,931	259	344	4,739
Change in expected credit losses and other credit impairment charges	(11)	4	30	1	_	24	(37)	43	194	5	(4)	201
Net operating income	286	263	527	60	119	1,255	1,152	1,059	2,125	264	340	4,940
Total operating expenses	(336)	(152)	(371)	(59)	(111)	(1,029)	(1,358)	(585)	(1,500)	(240)	(1,301)	(4,984)
of which: staff expenses	(106)	(58)	(146)	(23)	(189)	(522)	(421)	(233)	(559)	(93)	(760)	(2,066)
Operating profit/(loss)	(50)	111	156	1	8	226	(206)	474	625	24	(961)	(44)
Share of profit in associates and joint ventures	(50)		-	-	_		(200)	-	023	_	(501)	()
Profit/(loss) before tax	(50)	111	156	1	8	226	(206)	474	625	24	(961)	(44)
- Tolicy (loss) before tax	(30)	111	130			220	(200)	474	023	24	(301)	(44)
Circuificant Home Totals												
Significant items - Totals		_	_	_	_	_	(7)	_	7	_	(07)	(07)
Revenue	_	_	_	_	_	_	(7)	_	,	_	(97)	(97)
ECL	_	_	_					_	_	_		
Operating expenses	_	_	_	_	(4)	(4)	(16)	_	_	_	(904)	(920)
Share of profit in associates and joint ventures	_	_	_	_	_	-	_	_	_	_	_	_
-			At 30 Sep 201	8					At 31 Dec 201	3		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	16,922	24,088	16,221	5,615	_	62,846	17,032	23,874	17,659	5,669	_	64,234
Loans and advances to customers (net)	16,812	24,037	16,156	5,612	_	62,617	16,915	23,823	17,605	5,666	_	64,009
Total external assets	18,241	25,336	171,948	6,721	77,946	300,192	18,264	25,072	158,252	6,781	77,638	286,007
Customer accounts	32,044	22,296	16,618	8,152	589	79,699	32,604	23,404	17,992	8,173	350	82,523
		,				.,	. ,		,	-,		
Income Statement Metrics												
Cost efficiency ratio	113.1%	58.7%	74.6%	100.0%	93.3%	83.6%	114.2%	57.6%	77.7%	92.7%	378.2%	105.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	113.1%	58.7%	74.6%	100.0%	89.9%	83.3%	112.2%	57.6%	78.0%	92.7%	90.0%	84.0%
Revenue												
Significant items												
Customer redress programmes	-	-	-	-	_	-	-	-	-	-	-	-
Disposals, acquisitions and investment in new businesses	-	-	-	-	_	-	(7)	-	-	-	(96)	(103)
Fair value movements on financial instruments	-	-	-	-	-	-	-	-	7	-	-	7
Operating expenses												
Significant items												
Costs of structural reform	-	-	-	-	_	-	_	-	-	_	-	_
Customer redress programmes	_	-	-	_	-	-	_	_	-	_	-	_
Disposals, acquisitions and investment in new businesses	_	_	-	-	-	-	_	_	-	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	-	_	_	_	_	_	_	_	-	_
Books and the state of the stat												
Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	_	-	-	-	(4)	(4)	— (16)	-	-	-	(11) (893)	(11) (909)

Latin America

			Quarter ended 30 Se	2010					Quarter ended 30 Ju	n 2010		
	Retail		Global Global	EP 2013			Retail		Global Global	11 2013		
				el-tl			Banking			Clabal		
	Banking		Banking	Global					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)	382	140	72	-	(124)	470	381	147	71	-	(31)	568
Net fee income/(expense)	100	21	25	-	(9)	137	98	18	17	_	4	137
Net income from financial instruments held for trading or managed on a fair value basis	92	21	31	-	51	195	5	5	73	_	104	187
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives												
measured at fair value through profit or loss	(39)	(11)	-	-	1	(49)	7	_	-	-	1	8
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	(7)	2	-	_	(15)	(20)	14	3	1	_	9	27
Other income/(expense) ¹	(55)	(8)	_	_	7	(56)	25	10	_	_	(33)	2
Net operating income before change in expected credit losses and other credit impairment charges	473	165	128	-	(89)	677	530	183	162	-	54	929
Change in expected credit losses and other credit impairment charges	(168)	(53)	(20)	_	10	(231)	(95)	(24)	3	_	(3)	(119)
Net operating income/(expense)	305	112	108	-	(79)	446	435	159	165	-	51	810
Total operating expenses	(328)	(86)	(68)	-	37	(445)	(341)	(87)	(64)	-	(38)	(530)
of which: staff expenses	(97)	(22)	(17)	-	(54)	(190)	(100)	(21)	(18)	-	(64)	(203)
Operating profit/(loss)	(23)	26	40	_	(42)	1	94	72	101	_	13	280
Share of profit in associates and joint ventures	2	_	_	_		2	7	1	1	_	_	9
Profit/(loss) before tax	(21)	26	40	_	(42)	3	101	73	102	_	13	289
Significant items - Totals												
Revenue	_	_	2	_	_	2	_	_	(2)	_	(1)	(3)
ECL	_	_		_	_	_	_	_	-	_	-	-
Operating expenses	(2)	_	_	_	(2)	(4)	(3)	(1)	(1)	_	(4)	(9)
Share of profit in associates and joint ventures	_	_	_	_	_	-	-	_	_	_	-	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Sep 201	9					At 30 Jun 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	Şm	\$m	\$m	\$m
Loans and advances to customers (gross)	7,792	7,526	8,119		5	23,442	7,824	7,486	8,983	- J	5	24,298
Loans and advances to customers (gross)	7,234	7,290	8,083	_	4	22,611	7,257	7,227	8,951	_	5	23,440
Total external assets	12,307	9,911	17,122		8,604	47,944	12,922	10,050	18,887	_	9,462	51,321
Customer accounts	11,911	7,601	4,737	_	512		13,180	7,981	4,041	_	1,254	26,456
Customer accounts	11,911	7,601	4,/3/	_	512	24,761	13,180	7,981	4,041	_	1,254	26,456
Income statement Metrics - Reported												
Cost efficiency ratio	69.3%	52.1%	53.1%	-%	41.6%	65.7%	64.3%	47.5%	39.5%	-%	70.4%	57.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	68.9%	52.1%	54.0%	-%	43.8%	65.3%	63.8%	47.0%	38.4%	-%	61.8%	55.9%
Revenue												
Significant items												
Customer redress programmes	-	-	-	-	-	-	-	_	_	_	-	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	-	-	_	-	-	(1)	(1)
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	_	_	_	_	_	_	-	-	-	-	-	_
Restructuring and other related costs	(2)	_	-	_	(2)	(4)	(3)	(1)	(1)	-	(4)	(9)
Settlements and provisions in connection with legal and regulatory matters	_	_	-	_		12		_	-	-	-	-
Other Items												
Loss on net monetary position ¹	_	_	_	_	(11)	(11)	_	_	_	-	(44)	(44)
2000 on her monetally position	_		_	_	(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 proxisions of IAS 21 in the current quarter is a decrease in the Group's prift byer tax of \$67m, comprising a decrease in revenue of \$132m, a decrease in ECL of \$12m and a decrease in operating expenses of \$53m.

Latin America

_												
_	D-t-1		Quarter ended 31 Ma	ar 2019			D-4-1		Quarter ended 31 De	c 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	368	135	83	_	(77)	509	362	128	94	_	(14)	570
Net fee income/(expense)	83	25	17	_	(2)	123	83	25	8	_	12	128
Net income from financial instruments held for trading or managed on a fair value basis	58	13	58	_	86	215	(15)	3	57	_	168	213
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	15	2	_	_	(2)	15	11	1	_	_	_	12
Changes in fair value of other financial instruments mandatorily measured at fair value through profit					(-)							
or loss	48	1	_	_	(2)	47	7	_	(2)	_	10	15
Other income/(expense) ¹	66	19	2	_	(25)	62	36	6	6	_	(43)	5
Net operating income before change in expected credit losses and other credit impairment charges	638	195	160	_	(22)	971	484	163	163	_	133	943
Change in expected credit losses and other credit impairment charges	(100)	(16)	100	_	(22)	(115)	(139)	(34)	(1)	_	(13)	(187)
Net operating income/(expense)	538	179	160	_	(21)	856	345	129	162		120	756
Total operating expenses	(324)	(86)	(65)	_	(4)	(479)	(329)	(91)	(65)	(1)	(97)	(583)
of which: staff expenses	(96)	(21)	(17)		(61)	(195)	(95)	(21)	(15)		(49)	(180)
Operating profit/(loss)	214	93	95	-	(25)	377	16	38	97	(1)	23	173
Share of profit in associates and joint ventures	_	_	_	_	_		2	_	_	_	_	2
Profit/(loss) before tax	214	93	95	_	(25)	377	18	38	97	(1)	23	175
Significant items - Totals												
Revenue	-	-	(7)	-	-	(7)	-	-	4	_	23	27
ECL	_	-	-	-	-	-	-	-	_	_	-	-
Operating expenses	(1)	-	(1)	-	(1)	(3)	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	_	-	-	_	-	_	-	-	-	-	_
-			At 31 Mar 201	0					At 31 Dec 201	0		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,395	7,253	8,091	-	3	22,742	7,104	7,252	7,588	_	4	21,948
Loans and advances to customers (net)	6,826	7,014	8,053	_	3	21,896	6,534	7,015	7,546	_	3	21,098
Total external assets	12,565	9,848	18,498	-	9,561	50,472	11,905	9,944	18,541	-	8,862	49,252
Customer accounts	12,932	7,490	5,661	-	528	26,611	12,892	6,949	5,009	-	1,116	25,966
Income statement Metrics - Reported												
Cost efficiency ratio	50.8%	44.1%	40.6%	-%	(18.2)%	49.3%	68.0%	55.8%	39.9%	-%	72.9%	61.8%
Income Chalament matrice. Adjusted as estatually remarked												
Income Statement metrics - Adjusted as originally reported	FO 50/	44.40/	20.20/	0/	(42.6)0/	40.70/	CO 00/	FF 00/	40.00/	0/	00.20/	52.50/
Adjusted cost efficiency ratio	50.6%	44.1%	38.3%	-%	(13.6)%	48.7%	68.0%	55.8%	40.9%	-%	88.2%	63.6%
Revenue												
Significant items												
Customer redress programmes			_								_	_
	_	_		_	_	_	_	_	_	_		
Disposals, acquisitions and investment in new businesses	_	-	_	-	-	_	_	-		_	24	24
Fair value movements on financial instruments	_	_	(7)	_	_	(7)	-	_	4	_	(1)	3
Operating expenses												
Significant items												
Costs of structural reform	-	_	_	_	_	_	_	_	_	_	_	_
	-	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_		_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_		-									
Restructuring and other related costs	(1)	_	(1)	_	(1)	(3)	_	_	_	_	_	-
Settlements and provisions in connection with legal and regulatory matters	_	-	-	-	-	-	_	-	-	-	_	_
Otherstown												
Other Items					(34)	(34)					(42)	(42)
Loss on net monetary position 1	_	_	_	_	(34)	(34)	_	_	_	_	(42)	(42)

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation proxisions of IAS 21 in the current quarter is a decrease in the Group's prift byer tax of \$67m, comprising a decrease in revenue of \$132m, a decrease in ECL of \$12m and a decrease in operating expenses of \$53m.

Latin America

-	Retail		Quarter ended 30 Sep	2018			Retail		Year to date 31 Dec	2018		
			Global						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)	352	124	92	_	(157)	411	1,423	487	334	_	(224)	2,020
Net fee income/(expense)	88	26	15	-	(27)	102	346	107	60	-	(15)	498
Net income from financial instruments held for trading or managed on a fair value basis	121	26	56	-	(64)	139	262	63	237	-	173	736
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	9	-	-	-	(1)	8	16	3	-	-	(1)	18
Changes in fair value of other financial instruments mandatorily measured at fair value through profit												
or loss	10	3	1	-	(7)	7	25	5	(1)	-	3	32
Other income/(expense) ¹	(98)	(19)	(2)	_	(25)	(144)	(138)	(26)	13	_	(91)	(242)
Net operating income before change in expected credit losses and other credit impairment charges	482	160	162	-	(281)	523	1,934	639	643	-	(155)	3,062
Change in expected credit losses and other credit impairment charges	(119)	(38)	(10)	_	19	(148)	(470)	(106)	1	_	5	(570)
Net operating income/(expense)	363	122	152	-	(262)	375	1,464	533	644	-	(149)	2,492
Total operating expenses	(307)	(81)	(69)	-	122	(335)	(1,300)	(355)	(266)	(1)	(13)	(1,935)
of which: staff expenses	(94)	(20)	(15)	-	(57)	(186)	(396)	(84)	(65)	_	(238)	(783)
Operating profit/(loss)	56	41	83	-	(140)	40	164	178	378	(1)	(162)	557
Share of profit in associates and joint ventures	_	_	_	-	_		2	_	_	_	_	2
Profit/(loss) before tax	56	41	83	-	(140)	40	166	178	378	(1)	(162)	559
Significant items - Totals												
Revenue	-	-	-	_	-	_	_	-	10	_	(16)	(6)
ECL	_	-	-	-	-	-	-	-	-	-	-	_
Operating expenses	_	-	-	-	-	-	-	-	-	-	-	_
Share of profit in associates and joint ventures	_	-	-	-	-	-	_	-	-	-	-	_
-			4. 20.5									
			At 30 Sep 2018						At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,076	7,295	7,774	-	4	22,149	7,104	7,252	7,588	-	4	21,948
Loans and advances to customers (net)	6,513	7,057	7,732	-	4	21,306	6,534	7,015	7,546	-	3	21,098
Total external assets	14,512	12,060	18,725	_	2,081	47,378	11,905	9,944	18,541	_	8,862	49,252
Customer accounts	12,316	6,897	4,075	-	871	24,159	12,892	6,949	5,009	-	1,116	25,966
Income statement Metrics - Reported												
Cost efficiency ratio	63.7%	50.6%	42.6%	-%	43.4%	64.1%	67.2%	55.6%	41.4%	-%		63.2%
										,,,	(8.4)%	
to a constitution of the state										74	(6.4)76	
Income Statement metrics - Adjusted as originally reported												
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	63.7%	50.6%	42.6%	-%	43.4%	64.1%	67.2%	55.6%	42.0%	-%	(9.4)%	63.1%
Adjusted cost efficiency ratio	63.7%	50.6%	42.6%	-%	43.4%	64.1%	67.2%	55.6%	42.0%			
Adjusted cost efficiency ratio Revenue	63.7%	50.6%	42.6%	-%	43.4%	64.1%	67.2%	55.6%	42.0%			
Adjusted cost efficiency ratio Revenue Significant items	63.7%	50.6%	42.6%			64.1%	67.2%	55.6%	42.0%	-%	(9.4)%	63.1%
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	63.7%	50.6%	42.6%	_	_	_	67.2%	55.6%	_	-% -	(9.4)%	63.1%
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	63.7% — —	50.6% — —	42.6% 			64.1% 	67.2% _ _	55.6% - -	<u>-</u>	-%	(9.4)% — (15)	63.1% — (15)
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	63.7%	50.6% 	42.6% 	_	_	_	67.2% 	55.6% 	_	-% -	(9.4)%	63.1%
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	63.7% — — —	50.6% -	42.6% 	_	_	_	67.2% - - -	55.6% 	<u>-</u>	-% -	(9.4)% — (15)	63.1% — (15)
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	63.7% — — —	50.6% - - -	42.6% - - -	_	_	_	67.2% — — —	55.6% - - -	<u>-</u>	-% -	(9.4)% — (15)	63.1% — (15)
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	63.7% - - -	50.6% 	42.6% - - -	_	_	_	67.2% -	55.6% _ _ _ _	<u>-</u>	-% -	(9.4)% — (15)	63.1% — (15)
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	63.7% — — —	50.6% - -	42.6% - - -	_	_	_	67.2% — — —	55.6% - - -	<u>-</u>	-% -	(9.4)% — (15)	63.1% — (15)
Adjusted cost efficiency 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	63.7%	50.6% - - -	42.6% - - -	_	_	_	67.2% -	55.6% - - -	<u>-</u>	-% -	(9.4)% — (15)	63.1% — (15)
Adjusted cost efficiency 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	63.7%	50.6%	- -	-	-	-	-	55.6%	_ _ 10	-% - - -	(9.4)% — (15) (1)	63.1% — (15) 9
Adjusted cost efficiency 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	Ē	=======================================	=	<u>.</u>	<u>.</u>	<u>.</u>	=	=======================================	_ _ 10	-% - - -	(9.4)% (15) (1)	63.1% — (15) 9
Adjusted cost efficiency 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 Restructuring and other related costs Restructuring and other related costs	63.7%	50.6% 	- -	-	=======================================	<u>=</u>	-	55.6%	_ _ 10	-% - - -	(9.4)% — (15) (1)	63.1% — (15) 9
Adjusted cost efficiency 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	Ē	=======================================	=	<u>.</u>	<u>.</u>	<u>.</u>	=	=======================================	_ _ 10	-% - - -	(9.4)% (15) (1)	63.1% — (15) 9
Adjusted cost efficiency 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 Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	Ē	=======================================	=	<u>.</u>	=======================================	<u>=</u>	=	=======================================	_ _ 10	-% - - -	(9.4)% — (15) (1)	63.1% — (15) 9
Adjusted cost efficiency 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 Restructuring and other related costs Restructuring and other related costs	Ē	=======================================	=	<u>.</u>	=======================================	<u>=</u>	=	=======================================	_ _ 10	-% - - -	(9.4)% — (15) (1)	63.1% — (15) 9

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of opplying IAS 29 and the hyperinflation provisions of IAS 21 in the current quarter is a decrease in the Group's profit before tax of 567m, comprising a decrease in revenue of \$132m, a decrease in ECL of \$12m and a decrease in operating expenses of \$55m.

Mexico

			Quarter ended 30 Se	p 2019					Quarter ended 30 Ju	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	\$m
Net interest income/(expense)	301	79	19	-	(43)	356	291	88	23	-	(36)	366
Net fee income	91	10	23	_		124	86	8	12	_	()	106
Net income from financial instruments held for trading or managed on a fair value basis	9	2	53	_	53	117	5	3	43	_	43	94
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/(expense)	33	5	(1)	_	13	50	26	9	(1)	_	14	48
Net operating income before change in expected credit losses and other credit impairment charges	434	96	94	_	23	647	408	108	77	_	21	614
Change in expected credit losses and other credit impairment charges	(124)	(19)	(6)	_	1	(148)	(84)	(18)	2	-	-	(100)
Net operating income	310	77	88	_	24	499	324	90	79	_	21	514
Total operating expenses	(244)	(50)	(34)	_	(14)	(342)	(257)	(51)	(34)	-	(10)	(352)
of which: staff expenses	(68)	(13)	(7)	_	(43)	(131)	(71)	(13)	(8)	_	(47)	(139)
Operating profit	66	27	54	_	10	157	67	39	45	_	11	162
Share of profit in associates and joint ventures	2	_	_	_		2	7	1	1	_	_	9
Profit before tax	68	27	54	_	10	159	74	40	46	_	11	171
Significant items - Totals												
Revenue	_	_	2	_	_	2	_	_	(2)	_	_	(2)
ECL	_	_	_	_	_	_	_	_	-	_	_	-
Operating expenses	(1)	_	_	_	(2)	(3)	_	_	_	_	(3)	(3)
Share of profit in associates and joint ventures	- (1)	_	_	_	(2) —	(3)	_	_	_		(5)	(5)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Sep 2019)					At 30 Jun 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,101	6,178	7,264	_	_	20,543	6,983	5,953	7,917	-	(1)	20,852
					(1)		6,467	5,773	7,888	_	_	20,128
Loans and advances to customers (net)		6,038	7,236	_		19,853						
Loans and advances to customers (net) Total external assets	6,580		7,236 14.585	Ξ		19,853 39,723				_	6.389	41.242
Total external assets	6,580 10,325	8,058	14,585		6,755	39,723	10,468	7,922	16,463	_	6,389 1.156	41,242 20,437
	6,580			-							6,389 1,156	41,242 20,437
Total external assets Customer accounts	6,580 10,325	8,058	14,585	-	6,755	39,723	10,468	7,922	16,463			
Total external assets Customer accounts Income Statement Metrics	6,580 10,325 9,928	8,058 6,311	14,585 3,243	Ξ	6,755 456	39,723 19,938	10,468 10,321	7,922 6,530	16,463 2,430	-	1,156	20,437
Total external assets Customer accounts	6,580 10,325	8,058	14,585	-	6,755	39,723	10,468	7,922	16,463			
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,580 10,325 9,928	8,058 6,311	14,585 3,243	Ξ	6,755 456	39,723 19,938	10,468 10,321	7,922 6,530	16,463 2,430	-	1,156	20,437
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2%	- - -%	6,755 456 60.9%	39,723 19,938 52.9%	10,468 10,321 63.0%	7,922 6,530 47.2%	16,463 2,430 44.2%	- -%	1,156 47.6%	20,437 57.3%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,580 10,325 9,928	8,058 6,311	14,585 3,243	Ξ	6,755 456	39,723 19,938	10,468 10,321	7,922 6,530	16,463 2,430	-	1,156	20,437
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2%	- - -%	6,755 456 60.9%	39,723 19,938 52.9%	10,468 10,321 63.0%	7,922 6,530 47.2%	16,463 2,430 44.2%	- -%	1,156 47.6%	20,437 57.3%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2%	- - -%	6,755 456 60.9%	39,723 19,938 52.9%	10,468 10,321 63.0%	7,922 6,530 47.2%	16,463 2,430 44.2%	- -%	1,156 47.6%	20,437 57.3%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%	 %	6,755 456 60.9%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0%	7,922 6,530 47.2%	16,463 2,430 44.2% 43.0%	- -%	1,156 47.6% 33.3%	20,437 57.3%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Signifikant items Customer redress programmes	6,580 10,325 9,928 56.2%	8,058 6,311 52.1% 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%	- -%	1,156 47.6% 33.3%	20,437 57.3% 56.7%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%	 %	6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Signifikant items Customer redress programmes	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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 Costs of structural reform Customer redress programmes	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3% — — —	20,437 57.3% 56.7%
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	5,580 10,325 9,928 56.2% 56.0%	8,058 6,311 52.1%	14,585 3,243 36.2% 37.0%		6,755 456 60.9% 52.2% — — — —	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0%		1,156 47.6% 33.3%	20,437 57.3% 56.7%
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 Restructuring and other related costs	6,580 10,325 9,928 56.2%	8,058 6,311 52.1%	14,585 3,243 36,2% 37,0%		6,755 456 60.9% 52.2% — — —	39,723 19,938 52.9% 52.6%	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0% (2)	-% -% -%	1,156 47.6% 33.3% — — — —	20,437 57.3% 56.7%
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	5,580 10,325 9,928 56.2% 56.0%	8,058 6,311 52.1%	14,585 3,243 36,2% 37,0%	-% -%%	6,755 456 60.9% 52.2%	39,723 19,938 52.9% 52.6% ————————————————————————————————————	10,468 10,321 63.0% 63.0%	7,922 6,530 47.2% 47.2%	16,463 2,430 44.2% 43.0% (2)	-% -% -% -%	1,156 47.6% 33.3%	20,437 57.3% 56.7% ————————————————————————————————————

Mexico

_			Quarter ended 31 Ma	r 2019					Quarter ended 31 De	c 2018		
=	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	Sm	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	293	82	46	- Jiii	(46)	375	289	82	53	ŞIII	(36)	388
	68	13	14	_	(40)	95	72	15	7	_	(30)	94
Net fee income	6	2	24	_	48	80	4	4	28	_	44	80
Net income from financial instruments held for trading or managed on a fair value basis Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	ь	2	24	_	48	80	4	4	28	_	44	80
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/(expense)	67	27	1	_	12	107	21	1	1		11	34
Net operating income before change in expected credit losses and other credit impairment charges	434	124	85		14	657	386	102	89		19	596
Change in expected credit losses and other credit impairment charges	(93)	(6)	1	_		(98)	(121)	(11)	(2)	_	-	(134)
	341	118	86		14	559	265	91	87		19	462
Net operating income	(241)	(51)	(34)	_	(8)	(334)	(241)	(55)	(32)	_	(16)	(344)
Total operating expenses		(13)		_						_		
of which: staff expenses	(69)		(9)		(45)	(136) 225	(66)	(14)	(7)		(35)	(122) 118
Operating profit	100	67	52	-	-		24	36	55	_	3	
Share of profit in associates and joint ventures		- 67		_	_ 6							
Profit before tax	100	6/	52	_	6	225	24	36	55	_	3	118
Significant items - Totals												
Revenue		_	(5)	_	_	(5)	_	_	4	_	(1)	3
ECL	_	_	(5)	_	_	(5)	_	_	*	_	(1)	_
	_	_	(1)	_	(1)	(2)	_	_	_	_	_	_
Operating expenses	_	_	(1)	_	(1)	(2)	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
-			At 31 Mar 201	9		-			At 31 Dec 201	8		
		ć	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Balance sheet data	\$m	\$m	ااال									
Balance sheet data Loans and advances to customers (gross)	\$m 6,558	5,838	7,158		_	19,554	6,188	5,711	6,709	_	_	18,608
										=		
Loans and advances to customers (gross)	6,558	5,838	7,158	-	_	19,554	6,188 5,674	5,711	6,709 6,679	=	_	18,608 17,890
Loans and advances to customers (gross) Loans and advances to customers (net)	6,558 6,036	5,838 5,673	7,158 7,123	_	_	19,554 18,832	6,188	5,711 5,537	6,709	_	_	18,608
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,558 6,036 10,095	5,838 5,673 7,859	7,158 7,123 16,215	=	_ _ 6,666	19,554 18,832 40,835	6,188 5,674 9,353	5,711 5,537 7,653	6,709 6,679 15,772	=	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123	7,158 7,123 16,215 4,050	- - - -	 6,666 442	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - -	- - 6,533 840	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,558 6,036 10,095	5,838 5,673 7,859	7,158 7,123 16,215	=	_ _ 6,666	19,554 18,832 40,835	6,188 5,674 9,353	5,711 5,537 7,653	6,709 6,679 15,772	=	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123	7,158 7,123 16,215 4,050	- - - -	 6,666 442	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - -	- - 6,533 840	18,608 17,890 39,311 19,936
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	7,158 7,123 16,215 4,050 40.0%	- - - - -%	- 6,666 442 57.1%	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - - -%	- 6,533 840 84.2%	18,608 17,890 39,311 19,936 57.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123	7,158 7,123 16,215 4,050	- - - -	 6,666 442	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - -	- - 6,533 840	18,608 17,890 39,311 19,936
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	7,158 7,123 16,215 4,050 40.0%	- - - - -%	- 6,666 442 57.1%	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - - -%	- 6,533 840 84.2%	18,608 17,890 39,311 19,936 57.7%
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	7,158 7,123 16,215 4,050 40.0%	- - - - -%	- 6,666 442 57.1%	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - - -%	- 6,533 840 84.2%	18,608 17,890 39,311 19,936 57.7%
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	7,158 7,123 16,215 4,050 40.0%	- - - - -%	- 6,666 442 57.1%	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - - -%	- 6,533 840 84.2%	18,608 17,890 39,311 19,936 57.7%
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	7,158 7,123 16,215 4,050 40.0%	- - - - -%	- 6,666 442 57.1%	19,554 18,832 40,835 20,831	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - - -%	- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7%
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		6,666 442 57.1%	19,554 18,832 40,835 20,831 50.8%	6.188 5,674 9,353 10,155 62,4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7%
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses Significant items	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses Significant items Costs of structural reform	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%			19,554 18,832 40,835 20,831 50.8%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses Significant items Costs of structural reform Customer redress programmes	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8% 50.2%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Disposals, acquisitions and investment in new businesses Disposals, acquisitions and investment in new businesses	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7% — — — — — — — —			19,554 18,832 40,835 20,831 50.8% 50.2%	6.188 5,674 9,353 10,155 62,4% 62,4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%		- 6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related tocts Restructuring and other related costs	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8% 50.2%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9% 53.9%	6.709 6.679 15,772 3,458 36.0% 37.6%			18,608 17,890 39,311 19,936 57.7% 58.0%
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 Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs Restructuring and other related costs Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7% — — — — — — — —			19,554 18,832 40,835 20,831 50.8% 50.2%	6.188 5,674 9,353 10,155 62,4% 62,4%	5,711 5,537 7,653 5,483 53.9%	6,709 6,679 15,772 3,458 36.0%			18,608 17,890 39,311 19,936 57.7% 58.0%
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 erderss 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 Restructuring and other related tocts Restructuring and other related costs	6,558 6,036 10,095 10,216	5,838 5,673 7,859 6,123 41.1% 41.1%	7,158 7,123 16,215 4,050 40.0% 36.7%		- 6,666 442 57.1% 50.0%	19,554 18,832 40,835 20,831 50.8% 50.2%	6.188 5,674 9,353 10,155 62.4%	5,711 5,537 7,653 5,483 53.9% 53.9%	6.709 6.679 15,772 3,458 36.0% 37.6%			18,608 17,890 39,311 19,936 57.7% 58.0%

Mexico

·			Quarter ended 30 Se	2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			_
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	286	80	50	-	(23)	393	1,122	307	181	-	(83)	1,527
Net fee income	74	14	9	_	(1)	96	282	57	38	_	(1)	376
Net income from financial instruments held for trading or managed on a fair value basis	5	3	21	_	31	60	16	12	102	_	112	242
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/(expense)	25	1	_	_	14	40	89	4	5	_	50	148
Net operating income before change in expected credit losses and other credit impairment charges	390	98	80	_	21	589	1,509	380	326	_	78	2,293
Change in expected credit losses and other credit impairment charges	(99)	(27)	(8)	-	(1)	(135)	(402)	(61)	_	_	(1)	(464)
Net operating income	291	71	72	-	20	454	1,107	319	326	_	77	1,829
Total operating expenses	(223)	(48)	(34)	-	(8)	(313)	(913)	(204)	(131)	_	(54)	(1,302)
of which: staff expenses	(68)	(13)	(8)	_	(42)	(131)	(270)	(51)	(31)	_	(161)	(513)
Operating profit	68	23	38	_	12	141	194	115	195	_	23	527
Share of profit in associates and joint ventures	_	_	_	_	_			_	_	_	_	_
Profit before tax	68	23	38	_	12	141	194	115	195	_	23	527
Significant items - Totals												
Revenue	_	_	(1)	_	_	(1)	_	_	7	_	(1)	6
ECL	_	_	(-)	_	_	(2)	_	_		_	(2)	_
Operating expenses		_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures						_					_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Sep 201	3					At 31 Dec 2018			
Balance sheet data	\$m	Sm	At 30 Sep 201		Śm	Sm	Sm	Śm	At 31 Dec 2018		Śm	Sm
Balance sheet data Leans and advances to customers (gross)	\$m 6.200	\$m 5.683	\$m	\$m	\$m —	\$m	\$m 6.188	\$m 5.711	\$m	\$ \$m	\$m 	\$m
Loans and advances to customers (gross)	6,200	5,683	\$m 7,009	\$m —	-	18,892	6,188	5,711	\$m 6,709	\$m	-	18,608
Loans and advances to customers (gross) Loans and advances to customers (net)	6,200 5,682	5,683 5,486	\$m 7,009 6,979	\$m _ _		18,892 18,147	6,188 5,674	5,711 5,537	\$m 6,709 6,679	\$m	_	18,608 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,200 5,682 12,283	5,683 5,486 9,807	\$m 7,009 6,979 16,676	\$m 		18,892 18,147 38,766	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net)	6,200 5,682	5,683 5,486	\$m 7,009 6,979	\$m _ _		18,892 18,147	6,188 5,674	5,711 5,537	\$m 6,709 6,679	\$m	_	18,608 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,200 5,682 12,283	5,683 5,486 9,807	\$m 7,009 6,979 16,676	\$m 		18,892 18,147 38,766	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	 799	18,892 18,147 38,766 19,044	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	 6,533 840	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,200 5,682 12,283	5,683 5,486 9,807	\$m 7,009 6,979 16,676	\$m 		18,892 18,147 38,766	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	 799	18,892 18,147 38,766 19,044	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	 6,533 840	18,608 17,890 39,311 19,936
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	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m 	 799 38.1%	18,892 18,147 38,766 19,044 53.1%	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - -	- 6,533 840 69.2%	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	 799	18,892 18,147 38,766 19,044	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	 6,533 840	18,608 17,890 39,311 19,936
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	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m 	 799 38.1%	18,892 18,147 38,766 19,044 53.1%	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - -	- 6,533 840 69.2%	18,608 17,890 39,311 19,936
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 out efficiency ratio Revenue	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m 	 799 38.1%	18,892 18,147 38,766 19,044 53.1%	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - -	- 6,533 840 69.2%	18,608 17,890 39,311 19,936
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	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5%	\$m 	 799 38.1%	18,892 18,147 38,766 19,044 53.1%	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - -		18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5%		799 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2%	Sm	6,533 840 69.2%	18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	\$m - - - -	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5%		799 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2%	Sm	6,533 840 69.2%	18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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 of financial instruments Operating expenses Significant items Costs of structural reform	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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 Costs of structural reform Customer redress programmes	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8%
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 Cost of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m %	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm	- 6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8% 56.9%
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 Restructuring and other related costs	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	Sm 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m	799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	\$m		18,608 17,899 39,311 19,936 56.8% 56.9%
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	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m	- - - 799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1%	6.188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	Sm 6.709 6.679 15,772 3,458 40.2% 41.1%	Sm		18,608 17,890 39,311 19,936 56.8% 56.9%

Risk-weighted assets

Risk-weighted assets by global business¹

	Quarter ended							
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep			
	2019	2019	2019	2018	2018			
	\$bn	\$bn	\$bn	\$bn	\$bn			
Retail Banking and Wealth Management	127.9	129.0	126.5	126.9	125.0			
Commercial Banking	317.3	327.6	325.4	321.2	317.1			
Global Banking and Markets	276.8	284.5	285.5	281.0	277.5			
Global Private Banking	16.2	16.5	16.8	16.8	16.3			
Corporate Centre	127.0	128.4	125.3	119.4	126.8			
Total	865.2	886.0	879.5	865.3	862.7			

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

			Quarter ended		
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2019	2019	2019	2018	2018
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	865.2	886.0	879.5	865.3	862.7
Europe	295.0	309.4	306.3	298.1	297.7
Asia	364.7	371.7	366.8	363.9	360.8
Middle East and North Africa	57.5	57.5	56.3	56.7	57.4
North America	131.1	133.5	133.8	131.6	132.1
Latin America	40.6	40.3	39.5	38.3	38.9
Hong Kong	186.7	189.6	187.1	190.1	186.5
United Kingdom	216.6	226.5	225.5	221.7	220.4
Mainland China	71.9	74.1	72.7	69.4	70.8
United States	97.7	99.3	100.5	99.5	99.2
Mexico	29.4	29.3	28.7	27.5	27.7
HSBC UK Bank plc consolidated ³	109.2	118.0	121.2	117.3	116.4
HSBC Bank plc consolidated ³	182.4	189.3	187.5	183.7	185.4

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.

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