HSBC HOLDINGS PLC

Data Pack

4Q 2018

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

All information is on a reported basis.

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HSBC Holdings plc

Income Statement					
_			uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,709	7,680	7,644	7,456	7,272
Net fee income	2,827	3,026	3,260	3,507	3,065
Net income from financial instruments held for trading or managed on a fair value					
basis	2,046	2,602	2,499	2,384	2,099
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss ²	(1,444)	178	(67)	(155)	627
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	154	196	228	117	N/A
Other income/(expense) ²	1,403	116	13	401	(762)
Net operating income before change in expected credit losses and other credit					
impairment charges ¹	12,695	13,798	13,577	13,710	12,301
Change in expected credit losses and other credit impairment charges	(853)	(507)	(237)	(170)	N/A
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	(658)
Net operating income	11,842	13,291	13,340	13,540	11,643
Total operating expenses ¹	(9,144)	(7,966)	(8,166)	(9,383)	(9,895)
of which: staff expenses	(4,245)	(4,292)	(4,325)	(4,511)	(4,138)
Operating profit	2,698	5,325	5,174	4,157	1,748
Share of profit in associates and joint ventures	558	597	783	598	556
Profit before tax	3,256	5,922	5,957	4,755	2,304
Tax expense	(1,163)	(1,406)	(1,279)	(1,017)	(1,978)
Profit after tax	2,093	4,516	4,678	3,738	326
Profit attributable to shareholders of the parent company	1,794	4,185	4,352	3,396	52
Profit attributable to non-controlling interests	299	331	326	342	274
Profit/(loss) attributable to the ordinary shareholders of the parent company	1,537	3,898	4,087	3,086	(274)
Significant items - Totals					
Revenue	131	(43)	(108)	(140)	(139)
ECL/LICs	_	-	,		
Operating expenses	(262)	(228)	(41)	(1,138)	(1,137)
Share of profit in associates and joint ventures	(<i>,</i>	(<i>)</i>	-	-	(=,==:,
Share of profit in associates and joint ventures					
Income statement Metrics - Reported					
Return on equity	3.8 %	9.6 %	10.0 %	7.5 %	(0.7)%
Return on tangible equity	3.9 %	10.9 %	11.0 %	8.4 %	(0.5)%
Cost efficiency ratio	72.0 %	57.7 %	60.1 %	68.4 %	80.4 %
Cost emolency radio	72.0 %	37.7 70	00.1 /0	00.4 /0	00.4 /0
Income statement Metrics - Adjusted as originally reported					
	70 7 0/	55.0.0/	50.40/	50.5.0/	70.40/
Adjusted Cost efficiency ratio	70.7 %	55.9 %	59.4 %	59.5 %	70.4 %
Adjusted RoRWA	1.6 %	2.9 %	2.8 %	2.7 %	1.6 %
Revenue					
Significant items					
Customer redress programmes	7	_	46	_	(105)
Disposals, acquisitions and investment in new business	29	_	(30)	(112)	(79)
Fair value movements on financial investments	95	(43)	(124)	(28)	45
Operating expenses					
Significant items					
Costs of structural reform	(61)	(89)	(85)	(126)	(131)
Costs to achieve	_	_	_	_	(655)
Customer redress programmes	16	(62)	(7)	(93)	(272)
Disposals, acquisitions and investment in new businesses	2	(51)	(1)	(2)	(39)
Gain on partial settlement of pension obligation	_	_	-	-	188
Past service costs of guaranteed minimum pension benefits equalisation	(228)	_	_	_	_
Restructuring and other related costs	(15)	(27)	(4)	(20)	_
Settlements and provisions in connection with legal and regulatory matters	24	1	56	(897)	(228)
				,	,

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

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

HSBC HSBC Holdings plc

Earnings Metrics
Number of \$0.50 ordinary shares in issue (millions)
Basic number of \$0.50 ordinary shares outstanding (millions)
Earnings per share
Dividend per ordinary share
NAV / share (\$) at the end of the period
TNAV / share (\$) at the end of the period

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

20,361 19,981 \$0.07 \$0.21 \$8.13 \$7.01

20,253 19,876 \$0.19 \$0.10 \$8.13 \$7.01 20,317 19,963 \$0.21 \$0.10 \$8.10 \$7.00 20,378 20,013 \$0.15 \$0.10 \$8.40 \$7.29 20,320 19,960 -\$0.01 \$0.21 \$8.35 \$7.26

HSBC HSBC Holdings plc

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

			uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	4,058	4,103	3,862	3,799	3,631
Net fee income/(expense)	1,160	1,243	1,298	1,497	1,278
Net income from financial instruments held for trading or managed on a fair value					
basis	77	191	179	116	125
Net income/(expense) from assets and liabilities of insurance businesses, including				()	
related derivatives, measured at fair value through profit or loss	(1,429)	209	(100)	(143)	623
Changes in fair value of other financial instruments mandatorily measured at fair	(40)	40	20	(50)	
value through profit or loss	(49)	10	89	(59)	N/A
Other income/(expense)	1,293	4	61	459	(600)
Net operating income before change in expected credit losses and other credit impairment charges		5.760	F 200	F 660	- 0-7
	5,110	5,760	5,389	5,669	5,057
Change in expected credit losses and other credit impairment charges	(339)	(295)	(240)	(303)	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	(186)
Net operating income	4,771	5,465	5,149	5,366	4,871
Total operating expenses	(3,445)	(3,437)	(3,447)	(3,573)	(3,751)
of which: staff expenses	(1,187)	(1,200)	(1,231)	(1,188)	(1,093)
Operating profit	1,326	2,028	1,702	1,793	1,120
Share of profit in associates and joint ventures	12	4	14	3	16
Profit before tax	1,338	2,032	1,716	1,796	1,136
Significant items - Totals					
Revenue	_	_	(7)	-	(4)
ECL/LICs	_	_	_	_	_
Operating expenses	(16)	(64)	(1)	(110)	(280)
Share of profit in associates and joint ventures	_	_	_	_	
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	364,794	359,327	354,025	359,934	347,847
Loans and advances to customers (net)	361,872	356,453	351,114	356,733	346,148
Total external assets	476,784	476,403	474,507	483,682	468,281
Customer accounts	640,924				
customer accounts	640,924	636,603	635,598	656,759	639,592
Income statement Metrics - Reported	67.4 %	50.7.0/	54.0.0/	62.0.0/	74.2.0/
Cost efficiency ratio	67.4 %	59.7 %	64.0 %	63.0 %	74.2 %
Income Statement Data - Adjusted as originally reported					
Adjusted cost efficiency ratio	67.1 %	58.6 %	63.9 %	61.1 %	68.6 %
Management View of Adjusted Revenue					
Retail Banking	3,916	3,933	3,760	3,653	3,476
Current Accounts, saving and deposits	2,318	2,327	2,032	1,857	1,720
Personal lending	1,598	1,606	1,728	1,796	1,756
Mortgages	415	427	516	579	587
Credit cards	718	711	726	725	679
Other personal lending	465	468	486	492	490
Wealth Management	1,129	1,595	1,551	1,829	1,421
Investment distribution	672	804	863	1,044	785
Life insurance manufacturing	208	529	416	503	355
Asset management	249	262	272	282	281
Other	65	232	85	187	164
Total	5,110	5,760	5,396	5,669	5,061
1000	3,110	3,700	3,330	3,003	3,001
Revenue					
Significant items					
Customer redress programmes	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	(7)	_	(4)
Fair value movements on financial instruments	_	_	_	_	_
Operating expenses					
Significant items					
Costs of structural reform	1	(2)	-	(1)	(6)
Costs to achieve	_	_	-	=	(46)
Customer redress programmes	(17)	(62)	(1)	(93)	(254)
Disposals, acquisitions and investment in new businesses	_				
Gain on partial settlement of pension obligation	_	_	_	_	26
Restructuring and other related costs	_	_	_	_	
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters		_	_	(16)	_
Section and provisions in connection with regarding regulatory matters	_	_	_	(10)	_

		(Quarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	2,781	2,703	2,718	2,517	2,319
Net fee income	829	852	922	952	878
Net income from financial instruments held for trading or managed on a fair value					
basis	96	129	84	148	157
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss	(15)	(2)	5	(12)	(6)
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	(32)	28	17	4	N/A
Other income	44	40	40	90	18
Net operating income before change in expected credit losses and other credit					
impairment charges	3,703	3,750	3,786	3,699	3,366
Change in expected credit losses and other credit impairment charges Loan impairment (charges)/recoveries and other credit risk provisions	(444) N/A	(240) N/A	(119) N/A	64 N/A	N/A (190)
Net operating income	3,259 (1,574)	3,510 (1,625)	3,667 (1,628)	3,763 (1,653)	3,176 (1,619)
Total operating expenses		(584)	(573)	(591)	(534)
of which: staff expenses	(579)	1,885			
Operating profit	1,685	1,000	2,039	2,110	1,557
Share of profit in associates and joint ventures Profit before tax	1,685	1,885	2,039	2,110	1,557
Profit before tax	1,085	1,000	2,039	2,110	1,557
Significant items - Totals					
Revenue	7		46		(103)
ECL/LICs	_	_	40	_	(103)
Operating expenses	8	(3)	(7)	(1)	(34)
Share of profit in associates and joint ventures		(3)	(7)	(1)	(34)
Share of profit in associates and joint ventures	_	_	_	_	_
Balance sheet data			At		
bulance sheet data	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	337,660	337,144	333,767	334,332	320,794
Loans and advances to customers (net)	333,538	332,649	329,300	329,801	316,533
Total external assets	360,216	364,154	363,939	365,349	348,243
Customer accounts	358,270	352,477	355,650	359,146	362,908
	,	,	,	,	,,,,,
Income statement Metrics - Reported					
Cost efficiency ratio	42.5 %	43.3 %	43.0 %	44.7 %	48.1 %
Income statement Metrics - Adjusted as originally reported					
Adjusted cost efficiency ratio	42.8 %	43.3 %	43.3 %	44.7 %	45.7 %
Management View of Adjusted Revenue					
Global Trade and Receivables Finance	454	468	477	466	454
Credit and Lending	1,335	1,335	1,347	1,325	1,322
Global Liquidity and Cash Management	1,525	1,484	1,442	1,351	1,283
Markets products, Insurance and Investments and other	382	463	474	557	410
Total	3,696	3,750	3,740	3,699	3,469
_					
Revenue					
Significant items	_				
Customer redress programmes	7	_	46	_	(103)
Disposals, acquisitions and investment in new businesses	_	_	_	_	_
Fair value movements on financial instruments	-	_	_	_	_
Operating expenses					
Significant items					
Costs of structural reform	(3)	(3)	(1)	(1)	(3)
Costs to achieve	(-)	(3)	(+)	(±) —	(24)
Customer redress programmes	11	_	(6)	_	(16)
Disposals, acquisitions and investment in new businesses	*1		(0)	_	(10)
Gain on partial settlement of pension obligation	_	_	_		9
Restructuring and other related costs	_	_	_	_	9
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_		_	_
Section and provisions in connection with legal and regulatory matters	_	_	_	_	_

	24.5		Quarter ended	24.14	34.5
	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	31 Dec 2017
	2018 \$m	2018 \$m	2018 \$m	2018 \$m	2017 \$m
Net interest income	1,432	1,338	1,308	1,181	1,450
Net fee income	657	827	882	863	759
Net income from financial instruments held for trading or managed on a fair value					
basis	480	1,857	1,593	2,107	1,064
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	_	_	-	_	_
Changes in fair value of other financial instruments mandatorily measured at fair	225	454	94	443	
value through profit or loss		151		112	N/A
Other income/(expense) Net operating income before change in expected credit losses and other credit	318	19	275	(85)	(17)
impairment charges	3,112	4,192	4,152	4,178	3,256
Change in expected credit losses and other credit impairment charges	(64)	(7)	119	(22)	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	(373)
Net operating income	3,048	4,185	4,271	4,156	2,883
Total operating expenses	(2,271)	(2,375)	(2,315)	(2,387)	(2,325)
of which: staff expenses	(900)	(945)	(965)	(955)	(928)
Operating profit	777	1,810	1,956	1,769	558
Share of profit in associates and joint ventures	_	=	_		_
Profit before tax	777	1,810	1,956	1,769	558
Significant items - Totals					
Revenue	49	8	35	30	(134)
ECL/LICs	-	=	-	=	_
Operating expenses	29	(9)	66	26	(144)
Share of profit in associates and joint ventures	_	_	-	-	_
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross) Loans and advances to customers (net)	246,070	251,699	251,280	249,909	252,474
Loans and advances to customers (net) Total external assets	244,978	250,674	250,058	248,432	252,474
Customer accounts	1,012,272 290,914	1,062,700 285,525	1,054,181 291,711	1,085,340 290,233	980,485 283,943
customer accounts	290,914	285,525	291,/11	290,233	283,943
Income statement Metrics - Reported Cost efficiency ratio	42.5 %	43.3 %	43.0 %	44.7 %	48.1 %
Income Statement Data - Adjusted as originally reported Adjusted cost efficiency ratio	42.8 %	43.3 %	43.3 %	44.7 %	45.7 %
Management View of Adjusted Revenue					
GLobal Markets	1,101	1,801	1,668	1,920	1,344
- FICC	885	1,513	1,384	1,489	1,077
Foreign Exchange	603	841	825	753	623
Rates	208	415	382	477	307
Credit	74	257	177	259	147
- Equities	216	288	284	431	267
Securities Services	484	502	502	485	468
Global Banking	939	982	1,120	1,074	968
Global Liquidity and Cash Management	678	683	644	640	603
Global Trade and Receivables Finance	198	215	198	198	184
Principal Investments	(60)	111	102	71	64
Credit and Funding Valuation Adjustment	(178)	38	22	(65)	(103)
Other Revenue	(99)	(148)	(139)	(175)	(138)
Total ¹	3,063	4,184	4,117	4,148	3,390
Revenue					
Significant items					
Customer redress programmes					(2)
Disposals, acquisitions and investment in new businesses	_	_	_	_	(99)
Fair value movements on financial instruments	49	8	35	30	(33)
Operating expenses					
Significant items					
Costs of structural reform	(14)	(11)	(9)	(7)	(4)
Costs to achieve	` _	` _	-	_	(97)
Customer redress programmes	22	=	_	_	(2)
Disposals, acquisitions and investment in new businesses	_	=	_	_	
Gain on partial settlement of pension obligation	_	=	_	_	9
Restructuring and other related costs	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	21	2	75	33	(50)

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

		Q	uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	220	222	223	223	213
Net fee income	179	174	182	207	176
Net income from financial instruments held for trading or managed on a fair value	173	1/4	102	207	170
basis	26	34	39	48	30
Net income from assets and liabilities of insurance businesses, including related	20	34	35	40	30
derivatives, measured at fair value through profit or loss					10
	_	_	_	_	10
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(3)	(2)	(2)		N/A
• •		(2)	(2)	_	
Other income/(expense)	7	4	5	4	(9)
Net operating income before change in expected credit losses and other credit					
impairment charges	429	432	447	482	420
Change in expected credit losses and other credit impairment charges	(8)	12	1	3	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	1
Net operating income	421	444	448	485	421
Total operating expenses	(355)	(408)	(372)	(415)	(512)
of which: staff expenses	(146)	(154)	(157)	(170)	(124)
Operating profit/(loss)	66	36	76	70	(91)
Share of profit in associates and joint ventures					(/
Profit/(loss) after tax	66	36	76	70	(91)
Fiont/(loss) after tax	00	30	70	70	(91)
a					
Significant items - Totals					
Revenue	5	_	_	_	_
ECL/LICs	_	_	_	_	_
Operating expenses	2	(59)	(1)	(43)	(189)
Share of profit in associates and joint ventures	_	_	_	_	_
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	39,314	39,296	41,000	41,185	40,435
Loans and advances to customers (net)	39,217	39,210	40,902	41,071	40,326
Total external assets	43,790	44,298	46,133	46,281	45,745
Customer accounts	64,658	63,717	63,593	63,069	66,512
Income statement metrics- Reported					
Cost efficiency ratio	82.8 %	94.4 %	83.2 %	86.1 %	121.9 %
Income statement metrics- Adjusted					
Adjusted cost efficiency ratio	84.2 %	80.8 %	83.0 %	77.2 %	76.9 %
,					
Management View of Adjusted Revenue					
Investment	162	100	170	210	165
	162	169	176		
Lending	93	98	97	103	101
Deposit	126	127	122	122	107
Other	43	38	52	47	47
Total	424	432	447	482	420
Revenue					
Significant items					
Customer redress programmes	_	_	_	_	_
Disposals, acquisitions and investment in new businesses		_	_	_	_
	5				
Enicyalua mayamante an financial instrumente	5				
Fair value movements on financial instruments	5 —	-	=	_	_
	5 —	-	-	_	_
Operating expenses	5 —	=	-	=	
Operating expenses Significant items	5 —	_	-	=	_
Operating expenses Significant items Costs of structural reform	5 - -	_	_	_	-
Operating expenses Significant items	5 - - -	- - -	- - -	- - -	_ _ 2
Operating expenses Significant items Costs of structural reform	5 - - -	- - - -	- - - -	- - - -	_ 2 _
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	-	- - - (51)	- - - (1)	- - - - (2)	-
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	5 - - - - 2	_ _ _ (51)	_ _ _ _ (1)	_ _ _ _ (2)	
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	-	_	- - - (1)	_ _ _ _ (2)	(30)
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs		- - - (51) - (7)	_ _ _ (1) _		(30)
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation		_		- - - (2) - - - (41)	(30)

-		0	uarter ended		
_	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	Śm	\$m	\$m	\$m	Śn
Net interest income/(expense)	(783)	(686)	(467)	(264)	(341)
Net fee income/(expense)	4	(70)	(24)	(12)	(26)
Net income from financial instruments held for trading or managed on a fair value	4	(70)	(24)	(12)	(26)
hasis	1,367	391	604	(35)	723
Net income/(expense) from assets and liabilities of insurance businesses, including	1,307	391	004	(55)	/23
related derivatives, measured at fair value through profit or loss ¹	_	(29)	28	_	_
Changes in fair value of other financial instruments mandatorily measured at fair		(25)	20		
value through profit or loss	15	9	30	60	N/A
Other income/(expense)	(262)	49	(368)	(67)	(154)
Net operating income before change in expected credit losses and other credit	, ,		, , , ,	V- /	, , ,
impairment charges	341	(336)	(197)	(318)	202
Change in expected credit losses and other credit impairment charges	2	23	2	88	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	90
Net operating income/(expense)	343	(313)	(195)	(230)	292
Total operating expenses	(1,499)	(121)	(404)	(1,355)	(1,688)
of which: staff expenses	(1,434)	(1,409)	(1,397)	(1,608)	(1,460)
Operating profit/(loss)	(1,156)	(434)	(599)	(1,585)	(1,396)
Share of profit in associates and joint ventures	546	593	769	595	540
Profit after tax	(610)	159	170	(990)	(856)
Tiont after tax	(010)	133	170	(550)	(830)
Significant items - Totals					
Revenue	70	(51)	(182)	(170)	102
ECL/LICs	_	· · ·	· · ·		_
Operating expenses	(285)	(93)	(98)	(1,010)	(490)
Share of profit in associates and joint ventures	_	-	-	-	- ()
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	2,483	2,476	2,105	5,163	7,569
Loans and advances to customers (net)	2,467	2,474	2,069	5,128	7,483
Total external assets	665,062	656,635	668,554	671,147	679,017
Customer accounts	8,551	7,053	9,755	10,472	11,507
Income statement Metrics - Reported					
Cost efficiency ratio	439.6 %	36.0 %	205.1 %	426.1 %	835.6 9
Income statement Metrics - Adjusted as originally reported					
Adjusted cost efficiency ratio	448.0 %	9.8 %	2,040.0 %	233.1 %	1,198.0 %
rajusted tost emiliency ratio	440.0 %	3.0 %	2,040.070	233.1 70	1,130.0 /
Management View of Adjusted Revenue					
Central Treasury	303	111	245	3	297
Legacy Credit	(12)	27	(115)	7	(73)
Other	(20)	(423)	(145)	(158)	(124)
Total ²	271	(285)	(15)	(148)	100
Revenue					
Significant items					
Customer redress programmes	_	_	_	-	_
Disposals, acquisitions and investment in new businesses	24	_	(23)	(112)	24
Fair value movements on financial instruments	46	(51)	(159)	(58)	78
Operating expenses					
Significant items	(ar)	(22)	/75\	(117)	
Significant items Costs of structural reform	(45)	(73)	(75)	(117)	(118)
Significant items Costs of structural reform Costs to achieve	(45) —	(73) —	(75) —	(117)	(118) (490)
Significant items Costs of structural reform Costs to achieve Customer redress programmes	(45) — —	(73) — —	(75) — —	(117) — —	(490)
Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	(45) — — —	(73) — — —	(75) — — —	(117) — — —	(490) — (9)
Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	- - -	(73) — — — —	- - -	(117) — — — —	(490)
Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation		- - -	- - - -	- - - -	(490) — (9)
Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	- - -	(73) — — — — — — (20)	- - -	(117) - - - - (20) (873)	(490) — (9)

¹ Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been re-presented. There is no net impact on 'Net operating income/(expense)' and the impact on 'Other income/(expense)' is \$(36)m in 4Q17 and \$(206)m in 3Q17.

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

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

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

			Quarter ended 31	Doc 2019					Quarter ended 30	Con 2010		
	B-1-7		Global	Dec 2010			D-1-1			Эср 2010		
	Retail						Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth Management	Commercial Banking	and Markets	Private Banking	Corporate Centre	Total	and Wealth Management	Commercial Banking	and Markets	Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,121	873	258	92	(715)	1,629	1,123	857	176	93	(564)	1,685
Net fee income/(expense)	386	346	112	78	(12)	910	387	339	205	75	(30)	976
Net income from financial instruments held for trading or managed on a fair value	500	540		,,	(12)	310	307	333	203	,,	(50)	3,0
basis	25	4	(101)	9	957	894	9	16	1,124	10	(37)	1,122
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	(752)	-	-	-	-	(752)	107	(2)	_	_	_	105
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	(60)	(32)	244		(247)	(95)	32	25	156	_	59	272
Other income	837	67	370	3	134	1,411	145	60	15	2	455	677
Net operating income before change in expected credit losses and other credit	1,557	1,258	883	182	117	3,997	1,803	1,295	1,676	180	(117)	4,837
impairment charges	(157)	(217)	(56)	(6)	13	(423)	(52)	1,295	1,676	11	(117)	4,637
Change in expected credit losses and other credit impairment charges Loan impairment charges and other credit risk provisions	(157) N/A	(217) N/A	(56) N/A	(6) N/A	N/A	(423) N/A	(52) N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	1,400	1,041	827	176	130	3,574	1,751	1,314	1,693	191	(112)	4,837
Total operating expenses	(1,433)	(649)	(1,240)	(186)	(1,629)	(5,137)	(1,464)	(676)	(1,232)	(242)	(592)	(4,206)
of which: staff expenses	(396)	(224)	(427)	(74)	(608)	(1,729)	(414)	(224)	(403)	(72)	(478)	(1,591)
Operating profit/(loss)	(33)	392	(413)	(10)	(1,499)	(1,563)	287	638	461	(51)	(704)	631
Share of profit in associates and joint ventures	-	_	-	-	4	4		_	_	-	3	3
Profit/(loss) before tax	(33)	392	(413)	(10)	(1,495)	(1,559)	287	638	461	(51)	(701)	634
4,,	,		· · · /			(//					, ,	
Significant items - Totals												
Revenue	_	7	22	5	68	102	_	_	6	_	(65)	(59)
ECL/LICs	_	-	-	-	_	_	_	_	_	_	-	_
Operating expenses	(15)	8	29	1	(272)	(249)	(64)	(3)	(9)	(57)	(82)	(215)
Share of profit in associates and joint ventures	-	-	_	-	-	_	_	_	_	_	_	_
			At 31 Dec 2	018					At 30 Sep 2	018		
Balance sheet data	455.053	440.470	74 622	40.407	2 204	276 674	462.254	440.025	70.044	40.472	2.204	202.046
Loans and advances to customers (gross)	165,063 164,112	119,478 117,544	71,632 71,031	18,197 18,103	2,301 2,286	376,671 373,076	163,351 162,481	119,925 118,081	79,814 79,263	18,472 18,388	2,284 2,283	383,846 380,496
Loans and advances to customers (net) Total external assets	201,790	122,802	499,112	21,313	2,286	1,060,895	202,544	123,340	534,795	21,633	2,263	1,106,239
Customer accounts	202,207	134,905	130,033	31,408	4,601	503,154	203,762	132,240	132,097	31,563	2,707	502,369
customer accounts	202,207	134,503	130,033	31,400	4,001	303,134	203,702	132,240	132,057	31,303	2,707	302,303
Income statement Metrics - Reported												
Cost efficiency ratio	92.0 %	51.6 %	140.4 %	102.2 %	1,392.3 %	128.5 %	81.2 %	52.2 %	73.5 %	134.4 %	506.0 %	87.0 %
·												
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	91.1 %	52.5 %	147.4 %	105.6 %	2,769.4 %	125.5 %	77.6 %	52.0 %	73.2 %	102.8 %	980.8 %	81.5 %
Revenue												
Significant items												
Customer redress programmes	_	7	_		_	7	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	-	-		5		5	_	_		_		
Fair value movements on financial instruments	_	_	22	_	68	90	_	_	6	_	(65)	(59)
Operating expenses												
Significant items												
Costs of structural reform	1	(3)	(14)	_	(41)	(57)	(2)	(3)	(11)	_	(70)	(86)
Costs to achieve	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	(16)	11	21	_	_	16	(62)	_	_	_	_	(62)
Disposals, acquisitions and investment in new businesses	_	_	_	2	_	2	_	_	_	(51)	_	(51)
Gain on partial settlement of pension obligation	_	-	_	-	-	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	(228)	(228)	_	_	_	_	_	_
Restructuring and other related costs	-	-	-	-	(6)	(6)	_	_	_	(7)	(12)	(19)
Settlements and provisions in connection with legal and regulatory matters	-	-	22	(1)	3	24	-	_	2	1	_	3

			Quarter ended 30	Jun 2018					Quarter ended 31	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,070	951	265	95	(593)	1,788	1,111	853	192	96	(513)	1,739
Net fee income/(expense)	362	384	207	77	(7)	1,023	395	389	195	89	19	1,087
Net income from financial instruments held for trading or managed on a fair value												
basis	9	1	702	12	47	771	17	22	1,231	13	(128)	1,155
Net income/(expense) from assets and liabilities of insurance businesses, including	84	2				86	(227)	_	_		_	(227)
related derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	84	2	=	_	_	86	(227)	_	_	_	_	(227)
value through profit or loss	86	17	101	_	65	269	(67)	2	98	_	122	155
Other income	78	(9)	278	1	116	464	441	44	(117)	_	193	561
Net operating income before change in expected credit losses and other credit		(5)	2,0		110	-10-1	****		(117)		133	
impairment charges	1,689	1,346	1,553	185	(372)	4,401	1,670	1,310	1,599	198	(307)	4,470
Change in expected credit losses and other credit impairment charges	(38)	(63)	(27)	2	1	(125)	(108)	40	(83)	(1)	90	(62)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	1,651	1,283	1,526	187	(371)	4,276	1,562	1,350	1,516	197	(217)	4,408
Total operating expenses	(1,429)	(683)	(1,159)	(197)	(687)	(4,155)	(1,599)	(689)	(1,241)	(248)	(660)	(4,437)
of which: staff expenses	(419)	(223)	(428)	(80)	(460)	(1,610)	(428)	(231)	(424)	(80)	(591)	(1,754)
Operating profit/(loss)	222	600	367	(10)	(1,058)	121	(37)	661	275	(51)	(877)	(29)
Share of profit in associates and joint ventures			_		7	7				· <u>-</u>	11	11
Profit/(loss) before tax	222	600	367	(10)	(1,051)	128	(37)	661	275	(51)	(866)	(18)
Significant items - Totals												
Revenue	_	46	18	_	(159)	(95)	_	_	9	_	(55)	(46)
ECL/LICs	_	_	_	_	-	_	-	_	_	_	-	-
Operating expenses	(1)	(7)	66	(1)	(75)	(18)	(94)	(1)	81	(45)	(136)	(195)
Share of profit in associates and joint ventures												
		At 30 Jun 2018							At 31 Mar 20	018		
Balance sheet data												
Loans and advances to customers (gross)	160,517	118,748	78,321	18,563	1,866	378,015	168,150	121,805	79,633	19,352	4,889	393,829
Loans and advances to customers (net)	159,629	116,805	77,534	18,467	1,829	374,264	167,039	119,903	78,753	19,241	4,856	389,792
Total external assets	204,660	126,547	528,629	22,068	230,907	1,112,810	215,872	130,472	547,805	22,734	243,625	1,160,507
Customer accounts	202,707	131,459	136,962	32,929	3,009	507,066	215,660	140,643	139,638	32,010	3,074	531,025
Income statement Metrics - Reported												
Cost efficiency ratio	84.6 %	50.7 %	74.6 %	106.5 %	184.7 %	94.4 %	95.7 %	52.6 %	77.6 %	125.3 %	215.0 %	99.3 %
Income Statement metrics - Adjusted	0450/	52.0.0/	70.0 %	405.0.0/	207.2.0/	02.00/	00.4.0/	53.5.0/	02.4.0/	402.5.0/	207.0.0/	02.0.0/
Adjusted cost efficiency ratio	84.5 %	52.0 %	79.8 %	105.9 %	287.3 %	92.0 %	90.1 %	52.5 %	83.1 %	102.5 %	207.9 %	93.9 %
Revenue												
Significant items												
Customer redress programmes	_	46	_	_	_	46	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	-	_	_	_	-	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	18	_	(159)	(141)	_	-	9	-	(55)	(46)
Operating expenses												
Significant items												
Costs of structural reform	_	(1)	(9)	_	(74)	(84)	(1)	(1)	(7)	_	(116)	(125)
Costs to achieve	_	(±/	(5)	_	(/-/	-	(1)	(1)	-	_	(110)	(123)
Customer redress programmes	(1)	(6)	_	_	_	(7)	(93)	_	_	_	_	(93)
Disposals, acquisitions and investment in new businesses	(1)	(0)	_	(1)	_	(1)	(93)	_	_	(2)	_	(2)
Disposors, acquisitions and investment in New Dusinesses							_	_	_	(4)	_	(4)
Gain on partial settlement of pension obligation	_	_	_		_		_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	- -	_		_	_		_	_	
Past service costs of guaranteed minimum pension benefits equalisation	_	- - -	- - -	_	- - (1)	<u> </u>	_ _	- - -	- - -	- - -	- - (20)	_
	_	_ _ _ _		_	_ _ (1) _	_			_		(20)	

Europe

			Quarter ended 31	Dec 2017		
				Dec 2017		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
Net interest income/(expense)	\$m	\$m	\$m	\$m	\$m	\$m
Net fee income/(expense) Net fee income/(expense)	1,028 361	678 383	430 168	92 80	(544) (35)	1,684 957
Net income from financial instruments held for trading or managed on a fair value	301	363	100	80	(55)	937
basis	39	30	406	9	515	999
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	168	_	_	9	34	211
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	(74)	29	92	(12)	97	132
Net operating income before change in expected credit losses and other credit				.=-		
impairment charges	1,522	1,120	1,096	178	67	3,983
Change in expected credit losses and other credit impairment charges Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A 2	N/A	N/A
Net operating income	(13) 1,509	(165) 955	(406) 690	180	76 143	(506) 3,477
Total operating expenses	(1,695)	(675)	(1,238)	(347)	(1,919)	(5,874)
of which: staff expenses	(418)	(212)	(455)	(64)	(570)	(1,719)
Operating profit/(loss)	(186)	280	(548)	(167)	(1,776)	(2,397)
Share of profit in associates and joint ventures	(100)	_	(546)	(107)	11	11
Profit/(loss) before tax	(186)	280	(548)	(167)	(1,765)	(2,386)
Trong (1885) Delote tax	(100)	200	(5-10)	(107)	(1), (3)	(2,500)
Significant items - Totals						
Revenue	_	(103)	(20)	_	89	(34)
ECL/LICs	_			_	_	_
Operating expenses	(269)	(33)	(128)	(175)	(410)	(1,015)
Share of profit in associates and joint ventures	_	_	_	_	_	_
			At 31 Dec 20	117		
Balance sheet data			At 51 Dec 20	,,,		
Loans and advances to customers (gross)	159,907	116,232	86,009	19,289	3,181	384,618
Loans and advances to customers (net)	159,329	114,763	85,113	19,198	3,144	381,547
Total external assets	206,956	124,609	511,706	22,922	234,254	1,100,447
Customer accounts	205,332	136,222	127,087	34,034	2,507	505,182
Income statement Metrics - Reported						
Cost efficiency ratio	111.4 %	60.3 %	113.0 %	194.9 %	2,864.2 %	147.5 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	93.7 %	52.5 %	99.5 %	96.6 %	6,859.1 %	121.0 %
Revenue						
Significant items						
Customer redress programmes		(103)	(2)			(105)
Disposals, acquisitions and investment in new businesses	_	(103)	(2)	_	_	(103)
Fair value movements on financial instruments	_	_	(18)	_	89	71
Operating expenses						
Significant items						
Costs of structural reform	(6)	(3)	(4)	_	(118)	(131)
Costs to achieve	(9)	(14)	(72)	2	(276)	(369)
Customer redress programmes	(254)	(16)	(2)	_	_	(272)
Disposals, acquisitions and investment in new businesses	_	_	_	(30)	(2)	(32)
Gain on partial settlement of pension obligation	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	_	_		-	-	_
Settlements and provisions in connection with legal and regulatory matters	_	_	(50)	(147)	(14)	(211)

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	D-4-II		Quarter ended 31	Dec 2018			D-4-II		Quarter ended 30	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	900	645	(3)	35	9	1,586	901	629	(1)	38	27	1,594
Net fee income/(expense)	224	240	(65)	9	12	420	219	249	(60)	8	5	421
Net income from financial instruments held for trading or managed on a fair value							21	8	107	1	(2)	135
basis	6	1	116	1	(4)	120						
Net income/(expense) from assets and liabilities of insurance businesses, including							_	_	-	_	_	_
related derivatives, measured at fair value through profit or loss	_	-	_	_	-	_						
Changes in fair value of other financial instruments mandatorily measured at fair							1	_	_	_	_	1
value through profit or loss	1	(2)	_	_	_	(1)						
Other income/(expense)	(6)	22	_	3	12	31	21	(1)	_	6	14	40
Net operating income before change in expected credit losses and other credit							1,163	885	46	53	44	2,191
impairment charges	1,125	906	48	48	29	2,156						
Change in expected credit losses and other credit impairment charges	(152)	(183)	_	(7)	_	(342)	(60)	(4)	-	12	_	(52)
Net operating income	973	723	48	41	29	1,814	1,103	881	46	65	44	2,139
Total operating expenses	(746)	(327)	(48)	(34)	(205)	(1,360)	(791)	(344)	(42)	(35)	(2)	(1,214)
of which: staff expenses	(192)	(108)	(4)	(12)	(186)	(502)	(203)	(110)	(3)	(14)	41	(289)
Operating profit/(loss)	227	396	-	7	(176)	454	312	537	4	30	42	925
Share of profit in associates and joint ventures	_	350	_	,_	(176)	-	-	-	_	_	-	- J23
	227	396		7	(176)	454	312	537	4	30	42	925
Profit/(loss) before tax	221	350			(176)	434	312	337	-	30	42	323
Significant items - Totals												
		(6)				(4)						
Revenue	_	(6)	-	_	_	(6)	_	_	_	_	_	_
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(15)	10	_	_	(235)	(240)	(65)	5	_	_	(11)	(71)
Share of profit in associates and joint ventures	_	_	_	-	-	_	_	-	_	_	_	_
Palance cheet date	\$m	\$m	At 31 Dec 2)18 \$m	Én-	\$m	\$m	\$m	At 30 Sep 20		\$m	\$m
Balance sheet data			\$m		\$m				\$m	\$m		
Loans and advances to customers (gross)	136,814	81,602	_	5,506	1,135	225,057	135,097	82,596	_	5,745	1,133	224,571
Loans and advances to customers (net)	136,119	80,489	_	5,451	1,135	223,194	134,490	81,586	_	5,695	1,133	222,904
Total external assets	139,741	83,174	179	5,979	74,374	303,447	138,324	84,773	247	6,245	74,554	304,143
Customer accounts	163,952	90,583	-	6,816	184	261,535	165,800	89,476	43	7,135	96	262,550
Income Statement Metrics												
Cost efficiency ratio	66.3 %	36.1 %	100.0 %	70.8 %	706.9 %	63.1 %	68.0 %	38.9 %	91.3 %	66.0 %	4.5 %	55.4 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	65.0 %	37.0 %	100.0 %	70.8 %	103.4 %	51.8 %	62.4 %	39.4 %	91.3 %	66.0 %	20.5 %	52.2 %
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	1	(1)	_	_	(3)	(3)	(3)	(1)	_	_	(11)	(15)
Costs to achieve	_	(1)	_	_	(5)	(5)	(5)	(1)	_	_	(11)	(15)
	(16)	11		_	_	(5)	(62)	6	_	_	_	(56)
Customer redress programmes	(16)	11	_						_	_	_	
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	-	_	_	_	_	_	_	_
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	-	_	_	_	-	_	_	_	_	_	_	_

			Quarter ended 31	Dos 2019					Quarter ended 30	Con 2010		
	Retail		Global	Dec 2010			Retail		Global	Jep 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
Net interest income/(expense)	\$m 224	227	258	26	(321)	414	224	229	166	23	(207)	435
Net fee income/(expense)	93	106	285	31		501	103		158	30		374
Net income from financial instruments held for trading or managed on a fair value	93	106	285	31	(14)	501	103	91	158	30	(8)	374
basis	16	3	(65)	2	310	266	(6)	8	1,038	1	111	1,152
Net income/(expense) from assets and liabilities of insurance businesses, including	10	,	(03)	-	310	200	(0)	0	1,030	-	111	1,132
related derivatives, measured at fair value through profit or loss	(723)	_	_	_	_	(723)	105	(2)	_	_	_	103
Changes in fair value of other financial instruments mandatorily measured at fair	(/					(/		1-7				
value through profit or loss	(60)	(30)	244	_	(4)	150	23	26	156	_	(22)	183
Other income/(expense)	693	32	154	(4)	18	893	(46)	46	141	_	67	208
Net operating income before change in expected credit losses and other credit												
impairment charges	243	338	876	55	(11)	1,501	403	398	1,659	54	(59)	2,455
Change in expected credit losses and other credit impairment charges	(5)	(34)	(56)	(1)	14	(82)	8	23	17	3	4	55
Net operating income	238	304	820	54	3	1,419	411	421	1,676	57	(55)	2,510
Total operating expenses	(304)	(199)	(1,107)	(42)	(114)	(1,766)	(293)	(196)	(1,096)	(46)	(98)	(1,729)
of which: staff expenses	(113)	(77)	(347)	(15)	(150)	(702)	(107)	(73)	(323)	(15)	(140)	(658)
Operating profit/(loss)	(66)	105	(287)	12	(111)	(347)	118	225	580	11	(153)	781
Share of profit in associates and joint ventures	_		-		4	4			_		4	4
Profit/(loss) before tax	(66)	105	(287)	12	(107)	(343)	118	225	580	11	(149)	785
, (,	(0.5)		(20.7		(20.7)	(= .= /					(=)	
Significant items - Totals												
Revenue	_	_	21	_	(1)	20	_	_	6	_	(2)	5
ECL/LICs	_	_		_	(-)		_	_	_	_	(2)	_
Operating expenses	_	(2)	31	_	(24)	5	_	(2)	(4)	_	(52)	(58)
Share of profit in associates and joint ventures	_	(2)	- J1	_	(24)	_	_	(2)	(4)	_	(32)	(56)
			At 31 Dec 2	018					At 30 Sep 20	18		,
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	28,250	37,876	71,632	4,538	1,165	143,461	28,253	37,329	79,814	3,975	1,152	150,523
Loans and advances to customers (net)	27,993	37,055	71,031	4,522	1,151	141,751	27,990	36,495	79,262	3,959	1,151	148,858
Total external assets	60,239	39,357	497,425	5,000	128,071	730,093	62,366	38,289	533,025	4,442	137,820	775,942
Customer accounts	38,255	44,322	130,033	8,297	4,337	225,243	37,962	42,764	132,054	9,638	2,526	224,943
Income Statement Metrics												
Cost efficiency ratio	97.9 %	89.9 %	93.6 %	98.2 %	27.3 %	94.5 %	102.0 %	105.8 %	101.0 %	105.6 %	93.2 %	102.2 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	97.9 %	90.5 %	92.3 %	98.2 %	270.0 %	95.5 %	102.0 %	106.3 %	101.6 %	105.6 %	5.3 %	104.8 %
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	21	_	(1)	20	_	_	6	_	(2)	5
Operating expenses												
Significant items												
Costs of structural reform	_	(2)	(11)	_	(23)	(36)	_	(2)	(7)	_	(40)	(49)
Costs to achieve	_	` <i>-</i>		_	-		_	_	-	_	_	
Customer redress programmes	_	_	22	_	_	22	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	3	3	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	(7)	(7)	_	_	_	_	(12)	(12)
Settlements and provisions in connection with legal and regulatory matters	_	_	20	_	3	23	_	_	3	_	·/	3

			Quarter ended 31	Dec 2018					Quarter ended 30	Sep 2018		,
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(3)		3	32	(401)	(369)	(3)	_	10	32	(385)	(346)
Net fee income/(expense)	68	_	_	38	(9)	97	65	_	_	37	(29)	73
Net income from financial instruments held for trading or managed on a fair value	00	_	_	30	(5)	37	03	_	_	3/	(25)	/3
basis	2	_	(260)	6	652	400	(4)	_	86	8	(147)	(57)
Net income/(expense) from assets and liabilities of insurance businesses, including	•		(200)	·	032	400	(4)		00	0	(147)	(37)
related derivatives, measured at fair value through profit or loss	(28)	_	_	_	_	(28)	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair	(20)					(20)						
value through profit or loss	(1)	_	_	_	(243)	(244)	7	_	_	_	81	88
Other income	153	13	215	4	98	483	170	13	(125)	(5)	379	432
Net operating income before change in expected credit losses and other credit				-	- 30	403	170	13	(123)	(5)	3,3	
impairment charges	191	13	(42)	80	97	339	235	13	(29)	72	(101)	190
Change in expected credit losses and other credit impairment charges			-	1	(1)				-	(5)		(5)
Net operating income/(expense)	191	13	(42)	81	96	339	235	13	(29)	67	(101)	185
Total operating expenses	(382)	(123)	(85)	(110)	(1,310)	(2,010)	(381)	(137)	(94)	(161)	(490)	(1,263)
of which: staff expenses	(91)	(39)	(76)	(47)	(272)	(525)	(102)	(42)	(77)	(43)	(379)	(643)
Operating profit/(loss)	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(146)	(124)	(123)	(94)	(591)	(1,078)
Share of profit in associates and joint ventures	(151)	(110)	(127)	(25)	(1,214)	(1,6/1)	(140)	(124)	(123)	(54)	(1)	(1,078)
Profit/(loss) before tax	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(146)	(124)	(123)	(94)	(592)	(1,079)
Profit/(loss) before tax	(151)	(110)	(127)	(25)	(1,214)	(1,6/1)	(140)	(124)	(123)	(54)	(332)	(1,075)
Significant items - Totals												
Revenue				5	69	74					(64)	(CA)
	_	_	_			/4	_	_	_	_	(64)	(64)
ECL/LICs	_			_	_	-		_			_	-
Operating expenses	-	_	(3)	_	(15)	(18)	_	(6)	(3)	(58)	(21)	(88)
Share of profit in associates and joint ventures	-	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2	018					At 30 Sep 20	118		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)				8,153		8,153	<u>-</u>	_	<u>.</u>	8,752	· _	8,752
Loans and advances to customers (net)	_	_	_	8,131	_	8,131	_	_	_	8,733	_	8,733
							1.053					26,154
	1 810	271		10 333		27 355			1 5 2 3	10.946	11 554	
Total external assets Customer accounts	1,810	271	1,508	10,333 16.294	13,433 81	27,355 16.375	1,853	278	1,523	10,946 14.791	11,554 84	
Total external assets Customer accounts	1,810 —			10,333 16,294	13,433 81	27,355 16,375				10,946 14,791	11,554 84	14,875
	1,810 —											
Customer accounts	1,810 — 200.0 %											
Customer accounts Income Statement Metrics	-	_	-	16,294	81	16,375	_	_	-	14,791	84	14,875
Customer accounts Income Statement Metrics	-	_	-	16,294	81	16,375	_	_	-	14,791	84	14,875
Customer accounts Income Statement Metrics Cost efficiency ratio	-	_	-	16,294	81	16,375	_	_	-	14,791	84	14,875
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	200.0 %	946.2 %	202.4 %	16,294 137.5 %	81 1,350.5 %	16,375 592.9 %	162.1 %	1,053.8 %	324.1 %	14,791 223.6 %	84 485.1 %	14,875 664.7 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	200.0 %	946.2 %	202.4 %	16,294 137.5 %	81 1,350.5 %	16,375 592.9 %	162.1 %	1,053.8 %	324.1 %	14,791 223.6 %	84 485.1 %	14,875 664.7 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	200.0 %	946.2 %	202.4 %	16,294 137.5 %	81 1,350.5 %	16,375 592.9 %	162.1 %	1,053.8 %	324.1 %	14,791 223.6 %	84 485.1 %	14,875 664.7 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes	200.0 %	946.2 %	202.4 %	16,294 137.5 % 146.7 %	81 1,350.5 %	16,375 592.9 % 751.7 %	162.1 %	1,053.8 % 1,007.7 %	324.1 %	14,791 223.6 %	84 485.1 %	14,875 664.7 % 462.6 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	200.0 %	946.2 %	202.4 %	16,294 137.5 %	81 1,350.5 % 4,625.0 %	16,375 592.9 % 751.7 %	162.1 %	1,053.8 %	324.1 %	14,791 223.6 %	84 485.1 % 1,267.6 %	14,875 664.7 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes	200.0 %	946.2 %	202.4 % 195.2 %	16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 %	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	200.0 %	946.2 %	202.4 % 195.2 %	16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 %	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	200.0 %	946.2 %	202.4 % 195.2 %	16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 %	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 %
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	200.0 %	946.2 %		16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 %	16,375 592.9 % 751.7 % 5 69	162.1 % 162.1 %	1,053.8 % 1,007.7 % — — —	324.1 % 313.8 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 % — — — — — — — —	14,875 664.7 % 462.6 % — — — (64)
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	200.0 %	946.2 %	202.4 % 195.2 %	16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 %	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 % — — —	324.1 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 %
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs to structural reform Costs to achieve	200.0 %	946.2 % 946.2 % — — — —	202.4 % 195.2 % (3)	16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 % — — 69	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 % — — — —	324.1 % 313.8 %	14,791 223.6 % 143.1 % — — — —	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 % — (64)
Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	200.0 %	946.2 %	202.4 % 195.2 %	16,294 137.5 % 146.7 % — 5 —	81 1,350.5 % 4,625.0 % — — — 69	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 % — — —	324.1 % 313.8 % — — — — — — (3)	14,791 223.6 % 143.1 % — — — — — —	84 485.1 % 1,267.6 % ————————————————————————————————————	14,875 664.7 % 462.6 % ————————————————————————————————————
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	200.0 %	946.2 % 946.2 % — — — —	202.4 % 195.2 % (3)	16,294 137.5 % 146.7 %	81 1,350.5 % 4,625.0 % — — 69	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 % — — — —	324.1 % 313.8 %	14,791 223.6 % 143.1 % — — — —	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 % — (64)
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	200.0 %	946.2 % 946.2 % — — — —	202.4 % 195.2 % — — — — — — — — — — — — — — — — —	16,294 137.5 % 146.7 % — 5 — — — —	81 1,350.5 % 4,625.0 % ————————————————————————————————————	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 % 313.8 %	14,791 223.6 % 143.1 % — — — — — —	84 485.1 % 1,267.6 % - (64) (21)	14,875 664.7 % 462.6 % ————————————————————————————————————
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	200.0 %	946.2 % 946.2 % — — — —	202.4 % 195.2 % (3)	16,294 137.5 % 146.7 % — 5 — — — — —	81 1,350.5 % 4,625.0 % ————————————————————————————————————	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 % 313.8 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 %
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	200.0 %	946.2 % 946.2 % — — — —	202.4 % 195.2 % (3)	16,294 137.5 % 146.7 % — 5 — — — — —	81 1,350.5 % 4,625.0 % ————————————————————————————————————	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 % 313.8 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 % ————————————————————————————————————
Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	200.0 %	946.2 % 946.2 %	202.4 % 195.2 %	16,294 137.5 % 146.7 % — 5 — — — — — — — — — — — —	81 1,350.5 % 4,625.0 % ————————————————————————————————————	16,375 592.9 % 751.7 %	162.1 % 162.1 %	1,053.8 % 1,007.7 %	324.1 % 313.8 %	14,791 223.6 % 143.1 %	84 485.1 % 1,267.6 %	14,875 664.7 % 462.6 %

			Quarter ended 3:	1 Dec 2018					Quarter ended 30	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,087	1,340	790	88	(173)	4,132	2,129	1,284	750	88	(96)	4,155
Net fee income	555	294	270	79	1	1,199	617	330	308	80	3	1,338
Net income from financial instruments held for trading or managed on a fair value												
basis	50	70	420	16	508	1,064	34	70	514	23	448	1,089
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	(689)	(15)	_	_	1	(703)	94	(1)	_	_	(28)	65
Changes in fair value of other financial instruments mandatorily measured at fair	, ,							. ,			, ,	
value through profit or loss	4	_	(1)	(3)	_	_	(32)	_	(1)	(2)	25	(10)
Other income	685	12	138	3	353	1,191	200	21	117	1	413	752
Net operating income before change in expected credit losses and other credit												
impairment charges	2,692	1,701	1,617	183	690	6,883	3,042	1,704	1,688	190	765	7,389
Change in expected credit losses and other credit impairment charges	(31)	(147)	(18)	(2)	1	(197)	(89)	(153)	(47)	_	_	(289)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,661	1,554	1,599	181	691	6,686	2,953	1,551	1,641	190	765	7,100
Total operating expenses	(1,348)	(572)	(732)	(111)	(440)	(3,203)	(1,307)	(573)	(752)	(105)	(416)	(3,153)
of which: staff expenses	(501)	(212) 982	(301)	(51) 70	(478) 251	(1,543)	(487)	(219)	(337)	(57)	(560)	(1,660)
Operating profit	1,313	982	867	70		3,483	1,646	978	889	85	349	3,947
Share of profit in associates and joint ventures	10		_	_	458	468	4				508	512
Profit before tax	1,323	982	867	70	709	3,951	1,650	978	889	85	857	4,459
Significant items - Totals												
Revenue	-	_	20	_	(19)	1	_	_	3	_	14	17
ECL/LICs	-	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(8)	(8)	_	_	_	(2)	(6)	(8)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec	2018					At 30 Sep 20	118		
Balance sheet data			At 31 Dec	2018			-		At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	147.159	157.372			179	452.659	142.557	156.528	•		187	446.323
Loans and advances to customers (gross)	147,159	157,372 156,278	132,500	15,449	179 179	452,659 450,545	142,557	156,528 155,399	131,841	15,210	187 187	446,323 444.168
Loans and advances to customers (gross) Loans and advances to customers (net)	146,407	156,278	132,500 132,234	15,449 15,447	179	450,545	141,770	155,399	131,841 131,602	15,210 15,210	187	444,168
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	146,407 216,597	156,278 170,961	132,500 132,234 308,065	15,449 15,447 16,924	179 316,275	450,545 1,028,822	141,770 211,685	155,399 170,983	131,841 131,602 308,702	15,210 15,210 17,173	187 305,515	444,168 1,014,058
Loans and advances to customers (gross) Loans and advances to customers (net)	146,407	156,278	132,500 132,234	15,449 15,447	179	450,545	141,770	155,399	131,841 131,602	15,210 15,210	187	444,168
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	146,407 216,597	156,278 170,961	132,500 132,234 308,065	15,449 15,447 16,924	179 316,275	450,545 1,028,822	141,770 211,685	155,399 170,983	131,841 131,602 308,702	15,210 15,210 17,173	187 305,515	444,168 1,014,058
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	146,407 216,597 351,128	156,278 170,961 166,846	132,500 132,234 308,065 121,270	15,449 15,447 16,924 25,078	179 316,275 502	450,545 1,028,822 664,824	141,770 211,685 345,719	155,399 170,983 165,519	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974	444,168 1,014,058 651,772
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	146,407 216,597	156,278 170,961	132,500 132,234 308,065	15,449 15,447 16,924	179 316,275	450,545 1,028,822	141,770 211,685	155,399 170,983	131,841 131,602 308,702	15,210 15,210 17,173	187 305,515	444,168 1,014,058
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	146,407 216,597 351,128	156,278 170,961 166,846	132,500 132,234 308,065 121,270	15,449 15,447 16,924 25,078	179 316,275 502	450,545 1,028,822 664,824	141,770 211,685 345,719	155,399 170,983 165,519	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974	444,168 1,014,058 651,772
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	146,407 216,597 351,128	156,278 170,961 166,846	132,500 132,234 308,065 121,270	15,449 15,447 16,924 25,078	179 316,275 502	450,545 1,028,822 664,824	141,770 211,685 345,719	155,399 170,983 165,519	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974	444,168 1,014,058 651,772
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558	15,210 15,210 17,173 24,002	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % — — — — (19)	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 % 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % — — (19)	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % — — — — (19)	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 % 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % — — — — — (19)	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % — — (19)	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 %	132,500 132,234 308,065 121,270 45.3 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % — — — — — (19)	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 % 33.6 %	132,500 132,234 308,065 121,270 45.3 % 45.8 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 %	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 % ———————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial stettlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	146,407 216,597 351,128 50.1 %	156,278 170,961 166,846 33.6 % 33.6 %	132,500 132,234 308,065 121,270 45.3 % 45.8 %	15,449 15,447 16,924 25,078 60.7 %	179 316,275 502 63.8 % 60.9 % ————————————————————————————————————	450,545 1,028,822 664,824 46.5 % 46.4 %	141,770 211,685 345,719 43.0 %	155,399 170,983 165,519 33.6 % 33.6 %	131,841 131,602 308,702 115,558 44.5 % 44.6 %	15,210 15,210 17,173 24,002 55.3 % 54.2 %	187 305,515 974 54.4 % 54.6 %	444,168 1,014,058 651,772 42.7 % 42.7 %

			Quarter ended 30	Jun 2018					Quarter ended 31	Mar 2018		
	Retail		Global				Retail		Global	. ====		
	Banking		Banking	Global			Banking		Banking	Global		
									-			
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,954	1,217	690	85	44	3,990	1,847	1,136	652	81	115	3,831
Net fee income	692	348	335	82	4	1,461	847	380	352	95	4	1,678
Net income from financial instruments held for trading or managed on a fair value												
basis	31	38	471	25	460	1,025	44	98	708	34	72	956
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	(178)	2	_	_	27	(149)	83	(13)	_	_	_	70
Changes in fair value of other financial instruments mandatorily measured at fair	(170)	-				(1-13)	03	(13)				,,
value through profit or loss	1	1	(5)	(2)	23	18	1	_	(3)		(32)	(34)
Other income	363	83	226	(5)	193	860	209	66	97	2	432	806
	303	03	220	(5)	193	800	209	00	97		432	800
Net operating income before change in expected credit losses and other credit												
impairment charges	2,863	1,689	1,717	185	751	7,205	3,031	1,667	1,806	212	591	7,307
Change in expected credit losses and other credit impairment charges	(68)	(18)	1	_	1	(84)	(70)	23	14	_	1	(32)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,795	1,671	1,718	185	752	7,121	2,961	1,690	1,820	212	592	7,275
Total operating expenses	(1,348)	(574)	(781)	(109)	(312)	(3,124)	(1,207)	(571)	(739)	(105)	(364)	(2,986)
of which: staff expenses	(507)	(209)	(330)	(51)	(560)	(1,657)	(442)	(213)	(322)	(62)	(606)	(1,645)
Operating profit	1,447	1,097	937	76	440	3,997	1,754	1,119	1,081	107	228	4,289
Share of profit in associates and joint ventures	14	1,057	-	70	601	615	3	1,113	1,001	107	476	479
Profit before tax	1,461	1,097	937	76	1,041	4,612	1,757	1,119	1,081	107	704	4,768
Significant items - Totals												
Revenue	_	_	8	_	_	8	_	_	17	_	(5)	12
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(1)	(1)	_	_	_	2	(1)	1
Share of profit in associates and joint ventures	_	_	_	_	_	- · · ·	_	_	_	_	_	_
			At 30 Jun 20	118					At 31 Mar 2	N18		
Balance sheet data			/ C SO Juli 2	710					710 J 1 1 1 1 1 2	010		
	444.000	456.330	422 500	46.453	227	447.000	420.407	452 502	420.000	45.750	266	427.004
Loans and advances to customers (gross)	141,090	156,320	133,589	16,452	237	447,688	138,497	153,582	129,886	15,750	266	437,981
Loans and advances to customers (net)	140,326	155,282	133,396	16,452	236	445,692	137,729	152,503	129,690	15,748	265	435,935
Total external assets	209,490	170,148	306,432	18,243	305,810	1,010,123	206,194	167,527	308,775	17,444	301,098	1,001,038
Customer accounts	345,525	167,550	116,536	22,567	4,442	656,620	349,905	162,203	112,914	23,096	4,652	652,770
Income statement Metrics - Reported												
Cost efficiency ratio	47.1 %	34.0 %	45.5 %	58.9 %	41.5 %	43.4 %	39.8 %	34.3 %	40.9 %	49.5 %	61.6 %	40.9 %
Income Statement metrics - Adjusted												
	47.1 %	34.0 %	45.7 %	58.9 %	41.4 %	43.4 %	39.8 %	34.3 %	41.3 %	50.5 %	60.9 %	40.9 %
Adjusted cost efficiency ratio	47.1 %	34.0 %	45.7 %	58.9 %	41.4 %	43.4 %	39.8 %	34.3 %	41.3 %	50.5 %	60.9 %	40.9 %
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	8	_	_	8	_	_	17	_	(5)	12
											(=)	
Operating expenses												
Significant items												
Costs of structural reform		_	_	_	(1)	(1)		_	_	_	(1)	(1)
	_	_	_	_	(1)	(1)	_	_	_	_	(1)	(1)
Costs to achieve	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	-	_	-	_	_	_	_	-	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_	_	_	_	_	_	_
										2		2
Settlements and provisions in connection with legal and regulatory matters	_	_	_		_							

Asia

			Quarter ended 31	Doc 2017		
	Retail		Global	Dec 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,751	1,096	652	69	254	3,822
Net fee income	665	314	311	76	(2)	1,364
Net income from financial instruments held for trading or managed on a fair value basis	55	167	462	21	4	709
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	433	(8)	-	-	68	493
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	(411)	(75)	(56)	3	520	(19)
Net operating income before change in expected credit losses and other credit						
impairment charges	2,493	1,494	1,369	169	844	6,369
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(58)	4	11		17	(26)
Net operating income	2,435	1,498	1,380	169	861	6,343
Total operating expenses	(1,194)	(545)	(723)	(112)	(553)	(3,127)
of which: staff expenses	(379)	(192)	(285)	(44)	(625)	(1,525)
Operating profit	1,241	953	657	57	308	3,216
Share of profit in associates and joint ventures	9				445	454
Profit before tax	1,250	953	657	57	753	3,670
Significant items - Totals Revenue	_	_	(112)	_	(9)	(121)
ECL/LICs	_	_	(<i>)</i>	_	_	()
Operating expenses	(8)	(4)	(20)	(17)	(135)	(184)
Share of profit in associates and joint ventures	_	-	_	_	_	-
			At 31 Dec 20	117		
Balance sheet data						
Loans and advances to customers (gross)	134,491	147,482	128,725	14,726	2,216	427,640
Loans and advances to customers (gross) Loans and advances to customers (net)	134,225	146,283	128,725 128,523	14,726 14,723	2,217	425,971
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	134,225 201,076	146,283 160,712	128,725 128,523 284,893	14,726 14,723 15,888	2,217 306,158	425,971 968,727
Loans and advances to customers (gross) Loans and advances to customers (net)	134,225	146,283	128,725 128,523	14,726 14,723	2,217	425,971
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	134,225 201,076 345,657	146,283 160,712 167,861	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903	425,971 968,727 657,395
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	134,225 201,076	146,283 160,712	128,725 128,523 284,893	14,726 14,723 15,888	2,217 306,158	425,971 968,727
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	134,225 201,076 345,657	146,283 160,712 167,861	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903	425,971 968,727 657,395
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 % 56.2 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 % 56.2 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 % 56.2 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %

			Quarter ended 31	Dec 2018					Quarter ended 30	Sen 2018		
	Retail		Global	Dec 2010			Retail		Global	JCP 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial		Private	Corporate	
						w			and			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/(expense)	1,609	895	359	73	(157)	2,779	1,660	854	336	71	(160)	2,761
Net fee income	433	200	115	67	5	820	499	223	135	64	10	931
Net income from financial instruments held for trading or managed on a fair value												
basis	51	47	216	15	331	660	37	47	286	18	258	646
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss	(601)	(15)	_	_	_	(616)	96	(1)	_	_	(27)	68
Changes in fair value of other financial instruments mandatorily measured at fair	_			(-)	_	_	(0.0)		443	(4)		(-)
value through profit or loss	4	_	(1)	(3)	4	4	(33)	_	(1)	(2)	29	(7)
Other income/(expense)	537	(6)	33		150	714	143	(9)	21	2	159	316
Net operating income before change in expected credit losses and other credit												
impairment charges	2,033	1,121	722	152	333	4,361	2,402	1,114	777	153	269	4,715
Change in expected credit losses and other credit impairment charges	(8)	(95)			1	(102)	(40)	(38)	(13)	-	(1)	(92)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,025	1,026	722	152	334	4,259	2,362	1,076	764	153	268	4,623
Total operating expenses	(765)	(307)	(358)	(79)	(199)	(1,708)	(748)	(302)	(373)	(71)	(158)	(1,652)
of which: staff expenses	(293)	(112)	(147)	(35)	(80)	(667)	(279)	(113)	(163)	(39)	(134)	(728)
Operating profit	1,260	719	364	73	135	2,551	1,614	774	391	82	110	2,971
Share of profit in associates and joint ventures	7	_		_	3	10	3		_	_	3	6
Profit before tax	1,267	719	364	73	138	2,561	1,617	774	391	82	113	2,977
Significant items - Totals												
Revenue	_	_	12	_	(6)	6	_	_	1	_	(5)	(4)
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(8)	(8)	_	_	_	(1)	(6)	(7)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20	018					At 30 Sep 20	18		
Balance sheet data												
Loans and advances to customers (gross)	97,215	102,494	80,261	11,344	164	291,477	93,228	102,350	79,023	11,179	153	285,933
Loans and advances to customers (gross) Loans and advances to customers (net)	96,869	102,045	80,261 80,124	11,344 11,344	164	290,546	92,857	101,880	79,023 78,887	11,179 11,179	153	284,956
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	96,869 159,624	102,045 112,677	80,261 80,124 199,647	11,344 11,344 12,655	164 183,191	290,546 667,794	92,857 154,863	101,880 112,755	79,023 78,887 198,932	11,179 11,179 12,886	153 175,451	284,956 654,887
Loans and advances to customers (gross) Loans and advances to customers (net)	96,869	102,045	80,261 80,124	11,344 11,344	164	290,546	92,857	101,880	79,023 78,887	11,179 11,179	153	284,956
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	96,869 159,624	102,045 112,677	80,261 80,124 199,647	11,344 11,344 12,655	164 183,191	290,546 667,794	92,857 154,863	101,880 112,755	79,023 78,887 198,932	11,179 11,179 12,886	153 175,451	284,956 654,887
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	96,869 159,624 292,481	102,045 112,677 123,298	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304	290,546 667,794 484,897	92,857 154,863 288,920	101,880 112,755 123,380	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462	284,956 654,887 478,214
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	96,869 159,624	102,045 112,677	80,261 80,124 199,647	11,344 11,344 12,655	164 183,191	290,546 667,794	92,857 154,863	101,880 112,755	79,023 78,887 198,932	11,179 11,179 12,886	153 175,451	284,956 654,887
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	96,869 159,624 292,481	102,045 112,677 123,298	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304	290,546 667,794 484,897	92,857 154,863 288,920	101,880 112,755 123,380	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462	284,956 654,887 478,214
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	96,869 159,624 292,481	102,045 112,677 123,298	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304	290,546 667,794 484,897	92,857 154,863 288,920	101,880 112,755 123,380	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462	284,956 654,887 478,214
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 % — — — (6)	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 % — — — (6)	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 % — — — 6 (4) — — — — — —	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 % ————————————————————————————————————	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 % — — 6 (4) — — — — — —	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %

			Quarter ended 30	Jun 2018					Quarter ended 31	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	Śm	\$m	\$m	\$m
Not believe the same Hermannia												
Net interest income/(expense)	1,483	804	290	70	(81)	2,566	1,388	748	250	64	(64)	2,386
Net fee income	553	230	157	66	7	1,013	678	256	179	77	8	1,198
Net income from financial instruments held for trading or managed on a fair value basis	49	40	322	22	129	562	27	56	407	27	157	674
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	(149)	2	_	-	27	(120)	108	(13)	_	_	_	95
value through profit or loss	(5)	1	(5)	(2)	26	15	8	_	(3)	_	(28)	(23)
Other income/(expense)	228	28	31	(11)	176	452	113	61	22	1	140	337
Net operating income before change in expected credit losses and other credit				. ,								
impairment charges	2,159	1,105	795	145	284	4,488	2,322	1,108	855	169	213	4,667
Change in expected credit losses and other credit impairment charges	(15)	2	5	_	2	(6)	(43)	15	14	_	_	(14)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,144	1,107	800	145	286	4,482	2,279	1,123	869	169	213	4,653
	(744)	(303)	(388)	(79)	(155)	(1,669)	(628)	(306)	(366)	(73)	(137)	
Total operating expenses								. ,			. ,	(1,510)
of which: staff expenses	(301)	(106)	(166)	(35)	(138)	(746)	(236)	(112)	(153)	(44)	(188)	(733)
Operating profit	1,400	804	412	66	131	2,813	1,651	817	503	96	76	3,143
Share of profit in associates and joint ventures	13				1	14	3				3	6
Profit before tax	1,413	804	412	66	132	2,827	1,654	817	503	96	79	3,149
Significant items - Totals												
Revenue	_	_	2	_	(8)	(6)	_	_	7	_	(8)	(1)
ECL/LICs			_	_	(6)	(0)		_	_	_	(8)	(1)
	_	_					_					_
Operating expenses	_	_	_	_	(1)	(1)	_	_	_	1	(1)	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20	010					At 31 Mar 2	010		
Balance sheet data			At 30 Juli 20	010		 -			At 31 IVIdi 2	018		
Loans and advances to customers (gross)	91,554	102,222	77,756	12,491	152	284,175	88,362	98,325	74,832	11,868	182	273,569
Loans and advances to customers (net)	91,196	101,788	77,638	12,491	152	283,265	87,989	97,873	74,711	11,867	182	272,621
Total external assets	152,437	112,535	192,755	14,064	173,508	645,298	148,272	108,750	200,272	13,326	164,806	635,426
											247	
Customer accounts	288,578	123,555	48,942	16,352	302	477,728	291,107	119,932	43,635	16,667	247	471,587
Income statement Metrics - Reported												
Cost efficiency ratio	34.5 %	27.4 %	48.8 %	54.5 %	54.6 %	37.2 %	27.0 %	27.6 %	42.8 %	43.2 %	64.3 %	32.4 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	34.5 %	27.4 %	48.9 %	54.5 %	52.7 %	37.1 %	27.0 %	27.6 %	43.2 %	43.8 %	61.5 %	32.3 %
,,												02.075
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	2	_	(8)	(6)	-	-	7	_	(8)	(1)
Oncesting augustes												
Operating expenses Significant items												
Costs of structural reform	_	_	_	_	(1)	(1)	_	_	_	_	(1)	(1)
Costs to achieve	_	_	_	_	(1)	(1)	_	_	_	_	(1)	(1)
Customer redress programmes	_			_	_	_	_			_	_	_
	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_		_	_	_	_	_	_		
Gain on partial settlement of pension obligation	_	_	_	_		_	_	_	_	_	-	_
Restructuring and other related costs	_	_	_	_	_	_	_	_	_	_	_	-
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	1	_	1

Hong Kong

			Quarter ended 31	Doc 2017		
•	Retail		Global	Dec 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	-	-		-		
No. 1 de la constanta de la co	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,301	702	263	54	72	2,392
Net fee income	531	211	140	63	7	952
Net income from financial instruments held for trading or managed on a fair value	25	125	226	16	32	424
basis Net income from assets and liabilities of insurance businesses, including related	35	125	226	16	32	434
derivatives, measured at fair value through profit or loss	376	(7.859)			65	433
Changes in fair value of other financial instruments mandatorily measured at fair	370	(7.635)	_	_	03	433
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	(315)	(79)	32	1	148	(213)
Net operating income before change in expected credit losses and other credit	(313)	(13)			140	(213)
impairment charges	1,928	951	661	134	324	3,998
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(30)	38	12	14/6	(1)	19
Net operating income	1,898	989	673	134	323	4,017
Total operating expenses	(681)	(279)	(345)	(82)	(211)	(1,598)
of which: staff expenses	(232)	(98)	(158)	(31)	(155)	
Operating profit						(674)
	1,217 6	710	328	52	112 3	2,419 9
Share of profit in associates and joint ventures Profit before tax	1,223	710		-	115	
Profit before tax	1,223	/10	328	52	115	2,428
Significant items - Totals						
Revenue	_	_	(5)	_	(7)	(12)
ECL/LICs			(5)		(7)	(12)
Operating expenses	(7)	(3)	(15)	(17)	(49)	(91)
Share of profit in associates and joint ventures	(7)	(3)	(13)	(17)	(43)	(51)
Share of profit in associates and joint ventures						
			At 31 Dec 20	017		-
Balance sheet data						
Loans and advances to customers (gross)	85,686	95,491	75,289	11,161	2,064	269,691
Loans and advances to customers (net)	85,602	94,975	75,166	11,158	2,064	268,965
Total external assets	144,316	105,570	177,207	12,110	171,054	610,257
Customer accounts	287,930	125,323	45,984	17,375	492	477,104
Income statement Metrics - Reported						
Cost efficiency ratio	35.3 %	29.3 %	52.2 %	61.2 %	65.1 %	40.0 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	35.0 %	29.0 %	49.5 %	48.5 %	48.9 %	37.6 %
,,,						
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	(5)	_	(7)	(12)
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	-	_	_
Costs to achieve	(7)	(3)	(15)	_	(49)	(74)
Customer redress programmes	_	_	_	-	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	(17)	_	(17)

mainland China

			Quarter ended 31 I	Dec 2018					Quarter ended 30 S	Sen 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T						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	96	157	160	_	12	425	88	145	145	_	71	449
Net fee income/(expense)	16	24	14	-	(1)	53	28	29	13	_	_	70
Net income from financial instruments held for trading or managed on a fair value												
basis	(9)	(11)	(5)	_	60	35	(11)	(12)	12	_	72	61
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss	(25)	_	_	_	_	(25)	(6)	_	_	_	_	(6)
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	-	-	-	_	_	_	_	_	_	_	_
Other income	42	20	55	_	55	172	36	23	66		70	195
Net operating income before change in expected credit losses and other credit												
impairment charges	120	190	224	-	126	660	135	185	236	_	213	769
Change in expected credit losses and other credit impairment charges	(27)	(26)	(5)	_	1	(57)	(7)	(42)	(3)	_	_	(52)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	93	164	219	_	127	603	128	143	233	_	213	717
Total operating expenses	(184)	(94)	(90)	(1)	(124)	(493)	(168)	(95)	(96)	(1)	(120)	(480)
of which: staff expenses	(72)	(36)	(38)		(145)	(291)	(65)	(37)	(37)		(150)	(289)
Operating profit/(loss)	(91)	70	129	(1)	3	110	(40)	48	137	(1)	93	237
Share of profit in associates and joint ventures				_	455	455		_	_	_	505	505
Profit/(loss) before tax	(91)	70	129	(1)	458	565	(40)	48	137	(1)	598	742
Significant items - Totals												
Revenue	-	_	1	_	_	1	_	_	_	_	_	_
ECL/LICs ECL	-	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	-	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	-	-	-	-	_	_	_	_	_	_	_	_
			At 31 Dec 20	110						12		
Ralance sheet data			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data	9.834	16 143				39 216	9.817	16 400			20	39 993
Loans and advances to customers (gross)	9,834	16,143	13,227	12	<u> </u>	39,216	9,817	16,400	13,740	16	20	39,993
Loans and advances to customers (gross) Loans and advances to customers (net)	9,775	15,985	13,227 13,207	12 12	_ _ _	38,979	9,780	16,237	13,740 13,726	16 16	20	39,779
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	9,775 11,218	15,985 18,400	13,227 13,207 23,849	12 12 12	49,760	38,979 103,239	9,780 11,764	16,237 19,242	13,740 13,726 24,639	16 16 16	20 46,849	39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net)	9,775	15,985	13,227 13,207	12 12		38,979	9,780	16,237	13,740 13,726	16 16	20	39,779
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,775 11,218	15,985 18,400	13,227 13,207 23,849	12 12 12	49,760	38,979 103,239	9,780 11,764	16,237 19,242	13,740 13,726 24,639	16 16 16	20 46,849	39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,775 11,218	15,985 18,400	13,227 13,207 23,849	12 12 12	49,760	38,979 103,239	9,780 11,764	16,237 19,242	13,740 13,726 24,639	16 16 16	20 46,849	39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 12 21	49,760 28 98.4 %	38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 12 21	49,760 28 98.4 %	38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 12 21	49,760 28 98.4 %	38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 12 21	49,760 28 98.4 %	38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 % 1	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 12 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 % 1	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %

			Quarter ended 30 J	un 2018					Quarter ended 31 N	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	82	138	145	_	115	480	74	123	154	_	120	471
Net fee income/(expense)	32	34	17	_		83	44	42	13	_		99
Net income from financial instruments held for trading or managed on a fair value												
basis	(30)	(39)	(66)	_	205	70	5	3	64	_	(152)	(80)
Net income from assets and liabilities of insurance businesses, including related	(/	((,								, - ,	(,
derivatives, measured at fair value through profit or loss	(26)	_	_	_	_	(26)	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair	,					,						
value through profit or loss	7	_	_	_	_	7	(7)	_	_	_	_	(7)
Other income	76	51	138	_	(66)	199	38	4	12	_	108	162
Net operating income before change in expected credit losses and other credit					(55)							
impairment charges	141	184	234	_	254	813	154	172	243	_	76	645
Change in expected credit losses and other credit impairment charges	(16)	(9)	(1)	_	_	(26)	(3)	(7)	1	_	1	(8)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	125	175	233		254	787	151	165	244		77	637
Total operating expenses	(178)	(102)	(93)	(1)	(120)	(494)	(166)	(95)	(85)	(1)	(107)	(454)
of which: staff expenses	(65)	(40)	(35)	(1)	(150)	(290)	(66)	(37)	(35)	(1)	(145)	(283)
		73	140		134	293		70	159	(1)		183
Operating profit/(loss)	(53)	/3	140	(1)			(15)	70	159		(30)	
Share of profit in associates and joint ventures				-	599	599	-			-	473	473
Profit/(loss) before tax	(53)	73	140	(1)	733	892	(15)	70	159	(1)	443	656
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	1	_	_	1
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	-	_	_	_
			At 30 Jun 20:	18					At 31 Mar 20	18		
Balance sheet data												
Loans and advances to customers (gross)	10,109	16,757	14,442	16	15	41,339	10,453	18,673	15,095	16	-	44,237
Loans and advances to customers (net)	10,075	16,594	14,428	16	15	41,128	10,434	18,491	15,081	16	_	44,022
Total external assets	12,090	19,207	24,805	16	49,002	105,120	12,582	20,917	24,654	16	47,493	105,662
Customer accounts	10,025	12,988	19,031	25	31	42,100	10,194	13,599	18,671	30	78	42,572
Income statement Metrics - Reported												
Cost efficiency ratio	126.2 %	55.4 %	39.7 %	-%	47.2 %	60.8 %	107.8 %	55.2 %	35.0 %	-%	140.8 %	70.4 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	126.2 %	55.4 %	39.7 %	-%	47.2 %	60.8 %	107.8 %	55.2 %	35.1 %	-%	140.8 %	70.5 %
.,												
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_		_	_	_	_		_	_		_	_
Fair value movements on financial instruments			_					_	1			1
rail value movements on illiancial ilistraments									1			1
Operating expenses												
Significant items												
•												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Costs to achieve	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Gain on partial settlement of pension obligation	-	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs												
	_	_	_	_	_	_	_	_	_	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation		_ _	_ _	_	_ _		_ _		_	_ _	_ _	_
	 _ _	_ _ _	_ _ _	- - -	_ _ _	_ _ _	- - -		_ _ _	- - -	_ _ _	- - -

mainland China

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

Middle East and North Africa

			Quarter ended 31 I	Dec 2018					Quarter ended 30	Sen 2018		
	Retail		Global	Dec 2010			Retail		Global	DCP 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	-								-			
	and Wealth	Commercial	and	Private	Corporate	w	and Wealth	Commercial	and	Private	Corporate	T-1-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
Not belong to the same	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	150	108	155	_	18	431	156	105	175	- -	32	468
Net fee income/(expense)	46	39	57	4	(2)	144	45	36	59	4	(1)	143
Net income from financial instruments held for trading or managed on a fair value		_									_	
basis	11	9	48	_	20	88	13	11	21	_	5	50
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss	-	_	_	-	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair	_	_	(2)	_	(1)	(3)	_	_	1	_	2	3
value through profit or loss Other income/(expense)	2	_	(1)	_	(<u>1)</u> 7	(3)	3	_	(4)	_	2	
			(1)						(4)			(1)
Net operating income before change in expected credit losses and other credit impairment charges	209	156	257	4	42	668	217	152	252	4	38	663
Change in expected credit losses and other credit impairment charges	17	(29)	5	-	1	(6)	(26)	(76)	2 2	_	-	(100)
	N/A										N/A	
Loan impairment charges and other credit risk provisions		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A
Net operating income	226	127	262	4	43	662	191	76	254	4	38	563
Total operating expenses	(161)	(87)	(81)	(2)	(17)	(348)	(144)	(78)	(79)	(3)	(19)	(323)
of which: staff expenses	(51)	(33)	(25)	(3)	(68)	(180)	(50)	(30)	(32)	(2)	(69)	(183)
Operating profit	65	40	181	2	26	314	47	(2)	175	1	19	240
Share of profit in associates and joint ventures			-		85	85					82	82
Profit before tax	65	40	181	2	111	399	47	(2)	175	1	101	322
Significant items - Totals												
Revenue	_	_	_	_	-	-	_	_	(1)	_	_	(1)
ECL/LICs	_	_	-	-	_	-	_	_	_	-	_	_
Operating expenses	-	_	-	-	_	_	_	_	-	-	_	_
Share of profit in associates and joint ventures	-	-	-	-	_	_	_	_	-	_	_	_
			At 31 Dec 20	118					At 30 Sep 20	18		
Balance sheet data			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	6 311	10 811		118		30 393	6.262	11 390		18		30 592
Loans and advances to customers (gross)	6,311	10,811	13,271	_		30,393	6,262	11,390	12,940	_		30,592
Loans and advances to customers (gross) Loans and advances to customers (net)	5,918	9,764	13,271 13,148	_ _	-	28,830	5,850	10,298	12,940 12,820	_ _	-	28,968
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,918 6,073	9,764 10,650	13,271 13,148 16,627	_	 20,756	28,830 54,109	5,850 6,005	10,298 11,157	12,940 12,820 16,787	_	 20,737	28,968 54,686
Loans and advances to customers (gross) Loans and advances to customers (net)	5,918	9,764	13,271 13,148	_ _	-	28,830	5,850	10,298	12,940 12,820	_ _	-	28,968
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,918 6,073	9,764 10,650	13,271 13,148 16,627	_ _	 20,756	28,830 54,109	5,850 6,005	10,298 11,157	12,940 12,820 16,787	_ _	 20,737	28,968 54,686
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	5,918 6,073 17,649	9,764 10,650 7,765	13,271 13,148 16,627 9,944	_ _ 3 _	 20,756 50	28,830 54,109 35,408	5,850 6,005 17,141	10,298 11,157 7,810	12,940 12,820 16,787 11,044	- - - -		28,968 54,686 35,997
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,918 6,073	9,764 10,650	13,271 13,148 16,627	_ _	 20,756	28,830 54,109	5,850 6,005	10,298 11,157	12,940 12,820 16,787	_ _	 20,737	28,968 54,686
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	5,918 6,073 17,649	9,764 10,650 7,765	13,271 13,148 16,627 9,944	_ _ 3 _	 20,756 50	28,830 54,109 35,408	5,850 6,005 17,141	10,298 11,157 7,810	12,940 12,820 16,787 11,044	- - - -		28,968 54,686 35,997
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %		20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	5,918 6,073 17,649	9,764 10,650 7,765	13,271 13,148 16,627 9,944	_ _ 3 _	 20,756 50	28,830 54,109 35,408	5,850 6,005 17,141	10,298 11,157 7,810	12,940 12,820 16,787 11,044	- - - -		28,968 54,686 35,997
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %		20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %		20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %		20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %		20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %

Middle East and North Africa

	-		Quarter ended 30	Jun 2018					Quarter ended 31 I	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m			Śm		\$m	\$m	\$m	Śm	
				\$m	\$m		\$m			\$m		\$m
Net interest income	152	109	135	_	7	403	149	106	119	_	87	461
Net fee income/(expense)	49	40	71	4	(1)	163	50	42	62	4	(1)	157
Net income from financial instruments held for trading or managed on a fair value												
basis	14	10	51	-	30	105	13	10	69	_	(50)	42
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss		_	(6)	_	_	(6)		_	5	_	_	5
Other income/(expense)	3	11	5		6	15	2		7		2	11
Net operating income before change in expected credit losses and other credit												
impairment charges	218	160	256	4	42	680	214	158	262	4	38	676
Change in expected credit losses and other credit impairment charges	(33)	(70)	4	_	_	(99)	(3)	(21)	19	_	1	(4)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	185	90	260	4	42	581	211	137	281	4	39	672
Total operating expenses	(167)	(77)	(84)	(2)	(13)	(343)	(158)	(80)	(80)	(2)	(23)	(343)
of which: staff expenses	(50)	(29)	(31)	(2)	(74)	(186)	52	29	33	2	75	191
Operating profit	18	13	176	2	29	238	53	57	201	2	16	329
Share of profit in associates and joint ventures	_	_	_	_	161	161	_	_	_	_	108	108
Profit before tax	18	13	176	2	190	399	53	57	201	2	124	437
Significant items - Totals												
Revenue	_	_	2	_	_	2	_	_	_	_	_	_
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses			_	_	_	_					_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20	118					At 31 Mar 20	118		
Balance sheet data												
Loans and advances to customers (gross)	6,456	11,381	12,914	_	_	30,751	6,650	11,419	13,409	_	_	31,478
Loans and advances to customers (net)	6,005	10,297	12,804	_	_	29,106	6,170	10,354	13,296	_	_	29,820
Total external assets	6,137	11,113	16,921	2	19,558	53,731	6,299	10,961	17,342	_	21,247	55,849
Customer accounts	17,558	7,723	8,924	_	2	34,207	17,924	7,481	9,865	_	201	35,471
Income statement Metrics - Reported												
Cost efficiency ratio	76.6 %	48.1 %	32.8 %	50.0 %	31.0 %	50.4 %	73.8 %	50.6 %	30.5 %	50.0 %	60.5 %	50.7 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	76.6 %	48.1 %	33.1 %	50.0 %	31.0 %	50.6 %	73.8 %	50.6 %	30.5 %	50.0 %	60.5 %	50.7 %
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	2	_	_	2	_	_	_	_	_	_
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Costs to achieve	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	-	_	-	_	_	-	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	-	_	-	_	_	_	_	-	_
Settlements and provisions in connection with legal and regulatory matters	-	_	_	-	-	-	-	_	_	_	_	_

Middle East and North Africa

			Quarter ended 31 E	nec 2017		
	Retail		Global	/CC 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	146	104	106	5111	84	440
				_		
Net fee income/(expense)	49	39	62	_	(1)	149
Net income from financial instruments held for trading or managed on a fair value basis	12	9	49	_	(44)	26
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	2	(1)	7		15	23
Net operating income before change in expected credit losses and other credit						
impairment charges	209	151	224	_	54	638
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(11)	(18)	(3)	_		(32)
Net operating income	198	133	221	_	54	606
Total operating expenses	(164)	(81)	(84)	_	(28)	(357)
of which: staff expenses	(47)	(26)	(30)	_	(79)	(182)
Operating profit	34	52	137	_	26	249
Share of profit in associates and joint ventures		· -	_	_	84	84
Profit before tax	34	52	137	_	110	333
Significant items - Totals						
Revenue	_	_	_	_	_	_
ECL/LICs	_				_	
Operating expenses	(1)				(12)	(12)
	(1)	_	_	_	(12)	(13)
Share of profit in associates and joint ventures	_	_	_	_	_	_
			At 31 Dec 20	17		
Balance sheet data						
Loans and advances to customers (gross)	6,759	11,020	11,730	_	_	29,509
Loans and advances to customers (net)	6,431	9,978	11,641	_	_	28,050
Total external assets	6,562	10,571	15,678	_	21,241	57,649
Customer accounts	17,496	7,667	9,292	_	203	34,658
Income statement Metrics - Reported						
Cost efficiency ratio	78.5 %	53.6 %	37.5 %	-%	51.9 %	56.0 %
cost emotiney ratio	70.5 70	33.0 %	37.3 70	,,,	31.3 %	30.0 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	78.0 %	53.6 %	37.5 %	-%	29.6 %	53.9 %
Adjusted cost efficiency fatio	78.0 %	33.0 %	37.3 /6	-/0	25.0 /6	33.5 /6
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_	_
Operating expenses						
Significant items						
· ·						
Costs of structural reform	- (4)	_	_	_	-	-
Costs to achieve	(1)	_	_	_	(12)	(13)
Customer redress programmes	_	_	_	-	_	_
Disposals, acquisitions and investment in new businesses		_	_	_	_	_
	_					
Gain on partial settlement of pension obligation	_	-	_	_	_	-
Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	_ _ _	_	-	<u>-</u>	_ _	
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	- - -	- - -	- - -	_ _ _	_ _ _	_ _ _
Past service costs of guaranteed minimum pension benefits equalisation	- - - -	- - -	- - - -	- - -	- - -	

North America

			Quarter ended 31	Dec 2018					Quarter ended 30 S	Sen 2018		
	Retail		Global				Retail		Global	- пр. — пр.		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	335	116	39	56	889	343	333	133	41	35	885
Net fee income	100	124	210	18	126	578	107	121	240	16	(17)	467
Net income from financial instruments held for trading or managed on a fair value												195
basis	8	9	56	2	2	77	11	7	143	_	34	
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												11
value through profit or loss	(1)	(1)	3	-	5	6	_	_	7	_	4	
Other income/(expense)	13	7	43	1	(41)	23	16	5	54	2	105	182
Net operating income before change in expected credit losses and other credit	463	474	428	60	440	4.572	477	466	577	59	161	1,740
impairment charges Change in expected credit losses and other credit impairment charges					148	1,573						
	(31)	(17)	7	_	-	(41)	(9)	8	30	1	N/A	30
Loan impairment charges and other credit risk provisions	N/A 432	N/A 457	N/A 435	N/A 60	N/A 148	N/A	N/A 468	N/A 474	N/A 607	N/A 60	161	N/A
Net operating income	(468)	457 (222)	(388)	(56)	(108)	1,532 (1,242)	(475)	(244)	(406)	(58)	(120)	1,770 (1,303)
Total operating expenses	(145)	(88)	(132)	(19)	(232)	(616)	(155)		(159)	(23)	(244)	
of which: staff expenses Operating profit/(loss)	(36)	235	47	(19)	40	290		(92) 230	201	(23)	(244)	(673) 467
Share of profit in associates and joint ventures	(30)	233	4 <i>/</i>	_	-	250	(7)	230	201	_	-	407
Profit/(loss) before tax	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Trong (1033) before tax	(30)	233	7,			250		250	201			407
Significant items - Totals												
Revenue	-	-	3	-	(2)	1	_	_	_	_	_	_
ECL/LICs	-	-	-	-	_	_	_	_	_	_	_	_
Operating expenses	_	_	-	_	(5)	(5)	_	-	_	-	(5)	(5)
Share of profit in associates and joint ventures	-	-	_	-	-	_	_	-	_	_	_	_
			At 31 Dec 20	018					At 30 Sep 20	18		
Balance sheet data			At 31 Dec 20	018					At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	39,156	42,747	At 31 Dec 20	5,669	_	108,651	40,081	42,006	At 30 Sep 20	18 5,615		107,032
	39,156 38,904	42,747 42,561				108,651 108,147	40,081 39,839	42,006 41,814				107,032 106,522
Loans and advances to customers (gross)			21,079	5,669	_ _ _ 101,814				19,330	5,615		
Loans and advances to customers (gross) Loans and advances to customers (net)	38,904	42,561	21,079 21,016	5,669 5,666	-	108,147	39,839	41,814	19,330 19,257	5,615 5,612	_	106,522
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	38,904 40,939	42,561 46,237	21,079 21,016 169,792	5,669 5,666 6,850	_ 101,814	108,147 365,632	39,839 42,185	41,814 46,997	19,330 19,257 183,513	5,615 5,612 6,790	 102,288	106,522 381,773
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	38,904 40,939 57,048	42,561 46,237 41,130	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173		108,147 365,632 133,291	39,839 42,185 57,665	41,814 46,997 40,011	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152	102,288 2,499	106,522 381,773 131,078
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	38,904 40,939	42,561 46,237	21,079 21,016 169,792	5,669 5,666 6,850	_ 101,814	108,147 365,632	39,839 42,185	41,814 46,997	19,330 19,257 183,513	5,615 5,612 6,790	 102,288	106,522 381,773
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	38,904 40,939 57,048	42,561 46,237 41,130	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173		108,147 365,632 133,291	39,839 42,185 57,665	41,814 46,997 40,011	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152	102,288 2,499	106,522 381,773 131,078
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	38,904 40,939 57,048	42,561 46,237 41,130	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173		108,147 365,632 133,291	39,839 42,185 57,665	41,814 46,997 40,011	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152	102,288 2,499	106,522 381,773 131,078
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	101,814 2,282 73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	-101,814 2,282 73.0 % 68.7 % (2)	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 % 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 % 98.3 %	74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	-101,814 2,282 73.0 % 68.7 % (2)	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 % 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 % 98.3 %	74.5 % 71.4 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	-101,814 2,282 73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 % 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 % 98.3 %	74.5 % 71.4 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	101,814 2,282 73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 % 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 % 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 % 74.6 %

			Quarter ended 30 J	un 2018					Quarter ended 31 N	Mar 2018		
	Retail		Global				Retail		Global			,
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T-1-1						T-1-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	342	321	137	43	34	877	327	306	153	46	38	870
Net fee income	113	122	252	19	(20)	486	111	114	234	19	(34)	444
Net income from financial instruments held for trading or managed on a fair value	3	8	199	2	32	244	8	10	144	1	49	212
basis												
Net income from assets and liabilities of insurance businesses, including related	_	_	_	-	_	_	_	_	-	_	_	_
derivatives, measured at fair value through profit or loss												
Changes in fair value of other financial instruments mandatorily measured at fair	_	-	3	_	6	9	_	_	10	_	_	10
value through profit or loss												
Other income/(expense)	17	7	54	8	85	171	32	5	42	2	8	89
Net operating income before change in expected credit losses and other credit												
impairment charges	475	458	645	72	137	1,787	478	435	583	68	61	1,625
Change in expected credit losses and other credit impairment charges	2	47	140	(1)	(1)	187	(12)	41	17	4	(3)	47
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	477	505	785	71	136	1,974	466	476	600	72	58	1,672
Total operating expenses	(505)	(233)	(418)	(63)	(117)	(1,336)	(492)	(245)	(477)	(60)	(994)	(2,268)
of which: staff expenses	(156)	(91)	(158)	(24)	(243)	(672)	(158)	(96)	(158)	(26)	(265)	(703)
Operating profit/(loss)	(28)	272	367	8	19	638	(26)	231	123	12	(936)	(596)
Share of profit in associates and joint ventures		_	_	_	_	_		_	_	_	· ·	
Profit/(loss) before tax	(28)	272	367	8	19	638	(26)	231	123	12	(936)	(596)
7,1						-	1 -7					
Significant items - Totals												
Revenue	(7)	_	2	_	(1)	(6)	_	_	3	_	(93)	(90)
ECL/LICs	-	_	_	_	-	-	_	_	_	_	(55)	(50)
Operating expenses	_		_	_	(22)	(22)	(16)	_	(55)		(873)	(944)
	_	_	_	_	(22)	(22)	(10)	_	(55)	_	(673)	(344)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 201	10					At 31 Mar 20	18		
Relance sheet data			At 30 Jun 203	18					At 31 Mar 20	18		
Balance sheet data	30 125	40.062				104 914	30 160	40.022				105.044
Loans and advances to customers (gross)	39,125	40,062	19,742	5,986		104,914	39,169	40,022	19,769	6,084		105,044
Loans and advances to customers (gross) Loans and advances to customers (net)	38,880	39,853	19,742 19,645	5,986 5,983	_	104,361	38,924	39,776	19,769 19,514	6,084 6,082	_	104,296
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	38,880 41,047	39,853 44,921	19,742 19,645 184,690	5,986 5,983 7,119	108,060	104,361 385,837	38,924 40,902	39,776 44,604	19,769 19,514 191,696	6,084 6,082 7,401	 100,751	104,296 385,354
Loans and advances to customers (gross) Loans and advances to customers (net)	38,880	39,853	19,742 19,645	5,986 5,983	_	104,361	38,924	39,776	19,769 19,514	6,084 6,082	_	104,296
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	38,880 41,047	39,853 44,921	19,742 19,645 184,690	5,986 5,983 7,119	108,060	104,361 385,837	38,924 40,902	39,776 44,604	19,769 19,514 191,696	6,084 6,082 7,401	 100,751	104,296 385,354
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	38,880 41,047 57,526	39,853 44,921 42,467	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253	104,361 385,837 135,736	38,924 40,902 60,028	39,776 44,604 42,006	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	38,880 41,047	39,853 44,921	19,742 19,645 184,690	5,986 5,983 7,119	108,060	104,361 385,837	38,924 40,902	39,776 44,604	19,769 19,514 191,696	6,084 6,082 7,401	 100,751	104,296 385,354
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	38,880 41,047 57,526	39,853 44,921 42,467	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253	104,361 385,837 135,736	38,924 40,902 60,028	39,776 44,604 42,006	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	38,880 41,047 57,526	39,853 44,921 42,467	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253	104,361 385,837 135,736	38,924 40,902 60,028	39,776 44,604 42,006	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393	5,986 5,983 7,119 8,097	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168	6,084 6,082 7,401 7,963	100,751 2,472 1,629.5 %	104,296 385,354 136,637 139,6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 % 72.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 % 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 % 72.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 % 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 % 	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 % 72.8 % 3	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 % 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 % 72.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 % 87.5 %	108,060 2,253 85,4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 % 72.8 %	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,742 19,645 184,690 25,393 64.8 %	5,986 5,983 7,119 8,097 87.5 % 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 % 	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,769 19,514 191,696 24,168 81.8 % 72.8 % 3	6,084 6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %

North America

			Quarter ended 31	Dec 2017		
•	Retail		Global	Jee 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	334	318	160	52	(16)	848
Net fee income	112	117	201	20	12	462
Net income from financial instruments held for trading or managed on a fair value basis	7	8	116	_	22	153
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	19	6	190	2	118	335
Net operating income before change in expected credit losses and other credit						
impairment charges	472	449	667	74	136	1,798
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(2)	6	31	(1)	(3)	31
Net operating income	470	455	698	73	133	1,829
Total operating expenses	(474)	(229)	(460)	(54)	(91)	(1,308)
of which: staff expenses	(134)	(79)	(140)	(14)	(118)	(485)
Operating profit/(loss)	(4)	226	238	19	42	521
Share of profit in associates and joint ventures	(4)	220	230	15_	72_	321
Profit/(loss) before tax	(4)	226	238	19	42	521
Profit/(loss) before tax	(+)	220	230	15	42	321
Significant items - Totals						
Revenue	(4)	_	(3)	_	4	(3)
ECL/LICs	-	_	(- <i>i</i>	_		(- <i>i</i>
Operating expenses	11	5	4	3	80	103
Share of profit in associates and joint ventures		_	-	_	-	103
			At 31 Dec 20	17		
Balance sheet data			At 31 Dec 20	17		
	39,742	39,105			2,075	108,395
Loans and advances to customers (gross)		39,105 38,694	21,053	6,420	2,075 2,075	
Loans and advances to customers (gross) Loans and advances to customers (net)	39,542	38,694	21,053 20,891	6,420 6,405	2,075	107,607
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	39,542 42,095	38,694 43,551	21,053 20,891 150,878	6,420 6,405 8,232	2,075 117,596	107,607 362,352
Loans and advances to customers (gross) Loans and advances to customers (net)	39,542	38,694	21,053 20,891	6,420 6,405	2,075	107,607
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	39,542 42,095 58,529	38,694 43,551 44,495	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695	107,607 362,352 143,432
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	39,542 42,095	38,694 43,551	21,053 20,891 150,878	6,420 6,405 8,232	2,075 117,596	107,607 362,352
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	39,542 42,095 58,529	38,694 43,551 44,495	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695	107,607 362,352 143,432
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	39,542 42,095 58,529	38,694 43,551 44,495	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695	107,607 362,352 143,432
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445 73.0 % 77.0 %	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	39,542 42,095 58,529 100.4 % 101.9 % — (4) — (15) — —	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445 73.0 % 77.0 %	2,075 117,596 4,695 66.9 % 129.5 % 5 (1)	107,607 362,352 143,432 72.7 % 78.3 % — 1 (4)
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	39,542 42,095 58,529 100.4 % 101.9 % — (4) — (15) — —	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445 73.0 % 77.0 %	2,075 117,596 4,695 66.9 % 129.5 % 5 (1)	107,607 362,352 143,432 72.7 % 78.3 % — 1 (4)

			Quarter ended 31	Dec 2018					Quarter ended 30	Sen 2018		
	Retail		Global	DCC 2010			Retail		Global	3cp 2010		_
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	221	204	88	39	34	586	221	201	105	41	12	580
Net fee income	56	59	182	18	4	319	57	57	206	16	(16)	320
	56	59	182	18	4	319	5/	5/	206	16	(16)	320
Net income from financial instruments held for trading or managed on a fair value basis	1	1	43	1	3	49	5	_	124	1	33	163
Net income/(expense) from assets and liabilities of insurance businesses, including	1	1	43	1	3	49	5	_	124	1	33	103
related derivatives, measured at fair value through profit or loss	_	_		_	_	_				_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	_	3	_	5	8	_	_	7	_	4	11
Other income	9	4	42	2	68	125	14	1	55	1	86	157
Net operating income before change in expected credit losses and other credit					- 00	123			33		- 00	137
impairment charges	287	268	358	60	114	1,087	297	259	497	59	119	1,231
Change in expected credit losses and other credit impairment charges	(21)	(7)	7	_		(21)	(11)	4	30	1	-	24
Loan impairment charges and other credit risk provisions	(21) N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	266	261	365	60	114	1,066	286	263	527	60	119	1,255
Net operating income	(320)	(139)	(357)	(55)	(97)	(968)	(336)	(152)	(371)	(59)	(111)	(1,029)
Total operating expenses												
of which: staff expenses	(99)	(57)	(121)	(20)	(186)	(483)	(106)	(58)	(146)	(23)	(189)	(522)
Operating profit/(loss)	(54)	122	8	5	17	98	(50)	111	156	1	8	226
Share of profit in associates and joint ventures			- 8									
Profit/(loss) before tax	(54)	122	8	5	17	98	(50)	111	156	1	8	226
Significant items - Totals												
Revenue			2		(2)							
ECL/LICs	_	_	2	_	(2)	_	_	_	_	_	_	_
	_	_	_	_		(4)	_	_	_	_	(4)	(4)
Operating expenses	_	_	_	_	(4)	(4)	_	_	_	_	(4)	(4)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20	018					At 30 Sep 20	18		
Balance sheet data			At 31 Dec 20	018					At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	17,032	23,874	At 31 Dec 20	5,669		64,234	16,922	24,088	At 30 Sep 20	5,615		62,846
	17,032 16,915	23,874 23,823			=	64,234 64,009	16,922 16,812	24,088 24,037				62,846 62,617
Loans and advances to customers (gross)			17,659	5,669	- - 77,638				16,221	5,615		
Loans and advances to customers (gross) Loans and advances to customers (net)	16,915	23,823	17,659 17,605	5,669 5,666	-	64,009	16,812	24,037	16,221 16,156	5,615 5,612	_	62,617
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,915 18,264	23,823 25,072	17,659 17,605 158,252	5,669 5,666 6,781	- 77,638	64,009 286,007	16,812 18,241	24,037 25,336	16,221 16,156 171,948	5,615 5,612 6,721	— 77,946	62,617 300,192
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,915 18,264	23,823 25,072	17,659 17,605 158,252	5,669 5,666 6,781	- 77,638	64,009 286,007	16,812 18,241	24,037 25,336	16,221 16,156 171,948	5,615 5,612 6,721	— 77,946	62,617 300,192
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	16,915 18,264	23,823 25,072	17,659 17,605 158,252	5,669 5,666 6,781	- 77,638	64,009 286,007	16,812 18,241	24,037 25,336	16,221 16,156 171,948	5,615 5,612 6,721	— 77,946	62,617 300,192
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,915 18,264 32,604	23,823 25,072 23,404	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	— 77,638 350	64,009 286,007 82,523	16,812 18,241 32,044	24,037 25,336 22,296	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	 77,946 589	62,617 300,192 79,699
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,915 18,264 32,604	23,823 25,072 23,404	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	— 77,638 350	64,009 286,007 82,523	16,812 18,241 32,044	24,037 25,336 22,296	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	 77,946 589	62,617 300,192 79,699
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 % 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 % 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 % 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 % 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 % 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %

US

:			Quarter ended 30.	lun 2018					Quarter ended 31 f	Mar 2018		
:	Retail		Global	Juli 2010			Retail		Global	VIGI 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporato		and Wealth	Commercial	and	Private	Corporato	
	Management	Banking	Markets	Banking	Corporate Centre	Total	Management	Banking	Markets	Banking	Corporate Centre	Total
	-	-		-			-	-		-		
Mad below at the con-	\$m 224	\$m 192	\$m 112	\$m 43	\$m 9	\$m 580	\$m 214	\$m	\$m 129	\$m 46	\$m 7	\$m
Net interest income								182				578
Net fee income	63	57	215	18	(19)	334	62	52	209	18	(34)	307
Net income from financial instruments held for trading or managed on a fair value	(4)		400	2	20	205			424		48	476
basis Net income/(expense) from assets and liabilities of insurance businesses, including	(4)	_	180	2	28	206	2	1	124	1	48	176
related derivatives, measured at fair value through profit or loss	_			_	_	_		_		_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair	_	_	_	_	_	_	_	_	_	_	_	_
value through profit or loss	_	_	3	_	7	10	_	_	10	_	_	10
Other income	14	3	52	(2)	88	155	30	2	42	14	(23)	65
Net operating income before change in expected credit losses and other credit	14	J	32	(2)	- 00	133	30		42	14	(23)	- 03
impairment charges	297	252	562	61	113	1,285	308	237	514	79	(2)	1,136
Change in expected credit losses and other credit impairment charges	(2)	36	143	_	(1)	176	(3)	10	14	4	(3)	22
Loan impairment charges and other credit risk provisions	(2) N/A	N/A	N/A	N/A	N/A	N/A	(3) N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	295	288	705	61	112	1,461	305	247	528	83	(5)	1,158
Total operating expenses	(358)	(142)	(384)	(63)	(102)	(1,049)	(344)	(152)	(388)	(63)	(991)	(1,938)
of which: staff expenses	(107)	(57)	(146)	(24)	(183)	(517)	(109)	(61)	(146)	(26)	(202)	(544)
		146	321		10			95	140	20		
Operating profit/(loss) Share of profit in associates and joint ventures	(63)	140	321	(2)	10	412	(39)	95	140	20	(996)	(780)
· · · · · · · · · · · · · · · · · · ·	(63)	146	321	(2)	10	412	(39)	95	140	20	(996)	(780)
Profit/(loss) before tax	(03)	140	321	(2)	10	412	(39)	95	140	20	(996)	(780)
Significant items - Totals												
Revenue	(7)		2		(1)	(6)			3		(94)	(91)
ECL/LICs	(/)	_	2	_	(1)	(0)	_	_	3	_	(54)	(51)
Operating expenses	=	_	_	_	(23)	(23)	(16)	_	_	_	(873)	(889)
Share of profit in associates and joint ventures	_	_	_	_	(23)	(23)	(10)	_	_	_	(6/3)	(669)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20	18					At 31 Mar 20	18		
Balance sheet data			At 30 Jun 20	18					At 31 Mar 20	18		
	16,798	22,894	At 30 Jun 20	18 5,986		62,313	16,738	23,385	At 31 Mar 20	6,084		63,077
Loans and advances to customers (gross)			16,635	5,986					16,870	6,084		
Loans and advances to customers (gross) Loans and advances to customers (net)	16,688	22,839	16,635 16,547	5,986 5,983	-	62,057	16,624	23,313	16,870 16,637	6,084 6,081	-	62,655
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	— 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net)	16,688	22,839	16,635 16,547	5,986 5,983	-	62,057	16,624	23,313	16,870 16,637	6,084 6,081	-	62,655
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	— 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	— 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	16,688 17,962 32,667	22,839 23,911 23,506	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097		62,057 305,144 84,541	16,624 17,801 34,817	23,313 24,459 23,506	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729	62,655 304,922 86,043
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	16,688 17,962 32,667	22,839 23,911 23,506	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097		62,057 305,144 84,541	16,624 17,801 34,817	23,313 24,459 23,506	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729	62,655 304,922 86,043
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,688 17,962 32,667	22,839 23,911 23,506	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097		62,057 305,144 84,541	16,624 17,801 34,817	23,313 24,459 23,506	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729	62,655 304,922 86,043
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 % ————————————————————————————————————	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 % 79.7 % — — — — — — — — — — — — — — — — — —	76,528 729 49,550.0 % 128.3 % — (95) 2	62,655 304,922 86,043 170.6 % 85.5 %

US

			Quarter ended 31	Dec 2017		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	220	186	135	51	(46)	546
Net fee income	64	55	173	20	12	324
Net income from financial instruments held for trading or managed on a fair value						
basis	1	_	97	_	23	121
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	16	4	189	2	107	318
Net operating income before change in expected credit losses and other credit						
impairment charges	301	245	594	73	96	1,309
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(8)	3	38	(1)	(3)	29
Net operating income	293	248	632	72	93	1,338
Total operating expenses	(335)	(138)	(431)	(54)	(65)	(1,023)
of which: staff expenses	(87)	(45)	(128)	(14)	(63)	(337)
Operating profit/(loss)	(42)	110	201	18	28	315
Share of profit in associates and joint ventures	(42)	- 110	201	-	20_	313
Profit/(loss) before tax	(42)	110	201	18	28	315
Profit/(loss) before tax	(42)	110	201	18	28	313
Clariff and the same while						
Significant items - Totals	(5)		(2)		-	(2)
Revenue	(5)	_	(2)	_	5	(2)
ECL/LICs	_	_	_	_	_	_
Operating expenses	(37)	(5)	(13)	(1)	(251)	(307)
Share of profit in associates and joint ventures	_	_	_	_	_	_
Belleve de de la lace			At 31 Dec 20	1/		
Balance sheet data						
Loans and advances to customers (gross)	16,755	22,475	17,852	6,420	2,075	65,577
Loans and advances to customers (net)	16,684	22,304	17,702	6,405	2,074	65,169
Total external assets	17,966	23,669	140,091	8,163	90,879	280,768
Customer accounts	34,174	23,980	19,866	8,445	3,422	89,887
Income Statement Metrics						
Cost efficiency ratio	111.3 %	56.3 %	72.6 %	74.0 %	67.7 %	78.2 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	97.4 %	54.3 %	70.1 %	72.6 %	204.4 %	54.6 %
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	(5)	_	_	_	5	_
Fair value movements on financial instruments	_	_	(2)	_	_	(2)
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	_	_
Costs to achieve	(37)	(5)	(13)	(1)	(234)	(290)
Customer redress programmes	(5.)	(5)	,	(+)	(=3-1)	(230)
Disposals, acquisitions and investment in new businesses	_	_	_	_	(17)	(17)
· · · ·	_	_	_	_	(17)	(17)
Gain on partial settlement of pension obligation	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

Latin America

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

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

Latin America

Latin America												
			Quarter ended 30 J	un 2018					Quarter ended 31 N	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	345	119	83	_	(36)	511	364	116	65	_	(17)	528
Net fee income	81	29	17	_	_	127	94	27	20	_	-	141
Net income from financial instruments held for trading or managed on a fair value	124	24	70	_	45	263	32	10	54	_	25	121
basis												
Net income/(expense) from assets and liabilities of insurance businesses, including	(5)	1	_	_	_	(4)	1	1	_	_	_	2
related derivatives, measured at fair value through profit or loss												
Changes in fair value of other financial instruments mandatorily measured at fair	1	1	_	_	-	2	7	1	-	_	-	8
value through profit or loss												
Other income/(expense)	(77)	(11)	3	_	(15)	(100)	1	(2)	6	_	(8)	(3)
Loss on net monetary position ¹		_	_	_	_				_	_	_	
Net operating income before change in expected credit losses and other credit												
impairment charges	469	163	173	_	(6)	799	499	153	145	_	_	797
Change in expected credit losses and other credit impairment charges	(102)	(15)	3	_	(2)	(116)	(110)	(19)	9	_	1	(119)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	367	148	176	_	(8)	683	389	134	154	_	1	678
Total operating expenses	(324)	(91)	(67)	_	(21)	(503)	(340)	(92)	(65)	_	(17)	(514)
of which: staff expenses	(99)	(21)	(18)		(62)	(200)	(108)	(22)	(17)		(70)	(217)
Operating profit/(loss)	43	57	109	_	(29)	180	49	42	89	_	(16)	164
Share of profit in associates and joint ventures				_								
Profit/(loss) before tax	43	57	109		(29)	180	49	42	89		(16)	164
Significant items - Totals												
Revenue	_	_	5	_	(22)	(17)	_	_	1	_	(17)	(16)
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	-	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20:	18					At 31 Mar 20	18		
Balance sheet data												
Loans and advances to customers (gross)	6,835	7,257	6,713	_	4	20,809	7,468	7,505	7,210	_	8	22,191
Loans and advances to customers (net)	6,274	7,063	6,679	_	4	20,020	6,871	7,265	7,178	_	8	21,322
Total external assets	13,703	11,595	17,357	1	2,427	45,083	14,978	12,200	19,056	1	2,271	48,506
Customer accounts	12,282	6,451	3,896	_	49	22,678	13,242	6,813	3,648	_	73	23,776
Income statement Metrics - Reported												
Cost efficiency ratio	69.1 %	55.8 %	38.7 %	-%	350.0 %	63.0 %	68.1 %	60.1 %	44.8 %	-%	-%	64.5 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	69.1 %	55.8 %	39.9 %	-%	131.3 %	61.6 %	68.1 %	60.1 %	45.1 %	-%	100.0 %	63.2 %
D												
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	-	(22)					(47)	(47)
				_	(22)	(22)	_	_	_	_	(17)	(17)
Disposals, acquisitions and investment in new businesses	_	_	_									
Disposals, acquisitions and investment in new dusinesses Fair value movements on financial instruments	-	_	5	-	_	5	_	-	1	-	-	1
		-		-		5	_	-	1	_	_	1
Fair value movements on financial instruments Operating expenses		-		-		5	-	-	1	-	-	1
Fair value movements on financial instruments Operating expenses Significant items		Ξ		-		5	-	_	1	_	_	1
Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform				_		5	-	-	1 -	_	_	1
Fair value movements on financial instruments Operating expenses Significant items Costs of activutural reform Costs to achieve	- - -	- -		- - -	- - -	_ _	- - -	- - -	- - -	- - -	- - -	1 _ _
Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes		- - - -		-		_ _ _	- - - -	- - - -	- - - -	- - - -	- - - -	- - -
Pair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	- - -	- - - -		- - -	- - -	_ _	- - - -	- - - - -	- - -	- - - - -	- - - - -	- - - -
Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	- - -			- - -	- - -	_ _ _	- - - - - -	- - - - - -	- - - -	- - - - - -	- - - - - -	- - - - -
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	- - -	- - - - - -		- - -	- - -	_ _ _	-	- - - - - -	- - - -	- - - - -	-	- - - - - -
Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	- - - - - -	- - - - -		- - -	- - - - - -	- - - - -	-	_	-	- - - - - -	-	- - - - - -
Pair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	-	-		- - -	- - - - - - -	- - - - -	-	- - -	-	-	-	

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

Latin America

Latin America						
			Quarter ended 31 [Dec 2017		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	372	123	102	_	(46)	551
Net fee income	91	25	17	_	_	133
Net income from financial instruments held for trading or managed on a fair value basis	35	11	31	_	62	139
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	25	2	_	-	(10)	17
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	(24)	_	1	_	26	3
Loss on net monetary position ¹	_	_	-	_	_	
Net operating income before change in expected credit losses and other credit						
impairment charges	499	161	151	_	32	843
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(102)	(17)	(6)	_	-	(125)
Net operating income	397	144	145	_	32	718
Total operating expenses	(362)	(98)	(71)	_	(28)	(559)
of which: staff expenses	(114)	(24)	(18)		(71)	(227)
Operating profit/(loss)	35	46	74	_	4	159
Share of profit in associates and joint ventures	7					7
Profit/(loss) before tax	42	46	74	_	4	166
Significant items - Totals						
Revenue ECL/LICs	_	_	1	_	18	19
		-	_	_	-	_
Operating expenses	(13)	(2)	_	_	(13)	(28)
Share of profit in associates and joint ventures	_	_	_	_	_	_
			At 31 Dec 20	17		
Balance sheet data						
Loans and advances to customers (gross)	6,948	6,955	6,337	_	47	20,287
Loans and advances to customers (net)	6,621	6,815	6,306	_	47	19,789
Total external assets	12,140	9,204	16,009	1	7,837	45,191
Customer accounts	12,578	6,663	4,355	-	199	23,795
Income statement Metrics - Reported						
Cost efficiency ratio	72.5 %	60.9 %	47.0 %	-%	87.5 %	66.3 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	69.9 %	59.6 %	47.3 %	-%	107.1 %	64.4 %
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	19	19
Fair value movements on financial instruments	_	_	1	-	(1)	-
Operating expenses						
Significant items						
Costs of structural reform	(12)	- (2)	_	_	(12)	(36)
Costs to achieve	(13)	(2)	_	_	(13)	(28)
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_
Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

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

			Quarter ended 31	Dec 2018					Quarter ended 30	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	289	82	53		(36)	388	286	80	50		(23)	393
Net fee income	72	15	7	_	, ,	94	74	14	9	_	(1)	96
Net income from financial instruments held for trading or managed on a fair value											. ,	
basis	4	4	28	_	44	80	5	3	21	_	31	60
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	-	_	_	_	_	_	_	_	_	_	_	_
Other income	21	1	1		11	34	25	1	_	_	14	40
Net operating income before change in expected credit losses and other credit												
impairment charges	386	102	89	_	19	596	390	98	80	_	21	589
Change in expected credit losses and other credit impairment charges	(121)	(11)	(2)	_	-	(134)	(99)	(27)	(8)	-	(1)	(135)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	265	91	87	_	19	462	291	71	72	-	20	454
Total operating expenses	(241)	(55)	(32)	-	(16)	(344)	(223)	(48)	(34)	_	(8)	(313)
of which: staff expenses	(66)	(14)	(7)	_	(35)	(122)	(68)	(13)	(8)	_	(42)	(131)
Operating profit	24	36	55	-	3	118	68	23	38	-	12	141
Share of profit in associates and joint ventures	_		_						_	_	_	
Profit before tax	24	36	55	_	3	118	68	23	38	_	12	141
Significant items - Totals												
Revenue	-	-	4	-	(1)	3	-	_	(1)	_	_	(1)
ECL/LICs	-	_	-	_	_	_	_	_	_	_	_	_
Operating expenses	-	_	-	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	-	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	6,188	5,711	6,709	18 _		18,608	6,200	5,683	7,009	18 _		18,892
	6,188 5,674	5,537	6,709 6,679		_	18,608 17,890	5,682	5,683 5,486	7,009 6,979	18 — —		18,892 18,147
Loans and advances to customers (gross)		5,537 7,653	6,709 6,679 15,772	_					7,009	118 — — —		
Loans and advances to customers (gross) Loans and advances to customers (net)	5,674	5,537	6,709 6,679	=	_	17,890	5,682	5,486	7,009 6,979	- - - - -		18,147
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,674 9,353	5,537 7,653	6,709 6,679 15,772	- - -	— 6,533	17,890 39,311	5,682 12,283	5,486 9,807	7,009 6,979 16,676	- - -	-	18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,674 9,353 10,155	5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - -	— 6,533 840	17,890 39,311 19,936	5,682 12,283 9,931	5,486 9,807 5,524	7,009 6,979 16,676 2,790	- - - -	— 799	18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,674 9,353	5,537 7,653	6,709 6,679 15,772	- - -	— 6,533	17,890 39,311	5,682 12,283	5,486 9,807	7,009 6,979 16,676	- - -	-	18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	5,674 9,353 10,155	5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - -	— 6,533 840	17,890 39,311 19,936	5,682 12,283 9,931	5,486 9,807 5,524	7,009 6,979 16,676 2,790	- - - -	— 799	18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	 6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	5,674 9,353 10,155	5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - -	— 6,533 840	17,890 39,311 19,936	5,682 12,283 9,931	5,486 9,807 5,524	7,009 6,979 16,676 2,790	- - - -	— 799	18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	 6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	 6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	 6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	 6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - -	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 % 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - -% %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 % 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs to structural reform Costs to achieve	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 % 37.6 %		6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 % 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 % 37.6 %		6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 % — — — — — — —	18,147 38,766 19,044 53.1 % 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 % 53.9 %	6,709 6,679 15,772 3,458 36.0 % 37.6 %	- - - - -% %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 % 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 % 53.9 %	6,709 6,679 15,772 3,458 36.0 % 37.6 %	- - - - -% %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 % 53.1 %

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

Mexico

			0	2 - 2047		
	Retail		Quarter ended 31 I Global	Jec 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	283	72	67	_	(30)	392
Net fee income	71	13	9	_	-	93
Net income from financial instruments held for trading or managed on a fair value						
basis	4	3	10	_	40	57
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	7	2	(1)		12	20
Net operating income before change in expected credit losses and other credit						
impairment charges	365	90	85		22	562
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(90)	(12)	(6)			(108)
Net operating income	275	78	79	_	22	454
Total operating expenses	(229)	(51)	(36)	_	(25)	(341)
of which: staff expenses	(62)	(13)	(9)		(44)	(128)
Operating profit	46	27	43	_	(3)	113
Share of profit in associates and joint ventures	46	27	43		- (2)	113
Profit before tax	46	2/	43		(3)	113
Significant items - Totals						
Revenue			1		(1)	
ECL/LICs			1		(1)	
Operating expenses	(2)		(1)	_	(10)	(13)
Share of profit in associates and joint ventures	(2)		(1)		(10)	(13)
Share of profit in associates and joint ventures						
•			At 31 Dec 20	17		
Balance sheet data						
Loans and advances to customers (gross)	5,487	4,818	5,305	_	_	15,610
Loans and advances to customers (net)	5,192	4,697	5,282	_	_	15,171
Total external assets	9,030	6,459	13,731	_	5,878	35,098
Customer accounts	9,308	5,204	3,297	_	· <u>-</u>	17,809
Income Statement Metrics						
Cost efficiency ratio	62.7 %	56.7 %	42.4 %	-%	113.6 %	60.7 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	62.2 %	56.7 %	41.7 %	-%	65.2 %	58.4 %
Revenue						
Significant items						
Customer redress programmes	_	-	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	-	_	_	_	_
Fair value movements on financial instruments	_	_	1	_	(1)	_
0						
Operating expenses						
Significant items						
Costs of structural reform	-	_	-	_	- (40)	-
Costs to achieve	(2)	_	(1)	_	(10)	(13)
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_
Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

Risk-weighted assets

Risk-weighted assets by global business¹

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

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

Risk-weighted assets by geographical regions 1,2

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

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

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

HSBC Return on average risk-weighted assets

Return on average risk-weighted assets by global business¹

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

Return on average risk-weighted assets by geographical regions¹

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

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