HSBC HOLDINGS PLC

Data Pack

2Q 2019

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2018*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2018*, the *Interim Report 2019*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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Income Statement						
-			Quarter ended			Year to date
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	7,772	7,468	7,709	7,680	7,644	30,489
Net fee income	3,098	3,026	2,827	3,026	3,260	12,620
Net income from financial instruments held for trading or managed on a fair value basis	2,450	2,881	2,046	2,602	2,499	9,531
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	486	1,710	(1,444)	178	(67)	(1,488)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	187	270	154	196	228	695
Other income/(expense)	951	(927)	1,403	116	13	1,933
Net operating income before change in expected credit losses and other credit impairment charges ¹	14,944	14,428	12,695	13,798	13,577	53,780
Change in expected credit losses and other credit impairment charges	(555)	(585)	(853)	(507)	(237)	(1,767)
Net operating income	14,389	13,843	11,842	13,291	13,340	52,013
Total operating expenses ¹	(8,927)	(8,222)	(9,144)	(7,966)	(8,166)	(34,659)
of which: staff expenses	(4,678)	(4,577)	(4,245)	(4,292)	(4,325)	(17,373)
Operating profit	5,462	5,621	2,698	5,325	5,174	17,354
Share of profit in associates and joint ventures	732	592	558	597	783	2,536
Profit before tax	6,194	6,213	3,256	5,922	5,957	19,890
Tax expense	(1,167)	(1,303)	(1,163)	(1,406)	(1,279)	(4,865)
Profit after tax	5.027	4.910	2.093	4.516	4,678	15,025
Profit attributable to shareholders of the parent company	4,650	4,566	1,794	4,185	4,352	13,727
Profit attributable to non-controlling interests	377	344	299	331	326	1,298
Profit attributable to hor-controlling interests Profit attributable to the ordinary shareholders of the parent company	4,373	4,134	1,537	3,898	4,087	12,608
Front attributable to the ordinary shareholders of the parent company	4,373	4,134	1,337	3,030	4,067	12,000
Significant items - Totals						
Revenue	855	22	131	(43)	(108)	(160)
ECL	033	22	131	(43)	(100)	(100)
	(827)	(159)	(262)	(228)	(41)	(1,669)
Operating expenses	(827)	(159)	(262)	(228)	(41)	(1,669)
Share of profit in associates and joint ventures	_	_	_	_	_	_
Income statement Metrics - Reported						
Return on equity	10.5%	10.2%	3.8%	9.6%	10.0%	7.7%
Return on tangible equity	11.7%	10.6%	3.9%	10.9%	11.0%	8.6%
Cost efficiency ratio	59.7%	57.0%	72.0%	57.7%	60.1%	64.4%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	57.5%	56.0%	70.7%	55.9%	59.4%	61.2%
Revenue						
Significant items						
Customer redress programmes	-	_	7	_	46	53
Disposals, acquisitions and investment in new businesses	827	_	29	_	(30)	(113)
Fair value movements on financial instruments	28	22	95	(43)	(124)	(100)
Operating expenses						
Significant items						
Costs of structural reform	(38)	(53)	(61)	(89)	(85)	(361)
Customer redress programmes	(554)	(56)	16	(62)	(7)	(146)
Disposals, acquisitions and investment in new businesses	_		2	(51)	(1)	(52)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	(228)	-	(- <i>i</i>	(228)
Restructuring and other related costs	(237)	(50)	(15)	(27)	(4)	(66)
Settlements and provisions in connection with legal and regulatory matters	2	\/ -	24	1	56	(816)
	-			-	30	(010)

¹ The difference between the consolidated group result and the sum of geographical regions is attributable to inter-segment eliminations.

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

HSBC HSBC Holdings plc

Balance sheet data

			At		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2019	2019	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	1,030,152	1,013,830	990,321	989,942	982,178
Loans and advances to customers (net)	1,021,632	1,005,279	981,696	981,460	973,443
Total assets	2,751,273	2,658,996	2,558,124	2,603,035	2,607,314
Customer accounts	1,380,124	1,356,511	1,362,643	1,345,375	1,356,307
Financial Data Reported					
Total shareholders equity	192,676	188,362	186,253	185,351	183,607
AT1 capital	(22,367)	(22,367)	(22,367)	(22,400)	(20,549)
Preference shares	(1,405)	(1,405)	(1,405)	(1,405)	(1,405)
Perpetual capital securities				_	
NAV	168,904	164,590	162,481	161,546	161,653
Goodwill, PVIF and Other Intangibles (net of tax)	(23,463)	(22,942)	(22,425)	(22,172)	(21,899)
TNAV	145,441	141,648	140,056	139,374	139,754
Total regulatory capital					
Transitional basis					
Common equity tier 1 capital	126,949	125,802	121,022	123,136	122,757
Additional tier 1 capital	25,878	26,046	26,120	26,163	24,328
Tier 2 capital	25,432	25,952	26,096	28,849	29,525
Total regulatory capital	178,259	177,800	173,238	178,148	176,610
End point basis					
Common equity tier 1 capital	126,949	125,802	121,022	123,136	122,757
Additional tier 1 capital	22,363	22,531	22,525	22,549	20,704
Tier 2 capital	16,107	24,313	24,511	27,149	27,731
Total regulatory capital	165,419	172,646	168,058	172,834	171,192
Capital ratios					
Transitional basis					
Common equity tier 1 ratio	14.3%	14.3%	14.0%	14.3%	14.2%
Tier 1 ratio	17.2%	17.3%	17.0%	17.3%	17.0%
Total capital ratio	20.1%	20.2%	20.0%	20.7%	20.4%
End point basis					
Common equity tier 1 ratio	14.3%	14.3%	14.0%	14.3%	14.2%
Tier 1 ratio	16.9%	16.9%	16.6%	16.9%	16.6%
Total capital ratio	18.7%	19.6%	19.4%	20.0%	19.8%
Leverage Ratio	5.4%	5.4%	5.5%	5.4%	5.4%
Earnings Metrics					
Basic number of \$0.50 ordinary shares outstanding (millions)	20,221	20,082	19,981	19,876	19,963
Earnings per share	\$0.22	\$0.21	\$0.07	\$0.19	\$0.21
Dividend per ordinary share (in respect of the period)	\$0.10	\$0.10	\$0.21	\$0.10	\$0.10
NAV / share (\$) at the end of the period	\$8.35	\$8.20	\$8.13	\$8.13	\$8.10
TNAV / share (\$) at the end of the period	\$7.19	\$7.05	\$7.01	\$7.01	\$7.00

HSBC HSBC Holdings plc

Net Interest Margin

Average balances during period
Short-term funds and loans and advances to banks
Loans and advances to customers
Reverse repurchase agreements – non-trading
Financial investments
Other interest-earning assets
Total interest-earning assets
Interest income during period
Short-term funds and loans and advances to banks
Loans and advances to customers
Reverse repurchase agreements – non-trading
Financial investments
Other interest-earning assets
Total
Average balances during period
Deposits by banks
Customer accounts
Repurchase agreements – non-trading
Debt securities in issue – non-trading
Other interest-bearing liabilities
Total interest-bearing liabilities
Non-interest bearing current accounts
Non-interest bearing current accounts
Interest expense during period
Deposits by banks
Customer accounts
Repurchase agreements – non-trading
Debt securities in issue – non-trading
Other interest-bearing liabilities
Total
Net interest margin
Net interest margin

		Year to date		
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2019	2019	2018	2018	2018
\$m	\$m	\$m	\$m	\$m
217,474	217,530	233,637	230,176	240,804
1,011,928	1,004,960	972,963	970,145	966,481
231,308	234,455	205,427	197,069	198,154
408,673	407,325	386,230	384,671	385,907
43,325	38,642	41,089	45,276	48,257
1,912,708	1,902,912	1,839,346	1,827,337	1,839,603
1,285	658	2,475	1,755	1,116
17,833	8,763	33,285	24,581	16,036
2,635	1,307	3,739	24,561	1,589
5,380	2,612	9,166	6,584	4,220
617	2,012	944	634	4,220
27,750	13,544	49,609	36,106	23,422
27,750	13,544	49,609	36,106	23,422
51,199	51,663	44,530	45,015	45,142
1,138,196	1,132,345	1,138,620	1,139,241	1,138,617
170,342	171,473	161,204	156,652	159,293
205,192	191,204	183,434	184,145	179,903
59,266	59,671	53,731	49,628	48,649
1,624,195	1,606,356	1,581,519	1,574,681	1,571,604
228,524	231,918	211,815	212,019	211,839
370	187	506	360	226
5,637	2,780	8,287	5,653	3,463
2,320	1,138	3,409	2,373	1,488
3,361	1,576	5,675	4,105	2,654
822	395	1,243	835	491
12,510	6,076	19,120	13,326	8,322
1.61%	1.59%	1.66%	1.67%	1.66%

			Quarter ended		20.1	Year to date
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	4,190	3,965	4,058	4,103	3,862	15,822
Net fee income	1,292	1,206	1,160	1,243	1,298	5,198
Net income from financial instruments held for trading or managed on a fair value basis	64	78	77	191	179	563
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	505	1 713	(1.420)	209	(100)	(1.462)
measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	505	1,712	(1,429)	209	(100)	(1,463)
loss	(2)	157	(49)	10	89	(9)
Other income/(expense)	(100)	(1,147)	1,293	4	61	1,817
Net operating income before change in expected credit losses and other credit impairment charges	5,949	5,971	5,110	5,760	5,389	21,928
Change in expected credit losses and other credit impairment charges	(238)	(302)	(339)	(295)	(240)	(1,177)
Net operating income	5,711	5,669	4,771	5,465	5,149	20,751
Total operating expenses	(4,131)	(3,508)	(3,445)	(3,437)	(3,447)	(13,902)
of which: staff expenses	(1,295)	(1,253)	(1,187)	(1,200)	(1,231)	(4,806)
Operating profit	1,580	2,161	1,326	2,028	1,702	6,849
Share of profit in associates and joint ventures	30	13	12	4	14	33
Profit before tax	1,610	2,174	1,338	2,032	1,716	6,882
Front before tax	1,010	2,174	1,330	2,032	1,710	0,002
Significant items - Totals						
Revenue	_	_	_	_	(7)	(7)
FCI	_	_	_	_	(//	(//
Operating expenses	(600)	(57)	(16)	(64)	(1)	(191)
Share of profit in associates and joint ventures	(000)	(37)	(10)	(04)	(1)	(151)
Share of profit in associates and joint ventures						
Balance sheet data			At			At
balance sheet data	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
Loans and advances to customers (gross)	379,053	372,142	364,794	359,327	354,025	364,794
Loans and advances to customers (net)	376,126	369,178	361,872	356,453	351,114	361,872
Total external assets	498,045	487,971	476,784	476,403	474.507	476,784
Customer accounts	660,588	653,969	640,924	636,603	635,598	640,924
customer accounts	000,300	033,303	040,324	030,003	033,330	040,324
Income statement Metrics - Reported						
Cost efficiency ratio	69.4%	58.8%	67.4%	59.7%	64.0%	63.4%
cost circularly ratio	031470	30.070	07.470	33.770	04.070	03.470
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	59.4%	57.8%	67.1%	58.6%	63.9%	62.5%
,						
Management View of Adjusted Revenue - as originally reported						
Retail Banking	4,002	3,870	3,916	3,933	3,760	15,262
Current Accounts, saving and deposits	2,449	2,197	2,318	2,327	2,032	8,534
Personal lending	1,553	1,673	1,598	1,606	1,728	6,728
Mortgages	407	433	415	427	516	1,937
Credit cards	688	789	718	711	726	2,880
Other personal lending	458	451	465	468	486	1,911
Wealth Management	1,706	1,907	1,129	1,595	1,551	6,104
Investment distribution	854	855	672	804	863	3,383
Life insurance manufacturing	590	793	208	529	416	1,656
Asset management	262	259	249	262	272	1,065
Other	241	194	65	232	85	569
Total	5,949	5,971	5,110	5,760	5,396	21,935
Total	3,343	3,371	3,110	3,700	3,330	21,333
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	(7)	(7)
Fair value movement on financial instruments	_	_	_	_	(//	(//
Tall value movement on mancial instruments						
Operating expenses						
· · · · ·						
Significant items Costs of structural reform			1	(2)	_	(2)
	(559)	(56)	(17)		(1)	(173)
Customer redress programmes Disposals, acquisitions and investment in new businesses	(959)	(56)	(17)	(62)	(1)	(1/3)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	-	_	_	_
Restructuring and other related costs	(41)	(1)		_	_	_
Settlements and provisions in connection with legal and regulatory matters	(41)	(1)	_	_	_	(16)
2.1.2. 2.1.2 provisions in connection than legal and regulatory matters	_	_	_	_	_	(16)

			O			Year to date
;	***		Quarter ended			
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	2,853	2,800	2,781	2,703	2,718	10,719
Net fee income	884	898	829	852	922	3,555
Net income from financial instruments held for trading or managed on a fair value basis	91	113	96	129	84	457
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	(6)	_	(15)	(2)	5	(24)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	15	21	(32)	28	17	17
Other income	57	89	44	40	40	214
Net operating income before change in expected credit losses and other credit impairment charges	3,894	3,921	3,703	3,750	3,786	14,938
Change in expected credit losses and other credit impairment charges	(248)	(247)	(444)	(240)	(119)	(739)
Net operating income	3,646	3,674	3,259	3,510	3,667	14,199
Total operating expenses	(1,662)	(1,662)	(1,574)	(1,625)	(1,628)	(6,480)
of which: staff expenses	(634)	(618)	(579)	(584)	(573)	(2,327)
Operating profit	1,984	2,012	1,685	1,885	2,039	7,719
Share of profit in associates and joint ventures	_	_			<u> </u>	
Profit before tax	1,984	2,012	1,685	1,885	2,039	7,719
					•	
Significant items - Totals						
Revenue	_	_	7	_	46	53
ECL	_	_	_	=	=	=
Operating expenses	(22)	(4)	8	(3)	(7)	(3)
Share of profit in associates and joint ventures	`_	_		_	_	_
Balance sheet data			At			At
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
Loans and advances to customers (gross)	351,838	344,198	337,660	337,144	333,767	337,660
Loans and advances to customers (gross)	347,387	339,729	333,162	332,649	329,300	333,162
Total external assets	377,142	368,591	360,216	364,154	363,939	360.216
						,
Customer accounts	358,735	349,352	357,596	352,477	355,650	357,596
Income statement Metrics - Reported						
Cost efficiency ratio	42.7%	42.4%	42.5%	43.3%	43.0%	43.4%
Cost eniciency ratio	42.7%	42.4%	42.3%	43.3%	43.0%	43.4%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	42.1%	42.3%	42.8%	43.3%	43.3%	43.5%
Management View of Adjusted Revenue - as originally reported						
Global Trade and Receivables Finance	476	473	454	468	477	1,865
Credit and Lending	1,385	1,360	1,335	1,335	1,347	5,342
Global Liquidity and Cash Management	1,540	1,508	1,525	1,484	1,442	5,802
Markets products, Insurance and Investments and other	493	580	382	463	474	1,876
Total	3,894	3,921	3,696	3,750	3,740	14,885
Revenue						
Significant items						
Customer redress programmes	-	_	7	_	46	53
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Fair value movement on financial instruments	-	_	_	_	-	_
Operating expenses						
Significant items						
Costs of structural reform	(1)	(2)	(3)	(3)	(1)	(8)
Customer redress programmes	1	-	11	-	(6)	5
Disposals, acquisitions and investment in new businesses	_	_	_	_	\-/ -	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	(22)	(2)	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	(22)	(4)	_	_	_	=
Section and provisions in connection with regarding regulatory matters		=	_	_	_	_

			Quarter ended	***		Year to date
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,439	1,422	1,432	1,338	1,308	5,259
Net fee income	742	757	657	827	882	3,229
Net income from financial instruments held for trading or managed on a fair value basis Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	1,468	1,518	480	1,857	1,593	6,037
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	_					_
loss	104 (132)	65 253	225 318	151 19	94 275	582 527
Other income/(expense) Net operating income before change in expected credit losses and other credit impairment charges	3,621	4,015	3,112	4,192	4,152	15,634
Change in expected credit losses and other credit impairment charges	(55)	(40)	(64)	(7)	119	26
Net operating income	3,566	3,975	3,048	4,185	4,271	15,660
Total operating expenses	(2,468)	(2,440)	(2,271)	(2,375)	(2,315)	(9,348)
of which: staff expenses	(1,069)	(1,038)	(900)	(945)	(965)	(3,765)
Operating profit	1,098	1,535	777	1,810	1,956	6,312
Share of profit in associates and joint ventures	_	_	_	-	_	
Profit before tax	1,098	1,535	777	1,810	1,956	6,312
		, , , , , , , , , , , , , , , , , , , ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,	
Significant items - Totals						
Revenue	(17)	(53)	49	8	35	122
ECL	_	_	_	_	_	_
Operating expenses	(70)	(51)	29	(9)	66	112
Share of profit in associates and joint ventures	_	_	_	_	_	_
Balance sheet data			At			At
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
Loans and advances to customers (gross)	251,803	253,185	246,070	251,699	251,280	246,070
Loans and advances to customers (net)	250,790	252,180	244,978	250,674	250,058	244,978
Total external assets	1,120,235	1,077,505	1,012,272	1,062,700	1,054,181	1,012,272
Customer accounts	289,950	281,462	290,914	285,525	291,711	290,914
Income statement Metrics - Reported						
Cost efficiency ratio	68.2%	60.8%	73.0%	56.7%	55.8%	59.8%
to a constitution of the state						
Income Statement Data - Adjusted as originally reported Adjusted cost efficiency ratio	65.9%	58.7%	75.1%	56.5%	57.8%	61.0%
Adjusted cost efficiency ratio	65.9%	58.7%	75.1%	56.5%	57.8%	61.0%
Management View of Adjusted Revenue - as originally reported						
GLobal Markets	1,423	1,741	1,101	1,801	1,668	6,490
- FICC	1,189	1,364	885	1,513	1,384	5,271
Foreign Exchange	610	698	603	841	825	3,022
Rates	400	490	208	415	382	1,482
Credit	179	176	74	257	177	767
- Equities	234	377	216	288	284	1,219
Securities Services	525	478	484	502	502	1,973
Global Banking	996	935	939	982	1,120	4,115
Global Liquidity and Cash Management	700	687	678	683	644	2,645
Global Trade and Receivables Finance	202	211	198	215	198	809
Principal Investments	38	84	(60)	111	102	224
Credit and Funding Valuation Adjustment	(34)	47	(178)	38	22	(183)
Other Revenue	(212)	(115)	(99)	(148)	(139)	(561)
Total	3,638	4,068	3,063	4,184	4,117	15,512
Revenue						
Significant items						
Customer redress programmes	_	_	-	=	-	-
Disposals, acquisitions and investment in new businesses	-	_	=	_	=	=
Fair value movement on financial instruments	(17)	(53)	49	8	35	122
Operating expenses						
Significant items						
Costs of structural reform	(16)	(13)	(14)	(11)	(9)	(41)
Customer redress programmes	4	_	22	_	_	22
Disposals, acquisitions and investment in new businesses	_	_	-	_	_	-
Past service costs of guaranteed minimum pension benefits equalisation	- (50)	-	_	-	-	_
Restructuring and other related costs	(58)	(38)	_	-	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	21	2	75	131

-			Quarter ended			Year to date
-	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019		2018			2018
		2019		2018	2018	
No. 1 company to the	\$m 225	\$m 215	\$m 220	\$m 222	\$m 223	\$m 888
Net interest income						
Net fee income	194	181	179	174	182	742
Net income from financial instruments held for trading or managed on a fair value basis	44	50	26	34	39	147
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss						
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	_	_	_	_	_	_
loss	(4)	(3)	(3)	(2)	(2)	(7)
Other income	14	7	7	4	5	20
Net operating income before change in expected credit losses and other credit impairment charges	473	450	429	432	447	1,790
Change in expected credit losses and other credit impairment charges	(16)	(2)	(8)	12	1	1,750
Net operating income	457	448	421	444	448	1,798
Total operating expenses	(370)	(352)	(355)	(408)	(372)	(1,550)
of which: staff expenses	(178)	(169)	(146)	(154)	(157)	(627)
Operating profit	87	96	66	36	76	248
	o/ _	96	-	30 	76	246
Share of profit in associates and joint ventures					_	
Profit before tax	87	96	66	36	76	248
Circlificant items. Totals						
Significant items - Totals			-			-
Revenue	_	_	5	_	_	5
ECL	-		_			-
Operating expenses	(11)	(2)	2	(59)	(1)	(101)
Share of profit in associates and joint ventures	-	_	=	_	_	_
_						At
Balance sheet data			At			
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
Loans and advances to customers (gross)	45,921	42,597	39,314	39,296	41,000	39,314
Loans and advances to customers (net)	45,806	42,497	39,217	39,210	40,902	39,217
Total external assets	50,757	47,901	43,790	44,298	46,133	43,790
Customer accounts	62,235	64,489	64,658	63,717	63,593	64,658
Income statement metrics- Reported						
Cost efficiency ratio	78.2%	78.2%	82.8%	94.4%	83.2%	86.6%
Income statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	75.9%	77.8%	84.2%	80.8%	83.0%	81.2%
Management View of Adjusted Revenue - as originally reported						
Investment	198	184	162	169	176	717
Lending	107	97	93	98	97	391
Deposit	119	121	126	127	122	497
Other	49	48	43	38	52	180
Total	473	450	424	432	447	1,785
Revenue						
Significant items						
Customer redress programmes	_	_	_	-	_	_
Disposals, acquisitions and investment in new businesses	-	_	5	_	_	5
Fair value movement on financial instruments	-	_	=	_	_	_
Operating expenses						
Significant items						
Costs of structural reform	_	_	-	-	-	_
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	2	(51)	(1)	(52)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	(12)	(2)	_	(7)	_	(7)
Settlements and provisions in connection with legal and regulatory matters	1	_	_	(1)	_	(42)

_						
			Quarter ended			Year to date
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(935)	(934)	(783)	(686)	(467)	(2,200)
Net fee income/(expense)	(14)	(16)	4	(70)	(24)	(102)
Net income from financial instruments held for trading or managed on a fair value basis	783	1,122	1,367	391	604	2,327
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,		-,	_,	***	***	-,
measured at fair value through profit or loss	(13)	(2)	_	(29)	28	(1)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	` -,	. ,		,		, ,
loss	74	30	15	9	30	114
Other income/(expense)	1,112	(129)	(262)	49	(368)	(648)
Net operating income before change in expected credit losses and other credit impairment charges	1,007	71	341	(336)	(197)	(510)
	·			, ,	, ,	, ,
Change in expected credit losses and other credit impairment (charges)/recoveries	2	6	2	23	2	115
Net operating income/(expense)	1,009	77	343	(313)	(195)	(395)
Total operating expenses	(296)	(260)	(1,499)	(121)	(404)	(3,379)
of which: staff expenses	(1,501)	(1,499)	(1,434)	(1,409)	(1,397)	(5,848)
Operating profit/(loss)	713	(183)	(1,156)	(434)	(599)	(3,774)
Share of profit in associates and joint ventures	702	579	546	593	769	2,503
Profit/(loss) before tax	1,415	396	(610)	159	170	(1,271)
110110/1000/1000/1000	2,425	330	(010)	133	170	(1,2,1)
Significant items - Totals						
Revenue	872	75	70	(51)	(182)	(333)
FCI	-	/5	70	(31)	(102)	(555)
	(124)	(45)	(285)	(93)	(98)	(1,486)
Operating expenses	(124)	(43)	(205)	(93)	(98)	(1,480)
Share of profit in associates and joint ventures	_	_	_	_	_	_
Balance sheet data			At			At
balance sneet data	20.1	24.14		20.5	20.1	
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
Loans and advances to customers (gross)	1,537	1,708	2,483	2,476	2,105	2,483
Loans and advances to customers (net)	1,523	1,695	2,467	2,474	2,069	2,467
Total external assets	705,094	677,028	665,062	656,635	668,554	665,062
Customer accounts	8,616	7,239	8,551	7,053	9,755	8,551
Income statement Metrics - Reported						
Cost efficiency ratio	29.4%	366.2%	439.6%	(36.0)%	(205.1)%	(662.5)%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	127.4%	(5,375.0)%	448.0%	(9.8)%	(2,040.0)%	(1,069.5)%
Management View of Adjusted Revenue - as originally reported						
Central Treasury	289	326	303	111	245	662
Of which:						
Balance Sheet Management	593	623	635	535	696	2,458
Holdings interest expense ¹	(328)	(317)	(340)	(340)	(288)	(1,267)
Valuation differences on long-term debt and associated swaps	93	50	67	(15)	(124)	(313)
Other central treasury	(69)	(30)	(59)	(69)	(39)	(216)
Legacy Credit ²	(13)	(71)	(12)	27	(115)	(93)
Other ^{1,2}	(141)	(259)	(20)	(423)	(145)	(746)
Of which Argentina hyperinflation	14	(56)	73	(304)		(231)
Total ³	135	(4)	271	(285)	(15)	(177)
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	827	_	24	_	(23)	(111)
Fair value movement on financial instruments	45	75	46	(51)	(159)	(222)
				. ,	, ,	, ,
Operating expenses						
Significant items						
Costs of structural reform	(21)	(38)	(45)	(73)	(75)	(310)
Customer redress programmes	-	(50)	(45)	.,,,,	- (75)	(525)
Disposals, acquisitions and investment in new businesses			=			_
Past service costs of guaranteed minimum pension benefits equalisation			(228)			(228)
	(104)	(7)	(15)	(20)	(4)	(59)
Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	(104)	(7)	(15)	(20)	(19)	(889)
Sectionies and provisions in connection with legal and regulatory matters	1	-	3	_	(19)	(889)

¹ From 3Q18, 'Holdings interest expense' within 'Central Treasury' was re-presented to include only the cost of debt retained by HSBC Holdings plc. Other amounts previously included in 'Holdings interest expense' are now within 'Other'.
2 From 3Q18, revenue from our US run-off portfolio (CML) was moved from 'Legacy portfolios' to 'Other'.
3 All quarters have been re-presented for both of these changes.

HSBC Europe

			Quarter ended 30 Jun	2019					Quarter ended 31 Ma	r 2019		
	Retail		Global			_	Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,086	874	248	93	(516)	1,785	1,103	878	231	90	(777)	1,525
Net fee income/(expense)	409	370	109	81	(11)	958	334	348	162	78	(11)	911
Net income from financial instruments held for trading or managed on a fair value basis	1	4	738	10	(122)	631	(23)	14	588	8	620	1,207
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	324	-	-	-	(15)	309	747	-	-	-	_	747
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(19)	10	128	-	186	305	105	19	100	-	67	291
Other income/(expense)	(3)	64	(70)	10	660	661	(591)	25	318	4	168	(76)
Net operating income before change in expected credit losses and other credit impairment charges	1,798	1,322	1,153	194	182 4	4,649	1,675	1,284	1,399	180	67 7	4,605
Change in expected credit losses and other credit impairment charges Net operating income	(88) 1,710	(102) 1,220	(33) 1,120	(16) 178	186	(235) 4,414	(83) 1,592	(176) 1,108	(48) 1,351	(3) 177	74	(303) 4,302
Total operating expenses	(2,058)	(723)	(1,319)	(184)	(642)	(4,926)	(1,505)	(696)	(1,324)	(179)	(614)	(4,318)
of which: staff expenses	(430)	(238)	(489)	(83)	(520)	(1,760)	(422)	(236)	(462)	(78)	(508)	(1,706)
Operating profit/(loss)	(348)	497	(199)	(6)	(456)	(512)	87	412	27	(2)	(540)	(16)
Share of profit in associates and joint ventures	(545)	-	(155)	-	(450)	(512)	_			(2)	(540)	(10)
Profit/(loss) before tax	(348)	497	(199)	(6)	(451)	(507)	87	412	27	(2)	(538)	(14)
, (,	(0.0)		()	(-)	(/	(55.7	•			1-7	(000)	(/
Significant items - Totals												
Revenue	_	_	(7)	_	54	47	_	_	(21)	_	81	60
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(588)	(12)	(47)	(11)	(89)	(747)	(56)	(3)	(42)	(2)	(40)	(143)
Share of profit in associates and joint ventures	-	-	-	-	-	-	_	-	-	-	_	-
			At 30 Jun 2019						At 31 Mar 2019	ı		
Balance sheet data												
Loans and advances to customers (gross)	169,196	122,946	74,208	19,241	1,336	386,927	169,024	122,552	76,286	18,398	1,485	387,745
Loans and advances to customers (net)	168,201	121,098	73,613	19,129	1,322	383,363	168,041	120,583	75,732	18,302	1,471	384,129
Total external assets	207,459	126,439	554,789	22,213	248,538	1,159,438	206,728	125,626	536,617	21,630	229,999	1,120,600
Customer accounts	207,157	136,183	125,575	30,742	4,729	504,386	207,681	136,920	127,205	31,687	3,966	507,459
Income statement Metrics - Reported												
Cost efficiency ratio	114.5%	54.7%	114.4%	94.8%	352.7%	106.0%	89.9%	54.2%	94.6%	99.4%	916.4%	93.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	81.8%	53.8%	109.7%	89.2%	432.0%	90.8%	86.5%	54.0%	90.3%	98.3%	(4,100.0)%	91.9%
			203.770	83.276	452.070							
Revenue			203178	65.276	4521070							
Revenue Significant items			103.77	63.2%	452.0%							
	_	_	_	-	-	_	_	_	_	_	_	_
Significant items	Ξ		Ξ			Ξ		Ξ	-	<u>-</u>	-	Ξ
Significant items Customer redress programmes	-	-	-	_	_	_	_			- - -		- - -
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	-	Ξ	Ξ	<u>-</u>	Ξ	Ξ	=	_	-		-	
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	-	Ξ	Ξ	<u>-</u>	Ξ	Ξ	=	_	-		-	
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	-	Ξ	Ξ	<u>-</u>	Ξ	- - 47 (39)	<u>-</u>	_	-		-	60 (52)
Significant items Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	-	Ξ	- - (7)	Ξ	 54	_ _ 47	=======================================	-	_ (21)	_	- 81	60
Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant Items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	=	- - -	_ _ (7)	- -	 54	- - 47 (39)	<u>-</u>	_ _ (2)	— (21)	_	- 81 (37)	60 (52)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Disposals, acquisitions and investment in new businesses Past service cost of guaranteed minimum pension benefits equalisation	_ _ _ _ (559) _ _	(1) 1 -		<u>.</u>	- - 54 (22) - - -	- 47 (39) (554) -	_ _ _ _ (56)	(2) - - -	(13) - -	- - - -	(37) — — —	(52) (56) —
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	_ _ _ _ _ (559)	- - - (1) 1	(16) 4	Ē	 54 (22) 	- 47 (39) (554)	_ _ _ _ (56)	(2) —	(13) —	- - -	(37) —	(52) (56)

9

Europe

			Quarter ended 31 De	c 2018					Quarter ended 30 Se	p 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)	1,121	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 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	(732)	_	_	_	_	(/32)	107	(2)	_	_	_	103
loss	(60)	(32)	244	_	(247)	(95)	32	25	156	_	59	272
Other income/(expense)	837	67	370	3	134	1,411	145	60	15	2	455	677
Net operating income before change in expected credit losses and other credit impairment charges	1,557	1,258	883	182	117	3,997	1,803	1,295	1,676	180	(117)	4,837
Change in expected credit losses and other credit impairment charges	(157)	(217)	(56)	(6)	13	(423)	(52)	19	17	11	5	
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) 392	(427)	(74)	(608)	(1,729)	(414) 287	(224) 638	(403)	(72)	(478)	(1,591) 631
Operating profit/(loss) Share of profit in associates and joint ventures	(33)	392	(413)	(10)	(1,499)	(1,563)	287	638	461	(51)	(704)	931
Profit/(loss) before tax	(33)	392	(413)	(10)	(1,495)	(1,559)	287	638	461	(51)	(701)	634
Trong (1033) before tax			(423)	(10)	(2,433)	(1,555)	207	030	401	(32)	(701)	034
Significant items - Totals												
Revenue	_	7	22	5	68	102	_	-	6	_	(65)	(59)
ECL	-	_	-	-	-	-	-	-	-	_	-	_
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 2018						At 30 Sep 2018	l .		
Balance sheet data			71051 Dec 2010						710 30 30p 2010	,		
Loans and advances to customers (gross)	165,063	119,478	71,632	18,197	2,301	376,671	163,351	119,925	79,814	18,472	2,284	383,846
Loans and advances to customers (net)	164,112	117,544	71,031	18,103	2,286	373,076	162,481	118,081	79,263	18,388	2,283	380,496
Total external assets	201,790	122,802	499,112	21,313	215,878	1,060,895	202,544	123,340	534,795	21,633	223,927	1,106,239
Customer accounts	202,207	134,905	130,033	31,408	4,601	503,154	203,762	132,240	132,097			502,369
				31,400	4,001	303,134	203,762	132,240	132,037	31,563	2,707	
				31,400	4,001	303,134	203,762	132,240	132,037	31,563	2,707	
Income statement Metrics - Reported												
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%	31,563 134.4%	2,707	87.0%
Cost efficiency ratio	92.0%	51.6%	140.4%									87.0%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported				102.2%	1,392.3%	128.5%	81.2%	52.2%	73.5%	134.4%	(506.0)%	
Cost efficiency ratio	92.0% 91.1%	51.6% 52.5%	140.4% 147.4%									87.0% 81.5%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported				102.2%	1,392.3%	128.5%	81.2%	52.2%	73.5%	134.4%	(506.0)%	
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio				102.2%	1,392.3%	128.5%	81.2%	52.2%	73.5%	134.4%	(506.0)%	
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes				102.2% 105.6%	1,392.3% 2,769.4%	128.5% 125.5% 7	81.2% 77.6%	52.2%	73.5%	134.4%	(506.0)% (980.8)%	81.5%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses		52.5%	147.4% — —	102.2% 105.6%	1,392.3% 2,769.4% — —	128.5% 125.5% 7 5	81.2%	52.2%	73.5% 73.2% — —	134.4%	(506.0)% (980.8)% —	81.5% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	91.1%	52.5% 7	147.4%	102.2% 105.6%	1,392.3% 2,769.4%	128.5% 125.5% 7	81.2% 77.6%	52.2% 52.0%	73.5% 73.2%	134.4%	(506.0)% (980.8)%	81.5%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	91.1% _ _	52.5% 7 —	147.4% — —	102.2% 105.6% — 5	1,392.3% 2,769.4% — —	128.5% 125.5% 7 5	81.2% 77.6% — —	52.2% 52.0% — —	73.5% 73.2% — —	134.4% 102.8% — —	(506.0)% (980.8)% —	81.5% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	91.1% _ _	52.5% 7 —	147.4% — —	102.2% 105.6% — 5	1,392.3% 2,769.4% — —	128.5% 125.5% 7 5	81.2% 77.6% — —	52.2% 52.0% — —	73.5% 73.2% — —	134.4% 102.8% — —	(506.0)% (980.8)% —	81.5% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	91.1% - - -	52.5% 7 —	147.4% — — — 22	102.2% 105.6% — 5	1,392.3% 2,769.4% 68	128.5% 125.5% 7 5 90	81.2% 77.6% — — —	52.2% 52.0% — — —	73.5% 73.2% — — 6	134.4% 102.8% — —	(506.0)% (980.8)% — — — (65)	81.5% — — (59)
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	91.1%	52.5% 7 — —	147.4%	102.2% 105.6% — 5	1,392.3% 2,769.4% — —	128.5% 125.5% 7 5 90	81.2% 77.6% — — —	52.2% 52.0% — —	73.5% 73.2% — —	134.4% 102.8% — —	(506.0)% (980.8)% —	81.5% — — (59)
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	91.1% - - -	52.5% 7 —	147.4% — — — 22	102.2% 105.6% — 5 —	1,392.3% 2,769.4% 68	128.5% 125.5% 7 5 90	81.2% 77.6% — — —	52.2% 52.0% — — —	73.5% 73.2% — — 6	134.4% 102.8% — — —	(506.0)% (980.8)% — — — (65)	81.5% — — (59) (86) (62)
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	91.1%	52.5% 7 (3) 11	147.4% 22 (14) 21	102.2% 105.6% — 5 — — —	1,392.3% 2,769.4%	128.5% 125.5% 7 5 90 (57) 16	81.2% 77.6% — — — — (2) (62)	52.2% 52.0% — — — —	73.5% 73.2%	134.4% 102.8% — — —	(506.0)% (980.8)% — — — (65)	81.5% — — (59)
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	91.1%	52.5% 7 (3) 11	147.4%	102.2% 105.6% — 5 — — — — — — 2 — — — — — — — — — — — — —	1,392.3% 2,769.4%	128.5% 125.5% 7 5 90 (57) 16 2 (228) (6)	81.2% 77.6% — — — — (2) (62)	52.2% 52.0% - - - - (3) -	73.5% 73.2% 6 (11)	134.4% 102.8%	(506.0)% (980.8)% - (65) (70)	81.5% (59) (86) (62) (51) (19)
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	91.1%	52.5% 7 (3) 11	147.4% 22 (14) 21	102.2% 105.6% — 5 — — — — — — — — — — — — — — — — — —	1,392.3% 2,769.4%	128.5% 125.5% 7 5 90 (57) 16 2 (228)	81.2% 77.6%	52.2% 52.0% — — — — (3) —	73.5% 73.2%	134.4% 102.8%	(506.0)% (980.8)% — — (65) (70) — —	81.5%

HSBC Europe

Operating expenses
Significant items
Costs of structural reform

Customer redress programmes

Restructuring and other related costs

Disposals, acquisitions and investment in new businesses

Past service costs of guaranteed minimum pension benefits equalisation

Settlements and provisions in connection with legal and regulatory matters

Quarter ended 30 Jun 2018 Year to date 31 Dec 2018 Retail Global Banking Banking Global Banking Banking Global and Wealth Commercial and Private Corporate and Wealth Commercial and Private Corporate Management Banking Markets Banking Centre Total Management Banking Markets Banking Centre Total Śm Śm Śm \$m Śm Śm Śm Śm Śm Śm Śm 1,788 Net interest income/(expense) 1,070 951 265 95 (593) 4.425 3.534 891 376 (2,385)6.841 362 384 207 77 1,023 1.530 1.458 719 319 3.996 Net fee income/(expense) (30) (7) Net income from financial instruments held for trading or managed on a fair value basis 12 43 2,956 3,942 702 771 60 839 9 1 Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, 84 2 86 measured at fair value through profit or loss (788) (788) Changes in fair value of other financial instruments mandatorily measured at fair value through profit or 17 269 101 65 12 599 Other income/(expense) 464 3,113 Net operating income before change in expected credit losses and other credit impairment charges 1,689 1,346 1,553 185 (372) 4,401 6,719 5,209 5,711 745 (679) 17,705 Change in expected credit losses and other credit impairment charges (38) (63) (27) (125) (355) (221) (149) (610) Net operating income 1.651 1.283 1.526 187 (371) 4 276 6 364 4 988 5 562 751 (570) 17.095 (17 935) Total operating expenses (1.429) (683) (1.159) (197) (687) (4.155)(5.925) (2.697)(4.872) (873) (3.568) of which: staff expenses (419) (223) (428)(80) (460) (1,610)(1,657)(902) (1,682)(306)(2.137)(6.684) Operating profit/(loss) 222 600 367 (10) (1.058) 121 439 2.291 690 (122) (4.138) (840) Share of profit in associates and joint ventures 25 25 Profit/(loss) before tax 222 600 367 (10) (1,051) 128 439 2,291 690 (122) (4,113) (815) Significant items - Totals Revenue 46 18 (159) (95) 53 55 (211) (98) ECL Operating expenses (1) (7) 66 (1) (75) (18) (174) (3) 167 (102) (565) (677) Share of profit in associates and joint ventures At 30 Jun 2018 At 31 Dec 2018 Balance sheet data Loans and advances to customers (gross) 160,517 118,748 78,321 18,563 1,866 378,015 165,063 119,478 71,632 2,301 376,671 Loans and advances to customers (net) 159,629 116,805 77,534 18,467 1,829 374,264 164,112 117,544 71,031 18,103 2,286 373,076 Total external assets 204,660 126,547 528,629 22,068 230,907 1,112,810 201,790 122,802 499,112 21,313 215,878 1,060,895 Customer accounts 202.707 131.459 136,962 32.929 3,009 507.066 202.207 134,905 130.033 31,408 4.601 503.154 Income statement Metrics - Reported (525.5)% 84.6% 50.7% 74.6% 106.5% (184.7)% 94.4% 88.2% 51.8% 85.3% 117.2% 101.3% Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio 84.5% 52.0% 79.8% 105.9% (287.3)% 92.0% 85.6% 52.2% 89.1% 104.2% (641.7)% 96.9% Revenue Significant items Customer redress programmes 46 46 53 53 Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments 18 (159) (141) 55 (211) (156)

(1)

(1)

(6)

(1)

(74)

(1)

(84)

(7)

(1)

(1)

(172)

(41)

21

187

(52)

(43)

(301)

(228)

(39)

(352)

(146)

(52)

147

(228)

UK ring-fenced bank

OKTING-TENECU BUIK												
			Quarter ended 30 Ju	ın 2019					Quarter ended 31 Ma	r 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	876	638	2	34	14	1,564	894	643	_	35	16	1,588
Net fee income/(expense)	243	254	(62)	11	(2)	444	182	226	(61)	10	(2)	355
Net income from financial instruments held for trading or managed on a fair value basis	14	1	114	1	1	131	9	1	123	1	3	137
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	(1)	_	_	_	(1)	_	1	_	_	_	1
Other income	1	10	_	4	13	28	1	8	_	5	24	38
Net operating income before change in expected credit losses and other credit impairment charges	1,134	902	54	50	26	2,166	1,086	879	62	51	41	2,119
Change in expected credit losses and other credit impairment charges	(88)	(78)		(18)		(184)	(87)	(156)	_	(2)	-	(245)
Net operating income	1,046	824	54	32	26	1,982	999	723	62	49	41	1,874
Total operating expenses	(1,352)	(391)	(36)	(38)	(8)	(1,825)	(799)	(346)	(45)	(41)		(1,231)
of which: staff expenses	(227)	(122)	(3)	(15)	45	(322)	(199)	(115)	(4)	(16)	48	(286)
Operating profit/(loss)	(306)	433	18	(6)	18	157	200	377	17	8	41	643
Share of profit in associates and joint ventures	(300)	-	_	(0)	_	_	200	_	_	٥	-	-
Profit/(loss) before tax	(306)	433	18	(6)	18	157	200	377	17	- 8	41	643
Profit/(ioss) before tax	(306)	433	10	(0)	10	15/	200	3//	1/		41	043
et a thank the same which												
Significant items - Totals	_	_										
Revenue			_	_	_	_	_	_	_	_	_	_
ECL	. 7	. 7	-	-	. 7			-	-	_		
Operating expenses	(586)	(11)	-	-	(18)	(615)	(56)	-	-	-	(1)	(57)
Share of profit in associates and joint ventures	_	-	_	-	-	-	_	-	_	_	-	-
			At 30 Jun 2019	•					At 31 Mar 2019			
Bullion of the date	A	A			A	A		A			A	A
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	140,353	84,365	-	5,561	764	231,043	141,068	85,693	-	5,574	918	233,253
Loans and advances to customers (net)	139,614	83,220	-	5,487	764	229,085	140,325	84,507	-	5,517	918	231,267
Total external assets	143,404	85,990	22	6,040	79,836	315,292	144,146	87,419	80	6,075	78,297	316,017
Customer accounts	167,167	90,210	-	7,191	107	264,675	168,841	90,406	-	7,173	48	266,468
Income Statement Metrics	440.00/	42.20/	66 704	76.00/	20.00/	04.00/	72.50	20.40/	72.50	00.40/	01	50.40/
Cost efficiency ratio	119.2%	43.3%	66.7%	76.0%	30.8%	84.3%	73.6%	39.4%	72.6%	80.4%	-%	58.1%
to the second se												
Income Statement metrics - Adjusted as originally reported	67.5%	42.1%	66.7%	76.0%	(20 5)0/	55.9%	68.4%	39.4%	72.6%	80.4%	(2.4)%	55.4%
Adjusted cost efficiency ratio	67.5%	42.1%	66.7%	76.0%	(38.5)%	55.9%	68.4%	39.4%	72.6%	80.4%	(2.4)%	55.4%
Revenue												
Significant items												
Customer redress programmes	_	-	_	-	-	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	-	_	_	_	_	_	-
Fair value movements on financial instruments	-	-	-	-	-	-	_	_	-	_	_	_
Operating expenses												
Significant items											(4)	141
Costs of structural reform		-	-	-	-			_	_	_	(1)	(1)
Customer redress programmes	(559)	-	-	-	-	(559)	(56)	-	_	-	-	(56)
Disposals, acquisitions and investment in new businesses	-	-	-	-	-	-	-	-	_	-	-	-
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	-	-	-	-	-	-	_
Restructuring and other related costs	(27)	(11)	-	-	(18)	(56)	-	-	-	-	-	-
Settlements and provisions in connection with legal and regulatory matters	-	-	-	-	-	_	_	-	-	-	-	-

UK ring-fenced bank

-												
-			Quarter ended 31 De	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	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 basis	6	1	116	1	(4)	120	21	8	107	1	(2)	135
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		(=)				441						
loss	1	(2)	_	_		(1)	1	_	-		Ξ.	1
Other income	(6)	22		3	12	31	21	(1)		6	14	40
Net operating income before change in expected credit losses and other credit impairment charges	1,125	906	48	48	29	2,156	1,163	885	46	53	44	2,191
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) 227	(108)	(4)	(12)	(186)	(502) 454	(203)	(110)	(3)	(14)	41	(289)
Operating profit/(loss)	221	396	-	/	(176)	454	312	537	4	30	42	925
Share of profit in associates and joint ventures	227	396		7	(176)	454	312	537		30	42	925
Profit/(loss) before tax	221	390			(170)	434	512	337	4	30	42	923
Significant items - Totals												
Revenue	_	6		_	_	6	_	_	_		_	_
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(15)	10	_	_	(235)	(240)	(65)	_ 5	_	_	(11)	(71)
Share of profit in associates and joint ventures	(13)	_			(233)	(240)	(05)	_			(11)	(/1)
Since of profile in associates and joint ventures												
			At 31 Dec 2018						At 30 Sep 2018			
					\$m							
Balance sheet data	\$m	\$m	\$m	\$m	ŞIII	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Balance sheet data Loans and advances to customers (gross)	\$m 136,814	\$m 81,602	\$m —	Şm 5,506	1,135	5m 225,057	\$m 135,097	5m 82,596	\$m —	\$m 5,745	\$m 1,133	Şm 224,571
									_			
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 (gross) Loans and advances to customers (net)	136,814 136,119	81,602 80,489	_	5,506 5,451	1,135 1,135	225,057 223,194	135,097 134,490	82,596 81,586	_	5,745 5,695	1,133 1,133	224,571 222,904
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	136,814 136,119 139,741	81,602 80,489 83,174	_ _ 179	5,506 5,451 5,979	1,135 1,135 74,374	225,057 223,194 303,447	135,097 134,490 138,324	82,596 81,586 84,773	_ _ 247	5,745 5,695 6,245	1,133 1,133 74,554	224,571 222,904 304,143
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	136,814 136,119 139,741 163,952	81,602 80,489 83,174 90,583	_ _ 179 _	5,506 5,451 5,979 6,816	1,135 1,135 74,374 184	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	 247 43	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	136,814 136,119 139,741	81,602 80,489 83,174	_ _ 179	5,506 5,451 5,979	1,135 1,135 74,374	225,057 223,194 303,447	135,097 134,490 138,324	82,596 81,586 84,773	_ _ 247	5,745 5,695 6,245	1,133 1,133 74,554	224,571 222,904 304,143
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	136,814 136,119 139,741 163,952	81,602 80,489 83,174 90,583	_ _ 179 _	5,506 5,451 5,979 6,816	1,135 1,135 74,374 184	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	 247 43	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9%	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476		5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	136,814 136,119 139,741 163,952	81,602 80,489 83,174 90,583	_ _ 179 _	5,506 5,451 5,979 6,816	1,135 1,135 74,374 184	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	 247 43	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9%	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476		5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9%	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476		5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9%	225,057 223,194 303,447 261,535 63.1%	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476		5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9%	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476		5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9%	225,057 223,194 303,447 261,535 63.1%	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476		5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1%	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476 38.9%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5%	224,571 22,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1%	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476 38.9%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5%	224,571 22,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1%	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476 38.9%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5%	224,571 22,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1%	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476 38.9%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5%	224,571 22,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	136,814 136,119 139,741 163,952 66.3%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1%	135,097 134,490 138,324 165,800 68.0%	82,596 81,586 84,773 89,476 38,9% 39,4%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5% 20.5%	224,571 222,904 304,143 262,550 55.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	136,814 136,119 139,741 163,952 66.3% 65.0%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1% 6 -	135,097 134,490 138,324 165,800 68.0% 62.4%	82,596 81,586 84,773 89,476 38.9% 39.4%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5% 20.5%	224,571 222,904 304,143 262,550 55.4% 52.2%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	136,814 136,119 139,741 163,952 66.3% 65.0%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 1,137 1,4374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1% 6 - -	135,097 134,490 138,324 165,800 68.0% 62.4%	82,596 81,586 84,773 89,476 38.9% 39.4%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5% 20.5%	224,571 222,904 304,143 262,550 55.4% 52.2%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	136,814 136,119 139,741 163,952 66.3% 65.0%	81,602 80,489 83,174 90,583 36.1% 37.4%	179 -	5,506 5,451 5,979 6,816 70.8%	1,135 1,135 74,374 184 706.9% (103.4)%	225,057 223,194 303,447 261,535 63.1% 52.1% 6 	135,097 134,490 138,324 165,800 68.0% 62.4%	82,596 81,586 84,773 89,476 38.9% 39.4%	 247 43 91.3% 91.3%	5,745 5,695 6,245 7,135	1,133 1,133 74,554 96 4.5% 20.5%	224,571 222,904 304,143 262,550 55.4% 52.2%

HSBC UK

UK ring-fenced bank

OK ring-renced bank						
			Year to date 31 Dec	2018		
	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	1,801	1,274	(4)	73	36	3,180
Net fee income/(expense)	443	489	(125)	17	17	841
Net income from financial instruments held for trading or managed on a fair value basis	27	9	223	2	(6)	255
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,						
measured at fair value through profit or loss	_	_	_	-	-	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or						
loss	2	(2)	_	_	_	_
Other income	15	21	_	9	26	71
Net operating income before change in expected credit losses and other credit impairment charges	2,288	1,791	94	101	73	4,347
Change in expected credit losses and other credit impairment charges	(212)	(187)	_	5	-	(394)
Net operating income	2,076	1,604	94	106	73	3,953
Total operating expenses	(1,537)	(671)	(90)	(69)	(207)	(2,574)
of which: staff expenses	(395)	(218)	(7)	(26)	(145)	(791)
Operating profit/(loss)	539	933	4	37	(134)	1,379
Share of profit in associates and joint ventures	_	_	_	_	(154)	
Profit/(loss) before tax	539	933	4	37	(134)	1,379
Profit/(loss) before tax	233	333	4	3/	(134)	1,3/9
Market Control of the						
Significant items - Totals						_
Revenue	-	6	_	_	_	6
ECL		-	-	-		
Operating expenses	(80)	15	-	-	(246)	(311)
Share of profit in associates and joint ventures	-	_	-	-	_	_
			44.24.0 2040			
			At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	136,814	81,602	-	5,506	1,135	225,057
Loans and advances to customers (net)	136,119	80,489	_	5,451	1,135	223,194
Total external assets	139,741	83,174	179	5,979	74,374	303,447
Customer accounts	163,952	90,583	_	6,816	184	261,535
Income Statement Metrics						
Cost efficiency ratio	67.2%	37.5%	95.7%	68.3%	283.6%	59.2%
Income Statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	63.7%	38.4%	95.7%	68.3%	(53.4)%	52.1%
Revenue						
Significant items						
Customer redress programmes	_	6	_	_	_	6
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_	_
Tur voice movements on monetor instruments						
Operating expenses						
Significant items						
Costs of structural reform	(2)	(2)		_	(14)	(18)
			_	_		
Customer redress programmes	(78)	17	_	_	_	(61)
Disposals, acquisitions and investment in new businesses	_	_	-	-	_	
Past service costs of guaranteed minimum pension benefits equalisation	_	_	-	-	(232)	(232)
Restructuring and other related costs	-	_	-	-	-	-
Settlements and provisions in connection with legal and regulatory matters	_	_	-	_	-	_

14



HSBC Bank

Non ring-fenced bank

			Quarter ended 30 Jui	n 2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	Sm	\$m	Sm	\$m
Not belong the second belong the second	213	236	242			497		236	229	23		
Net interest income/(expense)				26	(220)		212				(331)	369
Net fee income/(expense)	99	116	171	32	(5)	413	89	122	222	32	_	465
Net income from financial instruments held for trading or managed on a fair value basis	(12)	3	428	2	222	643	(33)	13	668	2	268	918
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	324	-	-	-	(15)	309	747	-	-	-	-	747
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(26)	11	128	-	28	141	82	18	100	_	_	200
Other income/(expense)	(178)	11	159	2	30	24	(772)	2	143	(3)	(34)	(664)
Net operating income before change in expected credit losses and other credit impairment charges	420	377	1,128	62	40	2,027	325	391	1,362	54	(97)	2,035
Change in expected credit losses and other credit impairment charges	_	(24)	(33)	_	4	(53)	5	(21)	(48)	_		(56)
Net operating income	420	353	1,095	62	44	1,974	330	370	1,314	54	(89)	1,979
Total operating expenses	(296)	(196)	(1,224)	(47)	(108)	(1,871)	(343)	(219)	(1,177)	(47)	(106)	(1,892)
of which: staff expenses	(107)	(74)	(395)	(17)	(148)	(741)	(116)	(78)	(375)	(16)	(150)	(735)
	124	157	(129)	15	(64)	103	(13)	151	137	7	(195)	87
Operating profit/(loss)						103						
Share of profit in associates and joint ventures				-	4	4					2	2
Profit/(loss) before tax	124	157	(129)	15	(60)	107	(13)	151	137	7	(193)	89
Significant items - Totals												
Revenue	_	_	(7)	-	3	(4)	_	-	(21)	-	_	(21)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(2)	(2)	(41)	(2)	(35)	(82)	_	(3)	(39)	_	(31)	(73)
Share of profit in associates and joint ventures	`		`	- '-	-	`	_	_	_	_	_	-
			At 30 Jun 2019			-			At 31 Mar 2019	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	Şm
	28,843			5,088	572			36,859		4,706	567	146,374
Loans and advances to customers (gross)		38,581	74,208			147,292	27,956		76,286			
Loans and advances to customers (net)	28,587	37,878	73,613	5,073	558	145,709	27,716	36,076	75,732	4,690	554	144,768
												781,399
Total external assets	62,613	40,181	553,271	5,569	147,905	809,539	60,863	37,945	535,121	5,155	142,315	
	62,613 39,990	40,181 45,973	553,271 125,575	5,569 11,848	147,905 4,538	809,539 227,924	60,863 38,840	46,514	535,121 127,205	5,155 11,522	142,315 3,838	227,919
Total external assets												
Total external assets												
Total external assets Customer accounts												
Total external assets Customer accounts Income Statement Metrics	39,990	45,973	125,575	11,848	4,538	227,924	38,840	46,514	127,205	11,522	3,838	227,919
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	39,990	45,973	125,575	11,848	4,538	227,924	38,840	46,514	127,205	11,522	3,838	227,919
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	39,990 70.5%	45,973 52.0%	125,575 108.5%	11,848 75.8%	4,538 270.0%	227,924 92.3%	38,840 105.5%	46,514 56.0%	127,205 86.4%	11,522 87.0%	3,838	93.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	39,990	45,973	125,575	11,848	4,538	227,924	38,840	46,514	127,205	11,522	3,838	227,919
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	39,990 70.5%	45,973 52.0%	125,575 108.5%	11,848 75.8%	4,538 270.0%	227,924 92.3%	38,840 105.5%	46,514 56.0%	127,205 86.4%	11,522 87.0%	3,838	93.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	39,990 70.5%	45,973 52.0%	125,575 108.5%	11,848 75.8%	4,538 270.0%	227,924 92.3%	38,840 105.5%	46,514 56.0%	127,205 86.4%	11,522 87.0%	3,838	93.0%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	39,990 70.5% 70.0%	45,973 52.0% 51.5%	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3%	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3%	11,522 87.0%	3,838 (109.3)% (77.3)%	93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	39,990 70.5% 70.0%	45,973 52.0% 51.5%	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3%	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3%	11,522 87.0% 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	39,990 70.5% 70.0% —	45,973 52.0% 51.5% — —	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3% — —	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2% —	127,205 86.4% 82.3%	11,522 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	39,990 70.5% 70.0%	45,973 52.0% 51.5%	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3%	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3%	11,522 87.0% 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	39,990 70.5% 70.0% —	45,973 52.0% 51.5% — —	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3% — —	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2% —	127,205 86.4% 82.3%	11,522 87.0% 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	39,990 70.5% 70.0% —	45,973 52.0% 51.5% — —	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3% — —	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2% —	127,205 86.4% 82.3%	11,522 87.0% 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	39,990 70.5% 70.0% —	45,973 52.0% 51.5% — —	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3% — —	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2% —	127,205 86.4% 82.3%	11,522 87.0% 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	39,990 70.5% 70.0% —	45,973 52.0% 51.5% — —	125,575 108.5% 104.2%	11,848 75.8% 72.6%	4,538 270.0% 197.3% — —	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2% —	127,205 86.4% 82.3%	11,522 87.0% 87.0%	3,838 (109.3)% (77.3)%	227,919 93.0% 88.5%
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	39,990 70.5% 70.0% —	45,973 52.0% 51.5% — — —	125,575 108.5% 104.2% — — — — — — — — — — — — — — — — — —	11,848 75.8% 72.6%	4,538 270.0% 197.3% — — 3	227,924 92.3% 88.1% — — — (4)	38,840 105.5% 105.5%	46,514 56.0% 55.2% — —	127,205 86.4% 82.3% — — — (21)	87.0% 87.0%	3,838 (109.3)% (77.3)% — — —	227,919 93.0% 88.5% — — — (21)
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	39,990 70.5% 70.0% —	45,973 52.0% 51.5%	125,575 108.5% 104.2% — — — — — — — — — — — — — — — — — —	11,848 75.8% 72.6% — — —	4,538 270.0% 197.3% 3	227,924 92.3% 88.1% — — — (4)	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3% — — — (21)	87.0% 87.0%	3,838 (109.3)% (77.3)% — — —	227,919 93.0% 88.5% — — — — — — — — — — — — — — — — — — —
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	39,990 70.5% 70.0% —	45,973 52.0% 51.5%	125,575 108.5% 104.2% (7) (12) 4	11,848 75.8% 72.6% — — —	4,538 270.0% 197.3% 3 (17) -	227,924 92.3% 88.1% — — — (4)	38,840 105.5% 105.5%	46,514 56.0% 55.2% — — — — —	127,205 86.4% 82.3% — — — (21)	87.0% 87.0%	3,838 (109.3)% (77.3)% — — —	227,919 93.0% 88.5% — (21) (44) —
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	39,990 70.5% 70.0% — — — — — — — — —	45,973 52.0% 51.5%	125,575 108.5% 104.2% — — — — — — — — — — — — — — — — — —	11,848 75.8% 72.6%	4,538 270.0% 197.3% 3 (17)	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3% — — — — — — — — — — — — — — — — — —	87.0% 87.0%	3,838 (109.3)% (77.3)% (31)	227,919 93.0% 88.5% — (21) (44) — —
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant Items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	39,990 70.5% 70.0% —	45,973 52.0% 51.5%	125,575 108.5% 104.2% — — — — — — — — — — (7)	75.8% 72.6%	4,538 270.0% 197.3% — — 3 (17) — — — (20)	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3% — (21) (11) —	87.0% 87.0%	3,838 (109.3)% (77.3)% — — —	227,919 93.0% 88.5% — (21) (44) — —
Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	39,990 70.5% 70.0% — — — — — — — — —	45,973 52.0% 51.5%	125,575 108.5% 104.2% — — — — — — — — — — — — — — — — — —	11,848 75.8% 72.6%	4,538 270.0% 197.3% 3 (17)	227,924 92.3% 88.1%	38,840 105.5% 105.5%	46,514 56.0% 55.2%	127,205 86.4% 82.3% — — — — — — — — — — — — — — — — — —	87.0% 87.0%	3,838 (109.3)% (77.3)% (31)	227,919 93.0% 88.5% — (21) (44) — —

15

Non ring-fenced bank

Non ring-tenced bank												
			Quarter ended 31 De	c 2018					Quarter ended 30 Sep	p 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
	Sm	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	224	227	258	26	(321)	414	224	229	166	23	(207)	435
Net fee income/(expense)	93	106	285	31	(14)	501	103	91	158	30	(8)	374
Net income from financial instruments held for trading or managed on a fair value basis	16	3	(65)	2	310	266	(6)	8	1,038	1	111	1,152
Net income/(expense) from assets and liabilities of insurance businesses, including 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 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
	-		, . ,		,						, ,	
Significant items - Totals												
Revenue	_	_	21	_	(1)	20	_	_	6	_	(2)	5
ECL	_	_	_	_	_	_	_	_	_	_	_	_
	_	(2)	31	_	(24)	5	_	(2)	(4)	_	(52)	(58)
Operating expenses					(= -)	-						(,
Operating expenses Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	
Operating expenses Share of profit in associates and joint ventures	_	_	-	-	_	-	_	_	_	_	_	_
	-	-	-	-	-	_	_	_	_	_	_	_
	_	_	– At 31 Dec 2018		_				At 30 Sep 2018	-		
		 \$m			 \$m						\$m	\$m
Share of profit in associates and joint ventures			At 31 Dec 2018	ı					At 30 Sep 2018			
Share of profit in associates and joint ventures Balance sheet data		Şm	At 31 Dec 2018 \$m	\$ \$m	\$m	Şm	\$m	Şm	At 30 Sep 2018 \$m	\$m	Şm	\$m
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross)	\$m 28,250	\$m 37,876	At 31 Dec 2018 \$m 71,632	\$m 4,538	\$m 1,165	\$m 143,461	\$m 28,253	\$m 37,329	At 30 Sep 2018 \$m 79,814	\$m 3,975	\$m 1,152	\$m 150,523
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net)	\$m 28,250 27,993	\$m 37,876 37,055	At 31 Dec 2018 \$m 71,632 71,031	\$m 4,538 4,522	\$m 1,165 1,151	\$m 143,461 141,751	\$m 28,253 27,990	\$m 37,329 36,495	At 30 Sep 2018 \$m 79,814 79,262	\$m 3,975 3,959	\$m 1,152 1,151	\$m 150,523 148,858
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	\$m 28,250 27,993 60,239	\$m 37,876 37,055 39,357	At 31 Dec 2018 Sm 71,632 71,031 497,425	\$m 4,538 4,522 5,000	\$m 1,165 1,151 128,071	\$m 143,461 141,751 730,093	\$m 28,253 27,990 62,366	\$m 37,329 36,495 38,289	At 30 Sep 2018 \$m 79,814 79,262 533,025	\$m 3,975 3,959 4,442	\$m 1,152 1,151 137,820	\$m 150,523 148,858 775,942
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	\$m 28,250 27,993 60,239	\$m 37,876 37,055 39,357	At 31 Dec 2018 Sm 71,632 71,031 497,425	\$m 4,538 4,522 5,000	\$m 1,165 1,151 128,071	\$m 143,461 141,751 730,093	\$m 28,253 27,990 62,366	\$m 37,329 36,495 38,289	At 30 Sep 2018 \$m 79,814 79,262 533,025	\$m 3,975 3,959 4,442	\$m 1,152 1,151 137,820	\$m 150,523 148,858 775,942
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	\$m 28,250 27,993 60,239	\$m 37,876 37,055 39,357	At 31 Dec 2018 Sm 71,632 71,031 497,425	\$m 4,538 4,522 5,000	\$m 1,165 1,151 128,071	\$m 143,461 141,751 730,093	\$m 28,253 27,990 62,366	\$m 37,329 36,495 38,289	At 30 Sep 2018 \$m 79,814 79,262 533,025	\$m 3,975 3,959 4,442	\$m 1,152 1,151 137,820	\$m 150,523 148,858 775,942
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322	At 31 Dec 2018 \$m 71,632 71,031 497,425 130,033	\$ \$4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337	\$m 143,461 141,751 730,093 225,243	\$m 28,253 27,990 62,366 37,962	\$m 37,329 36,495 38,289 42,764	At 30 Sep 2018 \$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526	\$m 150,523 148,858 775,942 224,943
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033	\$ \$m 4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2%	At 30 Sep 2018 5m 79.814 79,262 533,025 132,054 66.1%	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526 (166.1)%	\$m 150,523 148,858 775,942 224,943
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322	At 31 Dec 2018 \$m 71,632 71,031 497,425 130,033	\$ \$4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337	\$m 143,461 141,751 730,093 225,243	\$m 28,253 27,990 62,366 37,962	\$m 37,329 36,495 38,289 42,764	At 30 Sep 2018 \$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526	\$m 150,523 148,858 775,942 224,943
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033	\$ \$m 4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2%	At 30 Sep 2018 5m 79.814 79,262 533,025 132,054 66.1%	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526 (166.1)%	\$m 150,523 148,858 775,942 224,943
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033	\$ \$m 4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2%	At 30 Sep 2018 5m 79.814 79,262 533,025 132,054 66.1%	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526 (166.1)%	\$m 150,523 148,858 775,942 224,943
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033	\$ \$m 4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2%	At 30 Sep 2018 5m 79.814 79,262 533,025 132,054 66.1%	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526 (166.1)%	\$m 150,523 148,858 775,942 224,943
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	Sm 28,250 27,993 60,239 38,255	\$m 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033	\$ \$m 4,538 4,522 5,000 8,297	Sm 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2%	At 30 Sep 2018 5m 79.814 79,262 533,025 132,054 66.1%	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526 (166.1)%	5m 150,523 148,858 775,942 224,943 70.4% 68.2%
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1%	5 5m 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243 117.7%	\$m 28,253 27,990 62,366 37,962 72,7%	5m 37,329 36,495 38,289 42,764 49,2%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	\$m 3,975 3,959 4,442 9,638	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	Sm 28,250 27,993 60,239 38,255 125.1%	Sm 37,876 37,055 39,357 44,322 58.9%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4%	5 5m 4,538 4,522 5,000 8,297 76,4%	Sm 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	5m 143,461 141,751 730,093 225,243 117.7%	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2%	At 30 Sep 2018 Sm 79,814 79,262 533,025 132,054 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)%	5m 150,523 148,858 775,942 224,943 70.4% 68.2%
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1%	5 Sm 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243 117.7%	\$m 28,253 27,990 62,366 37,962 72.7%	5m 37,329 36,495 38,289 42,764 49,2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1%	5 Sm 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)%	\$m 143,461 141,751 730,093 225,243 117.7%	\$m 28,253 27,990 62,366 37,962 72.7%	5m 37,329 36,495 38,289 42,764 49,2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Share of profit in associates and joint ventures Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1%	5 Sm 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	\$m 143,461 141,751 730,093 225,243 117.7% 119.6%	\$m 28,253 27,990 62,366 37,962 72.7%	\$m 37,329 36,495 38,289 42,764 49.2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1%	5 Sm 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	\$m 143,461 141,751 730,093 225,243 117.7% 119.6%	\$m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49,2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1% — — — — — — — — — — — — — — — — — —	5 Sm 4,538 4,522 5,000 8,297 76,4%	Sm 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	5m 143,461 141,751 730,093 225,243 117.7% 119.6%	5m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Balance sheet data Loans and advances to customers (gross) Loars and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1%	5 Sm 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	\$m 143,461 141,751 730,093 225,243 117.7% 119.6%	\$m 28,253 27,990 62,366 37,962 72.7%	5m 37,329 36,495 38,289 42,764 49,2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past ervice costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1% 21 (11) 22	5 5m 4,538 4,522 5,000 8,297 76.4% 76.4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	\$m 143,461 141,751 730,093 225,243 117.7% 119.6% 20 (36) 22 3	\$m 28,253 27,990 62,366 37,962 72.7%	Sm 37,329 36,495 38,289 42,764 49.2% 48.7%	At 30 Sep 2018 Sm 79,814 79,262 533,025 132,054 66.1% 66.1%	\$m 3,975 3,959 4,442 9,638 85.2% 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%
Balance sheet data Loans and advances to customers (gross) Loars and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	\$m 28,250 27,993 60,239 38,255 125.1%	\$m 37,876 37,055 39,357 44,322 58.9% 58.3%	At 31 Dec 2018 5m 71,632 71,031 497,425 130,033 126.4% 133.1% — — — — — — — — — — — — — — — — — —	5 Sm 4,538 4,522 5,000 8,297 76,4%	\$m 1,165 1,151 128,071 4,337 (1,036.4)% (900.0)%	\$m 143,461 141,751 730,093 225,243 117.7% 119.6%	\$m 28,253 27,990 62,366 37,962 72.7%	5m 37,329 36,495 38,289 42,764 49,2% 48.7%	At 30 Sep 2018 5m 79,814 79,262 533,025 132,054 66.1% 66.1%	5m 3,975 3,959 4,442 9,638 85.2%	\$m 1,152 1,151 137,820 2,526 (166.1)% (80.7)%	\$m 150,523 148,858 775,942 224,943 70.4% 68.2%

Non ring-fenced bank												
=			Quarter ended 30 Ju	ın 2018					Year to date 31 Dec 2	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)	1,073	951	265	63	(256)	2,096	2,635	2,260	881	179	(993)	4,961
Net fee income/(expense)	295	383	207	40	(10)	916	810	969	847	145	(15)	2,757
Net income from financial instruments held for trading or managed on a fair value basis	8	1	701	4	278	992	33	34	2,800	11	800	3,679
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	85	2	_	-	-	87	(761)	-	-	-	-	(761)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or							4					
loss	92	16	102	- (5)	4 (420)	214	(10)	14 87	600	_	78 16	682
Other income/(expense)	(96)	(22)	292	(5)	(139)	28	833		561			1,494
Net operating income before change in expected credit losses and other credit impairment charges	1,457	1,331	1,567	102	(123)	4,333	3,540	3,364	5,689	335	(114)	12,812
Change in expected credit losses and other credit impairment charges	(39) 1,418	(63) 1,268	(28) 1,539	103	(120)	(126) 4,207	(143) 3,397	(34) 3,331	(150) 5,539	336	110	(216) 12,596
Net operating income												
Total operating expenses of which: staff expenses	(1,043) (321)	(580) (184)	(1,114) (354)	(71) (31)	(239) (108)	(3,047) (998)	(2,856) (875)	(1,546) (526)	(4,449) (1,371)	(254) (94)	(791) (528)	(9,897) (3,394)
Operating profit/(loss)	375	688	425	32	(359)	1,160	541	1,785	1,090	82	(797)	2,699
Share of profit in associates and joint ventures	3/3	-	423	- 32	(333)	1,100	341	1,765	1,030	- 02	22	2,033
Profit/(loss) before tax	375	688	425	32	(355)	1,164	541	1,785	1,090	82	(775)	2,721
110110/1000/ 001010 tux	5,5	000	423		(555)	1,104	342	1,703	2,030		(773)	2,721
Significant items - Totals												
Revenue	_	46	20	_	(1)	65	_	46	56	_	(4)	99
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(1)	(8)	6	_	(56)	(59)	(95)	(13)	76	_	(244)	(277)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	` _	` _
_												
			At 30 Jun 2018						At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m 71,632	\$m	\$m	\$m
Loans and advances to customers (gross)	160,517 159,628	118,748 116,805	78,321 77,532	9,734 9,651	1,866 1,832	369,186 365,448	28,250 27,993	37,876 37,055	71,032	4,538 4,522	1,165 1,151	143,461 141,751
Loans and advances to customers (net) Total external assets	202,802	126,265	527,104	10,903	217,921	1,084,994	60,239	37,055	497,425	4,522 5,000	1,151	730,093
Customer accounts	202,706	131,459	136,961	16,839	2,928	490,893	38,255	44,322	130,033	8,297	4,337	225,243
Customer accounts	202,700	131,433	130,301	10,033	2,320	450,055	30,233	44,322	130,033	0,237	4,557	223,243
Income Statement Metrics												
Cost efficiency ratio	71.6%	43.6%	71.1%	69.6%	(194.3)%	70.3%	80.7%	46.0%	78.2%	75.8%	(693.9)%	77.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	71.5%	44.5%	72.4%	69.6%	(150.0)%	70.0%	78.0%	46.2%	80.3%	75.8%	(497.3)%	75.7%
Revenue												
Significant items												
Customer redress programmes	_	46	_	_	_	46	_	46	_	_	_	46
Disposals, acquisitions and investment in new businesses	_	-	_	_	_	-	_	-	_	_	_	-
Fair value movements on financial instruments	_	_	20	_	(1)	19	_	_	56	_	(4)	53
Tall Table Historical of Historical Historical			20		(-)				30		(-1	33
Operating expenses												
Significant items												
Costs of structural reform	-	(1)	(8)	_	(54)	(63)	(1)	(6)	(34)	-	(210)	(251)
Customer redress programmes	(1)	(6)	_	-	_	(8)	(94)	(6)	22	-	_	(79)
Disposals, acquisitions and investment in new businesses	-	-	-	_	-	-	-	-	-	-	-	-
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	-	-	-	-	-	3	3
Restructuring and other related costs	-	-	-	-	(1)	(1)	-	-	-	-	(40)	(40)
Settlements and provisions in connection with legal and regulatory matters	-	-	14	_	_	14	-	-	88	-	3	91

Europe - other

			Quarter ended 30 Jun	2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global			_	Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(3)		4	33	(310)	(276)	(3)	-	2	32	(464)	(433)
Net fee income/(expense)	67	_		38	(4)	101	64	_	_	36	(9)	91
Net income from financial instruments held for trading or managed on a fair value basis	(1)	_	196	7	(345)	(143)	-	_	(203)	5	350	152
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	(1)		130	,	(343)	(143)			(203)	,	330	132
measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	7	_	_	_	158	165	23	_	_	_	67	90
Other income/(expense)	174	43	(229)	4	617	609	181	16	175	1	176	549
Net operating income before change in expected credit losses and other credit impairment charges	244	43	(29)	82	116	456	265	16	(26)	74	120	449
Change in expected credit losses and other credit impairment charges		-	(25)	2	_	2	203	_	(20)	(1)		(1)
Net operating income/(expense)	244	43	(29)	84	116	458	265	16	(26)	73	120	448
Total operating expenses	(410)	(136)	(59)	(99)	(526)	(1,230)	(363)	(130)	(102)	(90)	(508)	(1,193)
of which: staff expenses	(96)	(42)	(91)	(51)	(417)	(697)	(106)	(43)	(84)	(47)	(404)	(684)
Operating profit/(loss)	(166)	(93)	(88)	(15)	(410)	(772)	(98)	(114)	(128)	(17)	(388)	(745)
Share of profit in associates and joint ventures	(250)	-	-	-	(420)	1	(50)	-	(125)	-	(300)	1
Profit/(loss) before tax	(166)	(93)	(88)	(15)	(409)	(771)	(98)	(114)	(128)	(17)	(387)	(744)
Trong (1000) Detaile tax	(100)	(55)	(00)	(15)	(405)	(772)	(50)	(224)	(120)	(27)	(507)	(/44/
Significant items - Totals												
Revenue	_	_	_	_	51	51	_	_	_	_	80	80
ECL	_	_	_	_	_	_	_	_	_	_	-	-
Operating expenses	_	1	(6)	(9)	(36)	(50)	_	_	(3)	(2)	(7)	(12)
Share of profit in associates and joint ventures	_	1	(0)	(5)	(50)	(30)	_	_	(5)	(2)	-	(12)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 2019			-			At 31 Mar 2019			
Balance sheet data	\$m	Śm	At 30 Jun 2019 Sm		Sm	\$m	Sm	Sm	At 31 Mar 2019 Sm		Sm	Śm
Balance sheet data Loans and advances to customers (eross)	\$m 	\$m —	At 30 Jun 2019 \$m —	\$m	\$m —	\$m 8.592	\$m —	\$m —	At 31 Mar 2019 \$m —	\$m	\$m —	\$m 8.117
Loans and advances to customers (gross)				\$m 8,592		8,592			\$m	\$m 8,117		8,117
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_	\$m _ _	\$m 8,592 8,569	_	8,592 8,569		_	\$m _ _	\$m 8,117 8,095	_	8,117 8,095
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_	<u>-</u>	\$m —	\$m 8,592 8,569 10,604	 _ 20,797	8,592 8,569 34,607	-	-	\$m —	\$m 8,117 8,095 10,400	- - 9,389	8,117 8,095 23,185
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_ _ _ 268	\$m _ _	\$m 8,592 8,569	_	8,592 8,569		_ _ _ 262	\$m 1,416	\$m 8,117 8,095	_	8,117 8,095
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	_	_ _ _ 268	\$m _ _	\$m 8,592 8,569 10,604	 _ 20,797	8,592 8,569 34,607		_ _ _ 262	\$m 1,416	\$m 8,117 8,095 10,400	- - 9,389	8,117 8,095 23,185
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	_		\$m 1,496 	\$m 8,592 8,569 10,604	— — 20,797 84	8,592 8,569 34,607			\$m 1,416 	\$m 8,117 8,095 10,400 12,992	- - 9,389	8,117 8,095 23,185 13,074
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	1,442 —	_ _ _ 268	\$m _ _	\$m 8,592 8,569 10,604 11,703	 _ 20,797	8,592 8,569 34,607 11,787	_ _ _ 1,718 _	_ _ _ 262	\$m 1,416	\$m 8,117 8,095 10,400	9,389 82	8,117 8,095 23,185
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	1,442 —		\$m 1,496 	\$m 8,592 8,569 10,604 11,703	— — 20,797 84	8,592 8,569 34,607 11,787	_ _ _ 1,718 _		\$m 1,416 	\$m 8,117 8,095 10,400 12,992	9,389 82	8,117 8,095 23,185 13,074
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	1,442 —		\$m 1,496 	\$m 8,592 8,569 10,604 11,703	— — 20,797 84	8,592 8,569 34,607 11,787	_ _ _ 1,718 _		\$m 1,416 	\$m 8,117 8,095 10,400 12,992	9,389 82	8,117 8,095 23,185 13,074
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	1,442 — — — — 168.0%	268 —	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4%	8,592 8,569 34,607 11,787 269.7%	1,718 - 137.0%	262 — 812.5%	\$m - - 1,416 - (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	1,442 — — — — 168.0%	268 —	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4%	8,592 8,569 34,607 11,787 269.7%	1,718 - 137.0%	262 — 812.5%	\$m - - 1,416 - (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	1,442 — — — — 168.0%	268 —	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4%	8,592 8,569 34,607 11,787 269.7%	1,718 - 137.0%	262 — 812.5%	\$m - - 1,416 - (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	1,442 — — — — 168.0%	268 —	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4%	8,592 8,569 34,607 11,787 269.7%	1,718 - 137.0%	262 — 812.5%	\$m - - 1,416 - (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	1,442 — — — — 168.0%	268 —	\$m - - 1,496 - (203.4)%	\$m 8,592 8,569 10,604 11,703	20,797 84 453.4%	8,592 8,569 34,607 11,787 269.7%	1,718 - 137.0%	262 — 812.5%	\$m - - 1,416 - (392.3)%	\$m 8,117 8,095 10,400 12,992	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,442 — — — — 168.0%	268 — 316.3% 318.6%	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,569 10,604 11,703 120.7%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7%	1,718 137.0% 137.0%	262 - 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3%	8,117 8,095 23,185 13,074 265.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6%	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,569 10,604 11,703 120.7%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6%	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,569 10,604 11,703 120.7%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer eddress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6%	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,569 10,604 11,703 120.7%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6%	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,569 10,604 11,703 120.7%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6% — — — — — — — —	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,599 10,604 11,703 120.7% 109.8%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121.6%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6% — — — — —	\$m 	\$m 8,592 8,599 10,604 11,703 120.7% 109.8%	20,797 84 453.4% 753.8%	8,592 8,569 36,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 - 812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121,6% 118,9%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6% — — — — — — — — — — — — — — — — — — —	\$m - 1,496 - (203.4)% (182.8)%	\$m 8,592 8,569 10,604 11,703 120,7% 109,8%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	812.5% 812.5%	\$m - 1,416 - (392.3)% (380.8)%	\$m 8,117 8,095 10,400 12,992 121,6% 118,9%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6% — — — — — — — — — — — — — — — — — — —	\$m 	\$m 8,592 8,569 10,604 11,703 120,7% 109,8%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4% ————————————————————————————————————	1,718 - 137.0% 137.0%	262 812.5% 812.5%	\$m 	\$m 8,117 8,095 10,400 12,992 121,6% 118,9%	9,389 82 423.3% 1,252.5%	8,117 8,095 23,185 13,074 265.7% 320.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of giuranteed minimum pension benefits equalisation	1,442 — 168.0% 168.0% — —	268 — 316.3% 318.6% — — — — — — — — — — — — — — — — — — —	\$m - 1,496 - (203.4)% (182.8)% - - - - (4) - -	\$m 8,592 8,569 10,604 11,703 120,7% 109,8%	20,797 84 453.4% 753.8%	8,592 8,569 34,607 11,787 269.7% 291.4%	1,718 - 137.0% 137.0%	262 812.5% 812.5%	\$m 	\$m 8,117 8,095 10,400 12,992 121,6% 118,9%	9,389 82 423.3% 1,252.5% ————————————————————————————————————	8,117 8,095 23,185 13,074 265.7% 320.1%

18

Europe - other

-			Quarter ended 31 De	oc 2018					Quarter ended 30 Se	2018		
-	Retail		Global	.0 2010			Retail		Global	7 2010		
	Banking		Banking	Global			Banking		Banking	Global		
		C			C			C			C	
	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 basis	2	-	(260)	6	652	400	(4)	-	86	8	(147)	(57)
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	(28)	_	-	-	-	(28)	_	-	-	-	-	-
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(1)	_	-	-	(243)	(244)	7	-	-	-	81	88
Other income/(expense)	153	13	215	4	98	483	170	13	(125)	(5)	379	432
Net operating income before change in expected credit losses and other credit impairment charges	191	13	(42)	80	97	339	235	13	(29)	72	(101)	190
Change in expected credit losses and other credit impairment charges	_	_		1	(1)	_	_	_		(5)		(5)
Net operating income/(expense)	191	13	(42)	81	96	339	235	13	(29)	67	(101)	185
Total operating expenses	(382)	(123)	(85)	(110)	(1,310)	(2,010)	(381)	(137)	(94)	(161)	(490)	(1,263)
of which: staff expenses	(91)	(39)	(76)	(47)	(272)	(525)	(102)	(42)	(77)	(43)	(379)	(643)
Operating profit/(loss)	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(146)	(124)	(123)	(94)	(591)	(1,078)
Share of profit in associates and joint ventures	(131)	(110)	(127)	(23)	(1,214)	(1,071)	(140)	(124)	(123)	(54)	(1)	
	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(146)	(124)	(123)	(94)	(592)	(1)
Profit/(loss) before tax	(191)	(110)	(127)	(29)	(1,214)	(1,6/1)	(146)	(124)	(123)	(94)	(592)	(1,079)
Conflict Con												
Significant items - Totals				_							(**)	(
Revenue	_	-	_	5	69	74	_	-	_	-	(64)	(64)
ECL	_	_	_	-	-	-	_	-	_	-	-	_
Operating expenses	_	_	(3)	_	(15)	(18)	_	(6)	(3)	(58)	(21)	(88)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	-	_	_	_	_
<u>-</u>			At 31 Dec 2018						At 30 Sen 2018			
Ralance sheet data	\$m	\$m	At 31 Dec 2018		Sm	\$m	\$m	Śm	At 30 Sep 2018	\$m	\$m	\$m
Balance sheet data Lance and advances to customers (gross)	\$m	\$m	\$m	\$m	\$m —	\$m 8.153	\$m —	\$m 	\$m	\$m 8.752	\$m —	\$m 8.752
Loans and advances to customers (gross)	-	-	\$m —	\$m 8,153	-	8,153	-	-	\$m —	8,752	-	8,752
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_	\$m _ _	\$m 8,153 8,131	_	8,153 8,131	_	_	\$m _ _	8,752 8,733	_	8,752 8,733
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,810		\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	_ _ _ 1,853	_ _ _ 278	\$m - - 1,523	8,752 8,733 10,946	 	8,752 8,733 26,154
Loans and advances to customers (gross) Loans and advances to customers (net)	_	_	\$m _ _	\$m 8,153 8,131	_	8,153 8,131	_	_	\$m _ _	8,752 8,733	_	8,752 8,733
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	_ _ 1,810		\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	_ _ _ 1,853	_ _ _ 278	\$m - - 1,523	8,752 8,733 10,946	 	8,752 8,733 26,154
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	_ _ 1,810		\$m - - 1,508	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	_ _ _ 1,853	_ _ _ 278	\$m - - 1,523	8,752 8,733 10,946	 	8,752 8,733 26,154
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio		_ _ _ 271 _	\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375	_ _ 1,853 _	- - 278 -	\$m 1,523 	8,752 8,733 10,946 14,791	11,554 84	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	1,810 — 200.0%	271 — 946.2%	\$m - - 1,508 - (202.4)%	\$m 8,153 8,131 10,333 16,294	13,433 81 1,350.5%	8,153 8,131 27,355 16,375	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio		_ _ _ 271 _	\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375	_ _ 1,853 _	- - 278 -	\$m 1,523 	8,752 8,733 10,946 14,791	11,554 84	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	1,810 — 200.0%	271 — 946.2%	\$m - - 1,508 - (202.4)%	\$m 8,153 8,131 10,333 16,294	13,433 81 1,350.5%	8,153 8,131 27,355 16,375	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	1,810 — 200.0%	271 — 946.2%	\$m - - 1,508 - (202.4)%	\$m 8,153 8,131 10,333 16,294	13,433 81 1,350.5%	8,153 8,131 27,355 16,375	1,853 — 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Bignificant items	1,810 — 200.0%	271 — 946.2%	\$m - - 1,508 - (202.4)%	\$m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9%	1,853 - 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592.9%	1,853 		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	1,810 — 200.0%	271 — 946.2%	\$m - - 1,508 - (202.4)%	\$m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592.9% 751.7%	1,853 - 162.1% 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592.9%	1,853 		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592.9% 751.7%	1,853 - 162.1% 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592.9% 751.7%	1,853 - 162.1% 162.1%		\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9% 751.7%	1,853 - 162.1% 162.1%		\$m	8,752 8,733 10,946 14,791 223.6%	- 11,554 84 (485.1)% (1,267.6)% - (64)	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592.9% 751.7%	1,853 - 162.1% 162.1%	1,053.8% 1,007.7%	\$m - - 1,523 - (324.1)%	8,752 8,733 10,946 14,791 223.6% 143.1%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9% 751.7%	1,853 - 162.1% 162.1%	1,053.8% 1,007.7%	\$m - 1,523 - (324.1)% (313.8)%	8,752 8,733 10,946 14,791 223.6% 143.1%	11,554 84 (485.1)% (1,267.6)%	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9% 751.7%	1,853 - 162.1% 162.1%		\$m - 1,523 - (324.1)% (313.8)%	8,752 8,733 10,946 14,791 223.6% 143.1% ————————————————————————————————————	- 11,554 84 (485.1)% (1,267.6)% - (64)	8,752 8,733 26,154 14,875 664.7% 462.6% ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	1,810 — 200.0%	946.2%	\$m	Sm 8,153 8,121 10,333 16,294 137,5% 146,7%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9% 751.7% 5 69 (18)	1,853 		\$m 	8,752 8,733 10,946 14,791 223.6% 143.1%	- 11,554 84 (485.1)% (1,267.6)% - (64)	8,752 8,733 26,154 14,875 664.7% 462.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	1,810 — 200.0%	946.2%	\$m - 1,508 - (202.4)% (195.2)%	5m 8,153 8,131 10,333 16,294 137.5%	13,433 81 1,350.5% 4,625.0%	8,153 8,131 27,355 16,375 592,9% 751.7%	1,853 - 162.1% 162.1%		\$m - 1,523 - (324.1)% (313.8)%	8,752 8,733 10,946 14,791 223.6% 143.1% ————————————————————————————————————	- 11,554 84 (485.1)% (1,267.6)% - (64)	8,752 8,733 26,154 14,875 664.7% 462.6% ————————————————————————————————————

Europe - other

-			Quarter ended 30 Ju	ın 2018					Year to date 31 Dec	2018		
-	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						7.4.1						T-4-1
	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)	(3)	_	_	31	(334)	(306)	(11)	_	13	124	(1,426)	(1,300)
Net fee income/(expense)	66	-	(1)	37	5	107	275	-	(2)	156	(32)	397
Net income from financial instruments held for trading or managed on a fair value basis	(1)	-	-	8	(231)	(224)	-	-	(68)	31	44	6
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	_	_	_	_	_	_	(27)	_	_	_	_	(27)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(6)	-	_	_	60	55	(3)	-	-	-	(79)	(81)
Other income/(expense)	177	14	(15)	6	255	435	659	53	(17)	(4)	857	1,547
Net operating income before change in expected credit losses and other credit impairment charges	233	14	(16)	82	(245)	67	893	53	(74)	307	(636)	542
Change in expected credit losses and other credit impairment charges	_	_	_	1	_	3	_	_	_	(2)	(1)	(1)
Net operating income/(expense)	233	14	(16)	83	(245)	70	893	53	(74)	305	(636)	542
Total operating expenses	(385)	(102)	(44)	(127)	(453)	(1,108)	(1,532)	(480)	(333)	(550)	(2,571)	(5,463)
of which: staff expenses	(97)	(40)	(74)	(49)	(351)	(611)	(384)	(160)	(305)	(186)	(1,463)	(2,498)
Operating profit/(loss)	(152)	(88)	(60)	(44)	(698)	(1,038)	(639)	(427)	(407)	(245)	(3,207)	(4,921)
						(1,030)					(3,207)	(4,521)
Share of profit in associates and joint ventures	-	-	_		3	<u> </u>	-		_	-		
Profit/(loss) before tax	(152)	(88)	(60)	(44)	(695)	(1,035)	(639)	(427)	(407)	(245)	(3,203)	(4,917)
Significant items - Totals												
Revenue	_	_	_	_	(159)	(159)	_	_	_	5	(210)	(205)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	(1)	59	(1)	(19)	38	_	(7)	91	(103)	(78)	(97)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 2018						At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	_	-	-	8,829	-	8,829	_	-	-	8,153	-	8,153
Loans and advances to customers (net)	_	_	_	8,816	_	8,816	_	_	_	8,131	_	8,131
Total external assets	1,858	282	1,526	11,165	12,986	27,816	1,810	271	1,508	10,333	13,433	27,355
Customer accounts	_	_	_	16,090	83	16,173	_	_	_	16,294	81	16,375
Income Statement Metrics												
Cost efficiency ratio	165.2%	728.6%	(275.0)%	154.9%	(184.9)%	1,653.7%	171.6%	905.7%	(450.0)%	179.2%	(404.2)%	1,007.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	165.2%	721.4%	(643.8)%	153.7%	(504.7)%	507.1%	171.6%	892.5%	(573.0)%	148.0%	(585.2)%	718.3%
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Revenue												
Significant items												
					_							
Customer redress programmes	_	_	_	_		_	_	_	_	_ 5	_	_ 5
Disposals, acquisitions and investment in new businesses	_	_	_		. 7.				_			
Fair value movements on financial instruments	_	-	-	_	(159)	(159)	_	_	-	_	(210)	(210)
Operating expenses												
Significant items												
Costs of structural reform	_	-	(1)	_	(19)	(20)	_	-	(7)	-	(78)	(84)
Customer redress programmes	_	_	-	-	-	-	-	(6)	-	-	-	(6)
Disposals, acquisitions and investment in new businesses	_	_	_	(1)	-	(1)	_	-	_	(54)	-	(54)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	-	_	
Restructuring and other related costs	_	_	_	_	_	_	_	_	_	(7)	_	(7)
Settlements and provisions in connection with legal and regulatory matters	_	_	60	_	_	60	_	_	98	(42)	_	56

Asia

			Quarter ended 30 Jun	2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,229	1,394	819	96	(352)	4,186	2,008	1,340	785	89	(226)	3,996
Net fee income	619	331	311	92	3	1,356	643	358	321	84	3	1,409
Net income from financial instruments held for trading or managed on a fair value basis	29	64	450	34	566	1,143	21	67	603	41	477	1,209
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,		**				-,				·=		-,
measured at fair value through profit or loss	174	(6)	_	_	1	169	949	(2)	_	_	_	947
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	2	2	3	(4)	3	6	4	_	7	(3)	_	8
Other income	171	41	134	3	430	779	(348)	62	120	2	414	250
Net operating income before change in expected credit losses and other credit impairment charges	3,224	1,826	1,717	221	651	7,639	3,277	1,825	1,836	213	668	7,819
Change in expected credit losses and other credit impairment charges	(31)	(53)	(19)	1	_	(102)	(78)	(71)	(7)	_	(2)	(158)
Net operating income	3,193	1,773	1,698	222	651	7,537	3,199	1,754	1,829	213	666	7,661
Total operating expenses	(1,415)	(608)	(839)	(126)	(372)	(3,360)	(1,334)	(579)	(767)	(116)	(335)	(3,131)
of which: staff expenses	(543)	(242)	(370)	(69)	(622)	(1,846)	(521)	(230)	(357)	(65)	(612)	(1,785)
Operating profit	1,778	1,165	859	96	279	4,177	1,865	1,175	1,062	97	331	4,530
Share of profit in associates and joint ventures	23	· _	_	_	573	596	13	_	_	_	463	476
Profit before tax	1,801	1,165	859	96	852	4,773	1,878	1,175	1,062	97	794	5,006
	,						,	,				
Significant items - Totals												
Revenue	_	_	(5)	_	(8)	(13)	_	_	(23)	_	(4)	(27)
ECL	_	_	_	_	-	(=-,	_	_	()	_	-	
Operating expenses	(3)	(9)	(17)	1	(11)	(39)	_	_	(5)	_	(2)	(7)
Share of profit in associates and joint ventures	-	-	-		-	(55)	_	_	-	_	- (2)	-
Since of profile associates and joint ventures												
			At 30 Jun 2019			-			At 31 Mar 2019	9		
Balance sheet data	\$m	\$m	At 30 Jun 2019 \$m	\$m	\$m	\$m	Şm	Şm	At 31 Mar 2019 \$m	9 \$m	Şm	Şm
	\$m 155,626	\$m 164,510			\$m 197		\$m 150,032	\$m 160,643			\$m 220	\$m 463,606
Loans and advances to customers (gross)	155,626	164,510	\$m 134,478	\$m 20,876	197	475,687	150,032		\$m	\$m		463,606
Loans and advances to customers (gross) Loans and advances to customers (net)	155,626 154,896	164,510 163,392	\$m 134,478 134,267	\$m 20,876 20,876	197 196	475,687 473,627	150,032 149,268	160,643 159,562	\$m 134,043	\$m 18,668 18,667	220 219	463,606 461,508
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	155,626 154,896 230,215	164,510 163,392 178,705	\$m 134,478 134,267 328,301	\$m 20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	\$m 134,043 133,792 318,745	\$m 18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net)	155,626 154,896	164,510 163,392	\$m 134,478 134,267	\$m 20,876 20,876	197 196	475,687 473,627	150,032 149,268	160,643 159,562	\$m 134,043 133,792	\$m 18,668 18,667	220 219	463,606 461,508
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	155,626 154,896 230,215	164,510 163,392 178,705	\$m 134,478 134,267 328,301	\$m 20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	\$m 134,043 133,792 318,745	\$m 18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	155,626 154,896 230,215 360,950	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448	\$m 20,876 20,876 22,836 24,281	197 196 319,918 345	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698	160,643 159,562 174,520 157,706	\$m 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272	220 219 310,258 411	463,606 461,508 1,046,400 656,566
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	155,626 154,896 230,215	164,510 163,392 178,705	\$m 134,478 134,267 328,301	\$m 20,876 20,876 22,836	197 196 319,918	475,687 473,627 1,079,975	150,032 149,268 222,041	160,643 159,562 174,520	\$m 134,043 133,792 318,745	\$m 18,668 18,667 20,836	220 219 310,258	463,606 461,508 1,046,400
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	155,626 154,896 230,215 360,950	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448	\$m 20,876 20,876 22,836 24,281	197 196 319,918 345	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698	160,643 159,562 174,520 157,706	\$m 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272	220 219 310,258 411	463,606 461,508 1,046,400 656,566
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	155,626 154,896 230,215 360,950	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448	\$m 20,876 20,876 22,836 24,281	197 196 319,918 345	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698	160,643 159,562 174,520 157,706	\$m 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272	220 219 310,258 411	463,606 461,508 1,046,400 656,566
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	Sm 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	Sm 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	Sm 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706	Sm 134,043 133,792 318,745 117,479	\$m 18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	\$m 134,478 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	5m 134,043 133,792 318,745 117,479 41.8%	\$m 18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	155,626 154,896 230,215 360,950 43.9%	164,510 163,392 178,705 165,265	Sm 134,78 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	\$m 18,668 18,667 20,836 25,272 54.5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	5m 134,478 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1%	475,687 473,627 1,079,975 677,289 44.0%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	\$m 134,043 133,792 318,745 117,479 41.8%	5m 18,668 18,667 20,836 25,272 54,5% 54,5%	220 219 310,258 411 50.1%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,78 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	5m 18,668 18,667 20,836 25,272 54,5% 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,78 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	5m 18,668 18,667 20,836 25,272 54,5% 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,78 134,267 328,301 126,448 48.9%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	5m 18,668 18,667 20,836 25,272 54,5% 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	5m 134,478 134,267 328,301 126,448 48.9% 47.7%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7% 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	5m 18,668 18,667 20,836 25,272 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,478 134,267 328,301 126,448 48.9% 47.7%	\$m 20,876 20,876 22,836 24,281 57.0%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7%	160,643 159,562 174,520 157,706 31.7% 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	5m 18,668 18,667 20,836 25,272 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,478 134,267 328,301 126,448 48.9% 47.7%	5m 20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7% 40.7%	160,643 159,562 174,520 157,706 31.7% 31.7%	Sm 134,043 133,792 318,745 117,479 41.8% 41.0%	5m 18,668 18,667 20,836 25,272 54,5% 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8% (27) (1)
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of glucarateed minimum pension benefits equalisation	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,478 134,267 328,301 126,448 48.9% 47.7%	\$m 20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7% 40.7%	160,643 159,562 174,520 157,706 31.7% 31.7%	\$m 134,043 133,792 318,745 117,479 41.8% 41.0%	\$m 18,668 18,667 20,836 25,272 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8% ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	155,626 154,896 230,215 360,950 43.9% 43.8%	164,510 163,392 178,705 165,265 33.3% 32.8%	Sm 134,478 134,267 328,301 126,448 48.9% 47.7%	\$m 20,876 20,876 22,836 24,281 57.0% 57.5%	197 196 319,918 345 57.1% 54.8%	475,687 473,627 1,079,975 677,289 44.0% 43.4%	150,032 149,268 222,041 355,698 40.7% 40.7%	160,643 159,562 174,520 157,706 31.7% 31.7%	Sm 134,043 133,792 318,745 117,479 41.8%	Sm 18,668 18,667 20,836 25,272 54,5% 54,5%	220 219 310,258 411 50.1% 49.6%	463,606 461,508 1,046,400 656,566 40.0% 39.8% (27) (1)

_			Quarter ended 31 De	c 2018					Quarter ended 30 Se	p 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		Total		Banking	Markets	Banking	Centre	Total
					Centre		Management					
	\$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)
Net operating income	2,661	1,554	1,599	181	691	6,686	2,953	1,551	1,641	190	765	7,100
Total operating expenses	(1,348)	(572)	(732)	(111)	(440)	(3,203)	(1,307)	(573)	(752)	(105)	(416)	(3,153)
of which: staff expenses	(501)	(212)	(301)	(51)	(478)	(1,543)	(487)	(219)	(337)	(57)	(560)	(1,660)
Operating profit	1,313	982	867	70	251	3,483	1,646	978	889	85	349	3,947
Share of profit in associates and joint ventures	10	_	_	_	458	468	4	_	_	_	508	512
	1,323	982	867	70	709	3,951	1,650	978	889	85	857	4,459
Profit before tax	1,323	982	867	70	709	3,951	1,650	9/8	889	85	857	4,459
Significant items - Totals												
Revenue	_	_	20	-	(19)	1	_	_	3	-	14	17
ECL	_	_	_	_	_	_	_	_	-	_	_	_
Operating expenses	_	_	_	_	(8)	(8)	_	_	_	(2)	(6)	(8)
Share of profit in associates and joint ventures	_	_	_	_	-	-	_	_	_	(-)	-	(-)
State of profit in associates and joint ventures												
-			4: 24 0 204						41.20.5 204			
-			At 31 Dec 2018						At 30 Sep 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	147,159	157,372	132,500	15,449	179	452,659	142,557	156,528	131,841	15,210	187	446,323
Loans and advances to customers (net)	146,407	156,278	132,234	15,447	179	450,545	141,770	155,399	131,602	15,210	187	444,168
Total external assets	216,597	170,961	308,065	16,924	316,275	1,028,822	211,685	170,983	308,702	17,173	305,515	1,014,058
Customer accounts	351,128	166,846	121,270	25,078	502	664,824	345,719	165,519	115,558	24,002	974	651,772
casame accounts	,	,	,	,		,		,	,	,		*******
to a second seco												
Income statement Metrics - Reported												
Cost efficiency ratio	50.1%	33.6%	45.3%	60.7%	63.8%	46.5%	43.0%	33.6%	44.5%	55.3%	54.4%	42.7%
Income Statement metrics - Adjusted as originally reported												
Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%	43.0%	33.6%	44.6%	54.2%	54.6%	42.7%
	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%	43.0%	33.6%	44.6%	54.2%	54.6%	42.7%
Adjusted cost efficiency ratio	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%	43.0%	33.6%	44.6%	54.2%	54.6%	42.7%
Adjusted cost efficiency ratio Revenue	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%	43.0%	33.6%	44.6%	54.2%	54.6%	42.7%
Adjusted cost efficiency ratio Revenue Significant items	50.1%	33.6%	45.8%	60.7%		46.4%	43.0%	33.6%	44.6%	54.2%		42.7%
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	50.1%	33.6%	_	60.7%	_	46.4%	_	_	44.6%	54.2%	_	_
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	50.1% — —	33.6%	=	60.7% — —	Ξ	Ξ	43.0% — —	33.6% — —	Ξ	54.2% — —		=
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	50.1% - - -	33.6% - - -	_	60.7% — — —	_	46.4% - - 1	_	_	44.6% - - 3	54.2% — — —	_	_
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	50.1% - - -	Ξ	=		Ξ	Ξ	=	=	Ξ			=
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	50.1%	Ξ	=		Ξ	Ξ	=	=	Ξ			=
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	50.1% 	Ξ	=		Ξ	Ξ	=	=	Ξ			=
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	50.1%	Ξ	=			- - 1	=	=	Ξ		_ _ _ 14	- - 17
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	50.1%	Ξ	=			_ _ 1	=	=	Ξ		_ _ 14	_ _ _ 17
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	50.1%	Ξ	=		- (19)	- - 1	=	=	Ξ		_ _ _ 14	- - 17
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	50.1%	Ξ	=		(4) 	1 1 (4)	=	=	Ξ		- 14	- - 17
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	50.1%	Ξ	=		- (19) (4) - -	(4) 	=	=	Ξ		- - 14 (3) - -	(3)
Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	50.1% - - - - - - -	Ξ	=		(4) 	1 1 (4)	=	=	Ξ		- 14	- - 17

			Quarter ended 30 Ju	in 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	Sm	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,954	1,217	690	85	44	3,990	8,017	4,977	2,882	342	(110)	16,108
Net fee income	692	348	335	82	4	1,461	2,711	1,352	1,265	336	12	5,676
Net income from financial instruments held for trading or managed on a fair value basis	31	38	471	25	460	1,025	159	276	2,113	98	1,488	4,134
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	31	30	4/1	23	400	1,023	133	270	2,113	36	1,400	4,134
measured at fair value through profit or loss	(178)	2	_	_	27	(149)	(690)	(27)	_	_	_	(717)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	(170)	-				(145)	(030)	(27)				(/1/)
loss	1	1	(5)	(2)	23	18	(26)	1	(10)	(7)	16	(26)
Other income	363	83	226	(5)	193	860	1,457	182	578	1	1,391	3,609
Net operating income before change in expected credit losses and other credit impairment charges	2,863	1,689	1,717	185	751	7,205	11,628	6,761	6,828	770	2,797	28,784
	(68)		1,717	103	731		(258)				2,797	
Change in expected credit losses and other credit impairment charges	2,795	(18) 1,671	1,718	185	752	(84)	11,370	(295) 6,466	(50) 6,778	(2) 768	2,800	(602) 28,182
Net operating income						7,121						
Total operating expenses	(1,348)	(574)	(781)	(109)	(312)	(3,124)	(5,210)	(2,290)	(3,004)	(430)	(1,532)	(12,466)
of which: staff expenses	(507)	(209)	(330)	(51)	(560)	(1,657)	(1,937)	(853)	(1,290)	(221)	(2,204)	(6,505)
Operating profit	1,447	1,097	937	76	440	3,997	6,160	4,176	3,774	338	1,268	15,716
Share of profit in associates and joint ventures	14				601	615	31	_			2,043	2,074
Profit before tax	1,461	1,097	937	76	1,041	4,612	6,191	4,176	3,774	338	3,311	17,790
Significant items - Totals												
Revenue	_	_	8	_	_	8	_	_	48	_	(10)	38
ECL	_	_	-	_	_	-	_	-	-	_	_	_
Operating expenses	_	_	_	_	(1)	(1)	_	_	_	_	(16)	(16)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 2018	3					At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	141,090	156,320	133,589	16,452	237	447,688	147,159	157,372	132,500	15,449	179	452,659
Loans and advances to customers (net)	140,326	155,282	133,396	16,452	236	445,692	146,407	156,278	132,234	15,447	179	450,545
Total external assets	209,490	170,148	306,432	18,243	305,810	1,010,123	216,597	170,961	308,065	16,924	316,275	1,028,822
Customer accounts	345,525	167,550	116,536	22,567	4,442	656,620	351,128	166,846	121,270	25,078	502	664,824
Income statement Metrics - Reported												
Cost efficiency ratio	47.1%	34.0%	45.5%	58.9%	41.5%	43.4%	44.8%	33.9%	44.0%	55.8%	54.8%	43.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	47.1%	34.0%	45.7%	58.9%	41.4%	43.4%	44.8%	33.9%	44.3%	55.8%	54.0%	43.3%
·												
Revenue												
Significant items												
Customer redress programmes							_	_	_	_	_	_
												_
	_						_	_	_	_	_	
Disposals, acquisitions and investment in new businesses	=	-	_	-	-	_	-	-	-	-	- (10)	
			_ 8	_	_	_ 8	_	_	- 48	_	(10)	38
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments		_					_	-		-		
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	=						_			_		
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	=	-		-	-	8	Ξ			-	(10)	38
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	-	- -		-	(1)	8 (1)	-	-		_	(10)	38
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer refrees programmes	=======================================	Ξ		- - -	(1) —	(1) —	-	Ξ	48 - -	- -	(10) (9) —	(9)
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer refress programmes Disposals, acquisitions and investment in new businesses	= =	-		- - - -	(1) - -	(1) 	- - -	- - -	48 	- - - -	(9) - -	(9) — —
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	-	-		- - -	(1) —	(1) —	-	- - - -	48 - -	- -	(9) 	(9) — — —
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer refores programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	-	-		- - - -	(1) - -	(1) 	-	- - - - - -	48 	- - - -	(9) - -	(9) — —
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation		= = = = = = = = = = = = = = = = = = = =		- - - - -	(1) - -	(1) - - -	-	-	48 	- - - -	(9) 	(9) — — —

Hong Kong

			Quarter ended 30 Jui	n 2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,738	943	376	81	(290)	2,848	1,530	884	367	74	(197)	2,658
Net fee income	491	222	142	73	8	936	490	237	153	66	8	954
Net income from financial instruments held for trading or managed on a fair value basis	37	39	232	27	318	653	33	42	344	35	290	744
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at				- -				· -	***			
fair value through profit or loss	146	(6)	_	_	1	141	819	(2)	_	_	_	817
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or		(-,						(-)				
loss	2	2	3	(4)	5	8	4	_	7	(3)	4	12
Other income	81	13	25	1	207	327	(350)	34	19	1	131	(165)
Net operating income before change in expected credit losses and other credit impairment charges	2,495	1,213	778	178	249	4,913	2,526	1,195	890	173	236	5,020
Change in expected credit losses and other credit impairment charges	3	(27)	(9)	_	(1)	(34)	(43)	(44)	(13)	_		(100)
Net operating income	2,498	1,186	769	178	248	4,879	2,483	1,151	877	173	236	4,920
Total operating expenses	(793)	(319)	(407)	(86)	(128)	(1,733)	(759)	(314)	(386)	(80)	(133)	(1,672)
of which: staff expenses	(315)	(127)	(179)	(46)	(145)	(812)	(304)	(124)	(178)	(45)	(181)	(832)
Operating profit	1,705	867	362	92	120	3,146	1,724	837	491	93	103	3,248
	1,705	-	-	-	2	18	3	-	451	-	3	5,246
Share of profit in associates and joint ventures Profit before tax	1,721	867	362	92	122	3,164	1,727	837	491	93	106	3,254
Profit before tax	1,721	007	302	92	122	3,104	1,727	037	491	33	100	3,234
Charles and Table												
Significant items - Totals			(2)		(c)	(0)			(4.5)		(c)	(22)
Revenue	_	_	(2)	-	(6)	(8)	_	_	(16)	_	(6)	(22)
ECL	_			-			_	_		_		
Operating expenses	_	(4)	(7)	1	(3)	(13)	_	-	(5)	_	(2)	(7)
Share of profit in associates and joint ventures	_	-	-	-	-	-	_	-	-	_	-	_
			At 30 Jun 2019						At 31 Mar 2019			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	Şm	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	103,131	107,066	\$m 79,386	\$m 15,630	181	305,394	98,718	103,170	\$m 80,391	\$m 13,808	205	296,292
Loans and advances to customers (gross) Loans and advances to customers (net)	103,131 102,811	107,066 106,575	\$m 79,386 79,232	\$m 15,630 15,630	181 180	305,394 304,428	98,718 98,367	103,170 102,697	\$m 80,391 80,245	\$m 13,808 13,808	205 205	296,292 295,322
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	103,131 102,811 170,457	107,066 106,575 117,723	\$m 79,386 79,232 211,338	\$m 15,630 15,630 17,346	181 180 178,533	305,394 304,428 695,397	98,718 98,367 163,778	103,170 102,697 113,402	\$m 80,391 80,245 205,434	\$m 13,808 13,808 15,727	205 205 173,438	296,292 295,322 671,779
Loans and advances to customers (gross) Loans and advances to customers (net)	103,131 102,811	107,066 106,575	\$m 79,386 79,232	\$m 15,630 15,630	181 180	305,394 304,428	98,718 98,367	103,170 102,697	\$m 80,391 80,245	\$m 13,808 13,808	205 205	296,292 295,322
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	103,131 102,811 170,457	107,066 106,575 117,723	\$m 79,386 79,232 211,338	\$m 15,630 15,630 17,346	181 180 178,533	305,394 304,428 695,397	98,718 98,367 163,778	103,170 102,697 113,402	\$m 80,391 80,245 205,434	\$m 13,808 13,808 15,727	205 205 173,438	296,292 295,322 671,779
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948	98,718 98,367 163,778 295,533	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477	205 205 173,438 192	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	103,131 102,811 170,457	107,066 106,575 117,723	\$m 79,386 79,232 211,338	\$m 15,630 15,630 17,346	181 180 178,533	305,394 304,428 695,397	98,718 98,367 163,778	103,170 102,697 113,402	\$m 80,391 80,245 205,434	\$m 13,808 13,808 15,727	205 205 173,438	296,292 295,322 671,779
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948	98,718 98,367 163,778 295,533	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477	205 205 173,438 192	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948	98,718 98,367 163,778 295,533	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477	205 205 173,438 192	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335	\$m 79,386 79,232 211,338 50,630	\$m 15,630 15,630 17,346 17,389	181 180 178,533 203	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786	\$m 80,391 80,245 205,434 46,775	\$m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	103,131 102,811 170,457 300,391	107,066 106,575 117,723 119,335 26.3%	\$m 79,386 79,232 211,338 50,630 52.3%	\$m 15,630 15,630 17,346 17,389 48.3%	181 180 178,533 203 51,4% 49,0%	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	Sm 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3%	\$m 79,386 79,232 211,338 50,630 52.3%	\$m 15,630 15,630 17,346 17,389 48.3%	181 180 178,533 203 51.4%	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 165,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	Sm 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3%	5m 15,630 15,630 17,346 17,389 48.3% 48.3%	181 180 178,533 203 51,4% 49,0%	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	5m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3%	5m 15,630 15,630 17,346 17,389 48.3% 48.3%	181 180 178,533 203 51,4% 49,0%	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	5m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3%	5m 15,630 15,630 17,346 17,389 48.3% 48.3%	181 180 178,533 203 51,4% 49,0%	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	5m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3%	5m 15,630 15,630 17,346 17,389 48.3% 48.3%	181 180 178,533 203 51,4% 49,0%	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	5m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3%	5m 15,630 15,630 17,346 17,389 48.3% 48.3%	181 180 178,533 203 51,4% 49,0%	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43,4%	5m 13,808 13,808 15,727 18,477 46.2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3% 51.3%	\$m 15,630 15,630 17,346 17,349 48.3% 48.3%	181 180 178,533 203 51.4% 49.0%	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3%	5m 80,391 80,245 205,434 46,775 43.4% 42.1%	5m 13,808 13,808 15,727 18,477 46,2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	Sm 79,386 79,232 211,338 50,630 52.3% 51.3%	\$m 15,630 15,630 17,346 17,349 48.3% 48.9%	181 180 178,533 203 51.4% 49.0%	305,394 304,428 695,397 487,948 35.3%	98,718 98,367 165,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3% 26.3%	5m 80,391 80,245 205,434 46,775 43.4% 42.1%	5m 13,808 13,808 15,727 18,477 46.2% 46.2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 571,779 475,763 33.3%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	\$m 79,386 79,232 211,338 50,630 52.3% 51.3%	\$m 15,630 15,630 17,346 17,349 48.3% 48.3%	18.1 1800 178,533 203 51.4% 49.0% ————————————————————————————————————	305,394 304,428 695,397 487,948 35.3% 35.0%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3% 26.3%	5m 80,391 80,245 205,434 46,775 43.4% 42.1%	5m 13,808 13,808 15,727 18,477 46.2% 46.2%	205 205 173,438 192 56.4% 54.1% ————————————————————————————————————	296,292 295,322 671,779 475,763 33.3% 33.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	103,131 102,811 170,457 300,391 31.8%	107,066 106,575 117,723 119,335 26.3% 26.0%	\$m 79,386 79,232 211,338 50,630 52.3% 51.3%	\$m 15,630 11,540 17,346 17,349 48.3% 48.3%	181 180 178,533 203 51.4% 49.0%	305,394 304,428 695,397 487,948 35.3%	98.718 98.367 163,778 295,533 30.0%	103,170 102,697 113,402 114,786 26.3% 26.3%	5m 80,391 80,245 205,434 46,775 43,4% 42.1%	5m 13,808 13,808 15,727 18,477 46,2% 46,2%	205 205 173,438 192 56.4% 54.1%	296,292 295,322 671,779 475,763 33.3% 33.0% ————————————————————————————————————

Hong Kong

			Quarter ended 31 De	or 2018					Quarter ended 30 Se	n 2018		
•	Retail		Global				Retail		Global	p 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	Sm	Śm	Sm	Śm	Sm	Sm	Śm	Śm	Śm	\$m	Sm
Not interest income ((overses)	1,609	895	359	73	(157)	2,779	1,660	854	336	71	(160)	2,761
Net interest income/(expense)					(157)							
Net fee income	433	200	115	67	-	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	(601)	(15)	_	_	_	(616)	96	(1)	_	_	(27)	68
fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	(601)	(15)	_	_	_	(616)	96	(1)	_	_	(27)	68
loss	4	_	(1)	(3)	4	4	(33)	_	(1)	(2)	29	(7)
Other income	537	(6)	33	(5)	150	714	143	(9)	21	2	159	316
•	2,033	1,121	722	152	333	4,361	2,402	1,114	777	153	269	4,715
Net operating income before change in expected credit losses and other credit impairment charges Change in expected credit losses and other credit impairment charges	2,033	(95)	-	152	1	(102)	(40)	(38)	(13)	155	(1)	(92)
	2,025	1,026	722	152	334	4,259	2,362	1,076	764	153	268	4,623
Net operating income												
Total operating expenses	(765) (293)	(307)	(358) (147)	(79)	(199) (80)	(1,708) (667)	(748)	(302)	(373)	(71)	(158)	(1,652)
of which: staff expenses	1,260	(112) 719	364	(35) 73	135	2,551	(279) 1,614	(113) 774	(163) 391	(39) 82	(134) 110	(728) 2,971
Operating profit	1,260											
Share of profit in associates and joint ventures		719	-	- 72	3	2,561	3	-	- 204		3	2,977
Profit before tax	1,267	/19	364	73	138	2,561	1,617	774	391	82	113	2,977
Significant items - Totals					(-)						(=)	(*)
Revenue	_	_	12	_	(6)	6	_	_	1	_	(5)	(4)
ECL	_	-	-	_			_	_	_			
Operating expenses	_	-	_	_	(8)	(8)	_	-	_	(1)	(6)	(7)
Share of profit in associates and joint ventures	_	-	_	_	-	-	_	_	_	_	-	-
			At 31 Dec 2018						A+ 20 C 2010	1		
									At 30 Sep 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
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 (net)	96,869	102,045	80,124	11,344	164	290,546	92,857	101,880	78,887	11,179	153	284,956
Total external assets	159,624	112,677	199,647	12,655	183,191	667,794	154,863	112,755	198,932	12,886	175,451	654,887
Customer accounts	292,481	123,298	50,577	18,237	304	484,897	288,920	123,380	47,852	17,600	462	478,214
to a constant of the constant												
Income statement Metrics - Reported												
Cost efficiency ratio	37.6%	27.4%	49.6%	52.0%	59.8%	39.2%	31.1%	27.1%	48.0%	46.4%	58.7%	35.0%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	37.6%	27.4%	50.4%	52.0%	56.3%	39.0%	31.1%	27.1%	48.1%	45.8%	55.5%	34.9%
B												
Revenue												
Significant items												
												_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	
Customer redress programmes Disposals, acquisitions and investment in new businesses	_ _		-	_	_	_ _	_	_	_	_	= =	
Customer redress programmes	_ _ _	_ _ _	_ _ 12	_ _ _		_ _ 6	_ _ _	_ _ _	_ _ 1	- - -	 (5)	
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments					_							
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses					_							
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items					(6)	6					(5)	(4)
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform					_							
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes					(6)	6					(5)	(4)
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses					(4) —	(4) — —					(5) (3) —	(4) (3) —
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs					(4) —	6 (4) —					(5) (3) —	(3)
Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses					(4) —	(4) — —				- - - -	(5) (3) —	(4) (3) —

Hong Kong

_			Quarter ended 30 Ju	n 2018					Year to date 31 Dec	2018		,
-	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T-4-1						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/(expense)	1,483	804	290	70	(81)	2,566	6,140	3,301	1,235	278	(462)	10,492
Net fee income	553	230	157	66	7	1,013	2,163	909	586	274	30	3,962
Net income from financial instruments held for trading or managed on a fair value basis	49	40	322	22	129	562	164	190	1,231	82	875	2,542
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at												
fair value through profit or loss	(149)	2	_	_	27	(120)	(546)	(27)	_	_	_	(573)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(5)	1	(5)	(2)	26	15	(26)	1	(10)	(7)	31	(11)
Other income	228	28	31	(11)	176	452	1,021	74	107	(8)	625	1,819
Net operating income before change in expected credit losses and other credit impairment charges	2,159	1,105	795	145	284	4,488	8,916	4,448	3,149	619	1,099	18,231
Change in expected credit losses and other credit impairment charges	(15)	2,103	,,,,	-	204	(6)	(106)	(116)	5,145	015	2,099	(214)
		1,107	800		286	4,482					4 404	
Net operating income	2,144			145			8,810	4,332	3,155	619	1,101	18,017
Total operating expenses	(744)	(303)	(388)	(79)	(155)	(1,669)	(2,885)	(1,218)	(1,485)	(302)	(649)	(6,539)
of which: staff expenses	(301)	(106)	(166)	(35)	(138)	(746)	(1,109)	(443)	(629)	(153)	(540)	(2,874)
Operating profit	1,400	804	412	66	131	2,813	5,925	3,114	1,670	317	452	11,478
Share of profit in associates and joint ventures	13	_	_	_	1	14	26	_	_	_	10	36
Profit before tax	1,413	804	412	66	132	2,827	5,951	3,114	1,670	317	462	11,514
Significant items - Totals												
Revenue	_	_	2	_	(8)	(6)	_	_	22	_	(27)	(5)
			-		(6)	-			22		(27)	(5)
ECL	_	_	_	-			_	_	_	_		
Operating expenses	_	_	_	-	(1)	(1)	_	_	_	_	(16)	(16)
Share of profit in associates and joint ventures	_	_	_	_	_	-	_	_	_	-	_	_
<u>-</u>												
<u>-</u>			At 30 Jun 2018	3					At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	91,554	102,222	77,756	12,491	152	284,175	97,215	102,494	80,261	11,344	164	291,477
Loans and advances to customers (net)	91,196	101,788	77,638	12,491	152	283,265	96,869	102,045	80,124	11,344	164	290,546
Total external assets	152,437	112,535	192,755	14,064	173,508	645,298	159,624	112,677	199,647	12,655	183,191	667,794
Customer accounts	288,578	123,555	48,942	16,352	302	477,728	292,481	123,298	50,577	18,237	304	484,897
Customer accounts	200,376	123,333	40,342	10,552	302	4//,/20	292,461	123,290	30,377	10,237	304	404,037
Income statement Metrics - Reported												
Cost efficiency ratio	34.5%	27.4%	48.8%	54.5%	54.6%	37.2%	32.4%	27.4%	47.2%	48.8%	59.1%	35.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	34.5%	27.4%	48.9%	54.5%	52.7%	37.1%	32.4%	27.4%	47.5%	48.8%	56.2%	35.8%
Revenue												
Significant items												
											_	_
												_
Customer redress programmes	_	-	-	_	_	_	_	_	_	_		
Disposals, acquisitions and investment in new businesses	_	_	_	=	_	=	=	=	_	_	-	-
	_ _	=	_ _ 2	=			=	=	_ _ _ 22	=		— (5)
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	- - -	=	_ _ _ 2		_		=	=		-	-	
Disposals, acquisitions and investment in new businesses	- - -	- - -	_ _ 2		_		=	=		=	-	
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	= -	- - -	_ _ 2		_		=	-		-	-	
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	-	-			— (8)	(6)	-	=				(5)
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	= =	= =	_ _ 2		_		= =	= =		= = =	-	
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	=	-	_ _ 2	-	— (8)	(6)	=	-		= = =	— (27)	(5) (9) —
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	-	=======================================	_ 2 _ _ _	- - - -	(1) - -	(1) - -	= = = = = = = = = = = = = = = = = = = =	-		= = = = = = = = = = = = = = = = = = = =	(9) —	(5) (9) —
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	- - - - -	-		-	— (8)	(6)	= = = = = = = = = = = = = = = = = = = =	-		= = = = = = = = = = = = = = = = = = = =	(9) —	(5) (9) — —
Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	-	= = = = = = = = = = = = = = = = = = = =		- - - -	(1) - -	(1) - -	= = = = = = = = = = = = = = = = = = = =	-			(9) —	(5) (9) —

Mainland China

			Quarter ended 30 Ju	n 2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	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	103	155	149	_	15	422	101	157	149	_	19	426
Net fee income	37	30	15	_	_	82	43	43	13	_	-	99
Net income from financial instruments held for trading or managed on a fair value basis	(8)	(13)	(14)	_	95	60	(7)	(13)	11	_	41	32
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	,		` '									
fair value through profit or loss	1	_	_	_	_	1	45	_	_	_	-	45
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	-	-	-	-	_	_	_	_	_	-	_
Other income	41	20	52	-	114	227	22	22	54	_	106	204
Net operating income before change in expected credit losses and other credit impairment charges	174	192	202	_	224	792	204	209	227	_	166	806
Change in expected credit losses and other credit impairment charges	(14)	(11)	(3)	_	_	(28)	(12)	(24)	(4)	_	_	(40)
Net operating income	160	181	199	_	224	764	192	185	223	_	166	766
Total operating expenses	(178)	(100)	(101)	(1)	(159)	(539)	(174)	(95)	(96)	(1)	(133)	(499)
of which: staff expenses	(74)	(40)	(40)		(169)	(323)	(73)	(39)	(40)	_	(159)	(311)
Operating profit/(loss)	(18)	81	98	(1)	65	225	18	90	127	(1)	33	267
Share of profit in associates and joint ventures		_	_	- '	570	570		_	_	_	461	461
Profit/(loss) before tax	(18)	81	98	(1)	635	795	18	90	127	(1)	494	728
	()	**		(-/						(-/		
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	(1)	_	_	(1)
ECL	_	_	_	_	_	_	_	_	(2)	_	_	(2)
Operating expenses		(1)	_	_	(1)	(2)					_	_
Share of profit in associates and joint ventures	_	(1)	_		(1) —	(2)		_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 2019			-	-		At 31 Mar 201	9		
				\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Ralance sheet data	ćm											
Balance sheet data	\$m	\$m	\$m									
Loans and advances to customers (gross)	9,987	18,725	14,223	11	-	42,946	10,075	18,135	13,695	12	_	41,917
Loans and advances to customers (gross) Loans and advances to customers (net)	9,987 9,915	18,725 18,532	14,223 14,199	11 11	_	42,946 42,657	10,075 10,008	18,135 17,951	13,695 13,672	12 12	_	41,917 41,643
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	9,987 9,915 11,591	18,725 18,532 20,880	14,223 14,199 24,864	11 11 11	 _ 50,437	42,946 42,657 107,783	10,075 10,008 11,647	18,135 17,951 20,467	13,695 13,672 26,071	12 12 12	- - 47,873	41,917 41,643 106,070
Loans and advances to customers (gross) Loans and advances to customers (net)	9,987 9,915	18,725 18,532	14,223 14,199	11 11	_	42,946 42,657	10,075 10,008	18,135 17,951	13,695 13,672	12 12	_	41,917 41,643
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,987 9,915 11,591	18,725 18,532 20,880	14,223 14,199 24,864	11 11 11	 _ 50,437	42,946 42,657 107,783	10,075 10,008 11,647	18,135 17,951 20,467	13,695 13,672 26,071	12 12 12	- - 47,873	41,917 41,643 106,070
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942	14,223 14,199 24,864 20,307	11 11 11 22	 50,437 29	42,946 42,657 107,783 45,409	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918	13,695 13,672 26,071 17,833	12 12 12 12 21	- - 47,873 30	41,917 41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,987 9,915 11,591	18,725 18,532 20,880	14,223 14,199 24,864	11 11 11	 _ 50,437	42,946 42,657 107,783	10,075 10,008 11,647	18,135 17,951 20,467	13,695 13,672 26,071	12 12 12	- - 47,873	41,917 41,643 106,070
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942	14,223 14,199 24,864 20,307	11 11 11 22	 50,437 29	42,946 42,657 107,783 45,409	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918	13,695 13,672 26,071 17,833	12 12 12 12 21	- - 47,873 30	41,917 41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22	- 50,437 29 71.0%	42,946 42,657 107,783 45,409 68.1%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,071 17,833	12 12 12 21 -%	47,873 30	41,917 41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942	14,223 14,199 24,864 20,307	11 11 11 22	 50,437 29	42,946 42,657 107,783 45,409	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918	13,695 13,672 26,071 17,833	12 12 12 12 21	- - 47,873 30	41,917 41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22	- 50,437 29 71.0%	42,946 42,657 107,783 45,409 68.1%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,071 17,833	12 12 12 21 -%	47,873 30 80.1%	41,917 41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22	- 50,437 29 71.0%	42,946 42,657 107,783 45,409 68.1%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,071 17,833	12 12 12 21 -%	47,873 30 80.1%	41,917 41,643 106,070 41,808
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Revenue	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22	- 50,437 29 71.0%	42,946 42,657 107,783 45,409 68.1%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,071 17,833	12 12 12 21 -%	47,873 30 80.1%	41,917 41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22	- 50,437 29 71.0%	42,946 42,657 107,783 45,409 68.1%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,071 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1%	41,917 41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3% 42,1%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22	- 50,437 29 71.0%	42,946 42,657 107,783 45,409 68.1%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,071 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1%	41,917 41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 11 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3% 42,1%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3% 42,1%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3% 42,1%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9% 61.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3% 42,1%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9% 61.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9% 61.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1% 51.6%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,0707 41,808 61.9% 61.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	70.5%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9% 61.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1% 51.6%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	71.0%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9% 61.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	9,987 9,915 11,591 11,109	18,725 18,532 20,880 13,942 52.1% 51.6%	14,223 14,199 24,864 20,307	11 11 12 22 -% -%	70.5%	42,946 42,657 107,783 45,409 68.1% 67.8%	10,075 10,008 11,647 11,006	18,135 17,951 20,467 12,918 45.5%	13,695 13,672 26,671 17,833 42,3%	12 12 12 21 -%	47,873 30 80.1% 80.1%	41,917 41,643 106,070 41,808 61.9% 61.8%

Mainland China

· · · · · · · · · · · · · · · · · · ·			Quarter ended 31 De	c 2018					Quarter ended 30 Se	n 2018		
· · · · · · · · · · · · · · · · · · ·	Retail		Global	.0 2010			Retail		Global	p 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	C			C		and Wealth	C		Private	C	
		Commercial	and	Private	Corporate			Commercial	and		Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	96	157	160	_	12	425	88	145	145	_	71	449
Net fee income	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	-	-	 55	_	-	-	-		— 66	_		-
Other income	42	20			55	172	36	23			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)
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	_	-	-	_	-	-	-	-	-	-	-	_
Operating expenses	_	-	-	_	-	-	-	-	-	-	-	_
Share of profit in associates and joint ventures	_	-	-	_	-	-	-	-	-	-	-	_
<u>-</u>												
<u>-</u>			At 31 Dec 2018	3		<u>-</u>			At 30 Sep 2018			
Balance sheet data	\$m	\$m	At 31 Dec 2018 \$m	3 \$m	\$m	\$m	\$m	\$m	At 30 Sep 2018 \$m	\$m	\$m	\$m
Balance sheet data Loans and advances to customers (gross)	\$m 9,834	\$m 16,143			\$m —	\$m 39,216	\$m 9,817	\$m 16,400			\$m 20	\$m 39,993
			\$m	\$m					\$m	\$m		
Loans and advances to customers (gross)	9,834	16,143	\$m 13,227	\$m 12	-	39,216	9,817	16,400	\$m 13,740	\$m 16	20	39,993
Loans and advances to customers (gross) Loans and advances to customers (net)	9,834 9,775	16,143 15,985	\$m 13,227 13,207	\$m 12 12	_	39,216 38,979	9,817 9,780	16,400 16,237	\$m 13,740 13,726	\$m 16 16	20 20	39,993 39,779
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	49,760	39,216 38,979 103,239	9,817 9,780 11,764	16,400 16,237 19,242	\$m 13,740 13,726 24,639	\$m 16 16 16	20 20 46,849	39,993 39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	49,760	39,216 38,979 103,239	9,817 9,780 11,764	16,400 16,237 19,242	\$m 13,740 13,726 24,639	\$m 16 16 16	20 20 46,849	39,993 39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	49,760	39,216 38,979 103,239	9,817 9,780 11,764	16,400 16,237 19,242	\$m 13,740 13,726 24,639	\$m 16 16 16	20 20 46,849	39,993 39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 16 19	20 20 46,849 73	39,993 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 as originally reported	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%	49,760 28 98.4%	39,216 38,979 103,239 45,712 74.7%	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%	49,760 28 98.4%	39,216 38,979 103,239 45,712 74.7%	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%	49,760 28 98.4%	39,216 38,979 103,239 45,712 74.7%	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%	49,760 28 98.4%	39,216 38,979 103,239 45,712 74.7%	9,817 9,780 11,764 10,078	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 21 -%	98.4%	39,216 38,979 103,239 45,712 74.7%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567	\$m 13,740 13,726 24,639 18,752	\$m 16 16 16 19	20 20 46,849 73	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	5m 13,227 13,207 23,849 20,982 40.2%	\$m 12 12 12 12 21 %	49,760 28 98.4%	39,216 38,979 103,239 45,712 74.7%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3%	39,993 39,779 102,510 41,489 62,4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	Sm 12 12 12 21 -% -% - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - %	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3% 56.3%	39,93 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	5m 12 12 12 12 21 -% -%	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	5m 16 16 16 19 -% -% -%	20 46,849 73 56.3%	39,993 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	9,834 9,775 11,218 10,815 153.3%	16,143 15,985 18,400 13,866 49.5%	Sm 13,227 13,207 23,849 20,982 40.2%	Sm 12 12 12 21 -% -% - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - % - %	98.4% 98.4%	39,216 38,979 103,239 45,712 74.7% 74.8%	9,817 9,780 11,764 10,078 124.4%	16,400 16,237 19,242 12,567 51.4%	5m 13,740 13,726 24,639 18,752 40.7%	\$m 16 16 16 19 —%	20 20 46,849 73 56.3% 56.3%	39,93 39,779 102,510 41,489 62,4%

Mainland China

			Quarter ended 30 Ju	in 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global	.010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporato	
											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	340	563	604	_	318	1,825
Net fee income	32	34	17	_		83	120	129	57	_	(1)	305
Net income from financial instruments held for trading or managed on a fair value basis	(30)	(39)	(66)	_	205	70	(45)	(59)	5	_	185	86
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at						()	()					(
fair value through profit or loss	(26)	-	_	-	_	(26)	(57)	-	-	-	-	(57)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	7		_			7		_	_	_	_	
loss		_		_	(66)		-	98		_		-
Other income	76	51	138			199	192		271		167	728
Net operating income before change in expected credit losses and other credit impairment charges	141	184	234	-	254	813	550	731	937	_	669	2,887
Change in expected credit losses and other credit impairment charges	(16)	(9)	(1)			(26)	(53)	(84)	(8)		2	(143)
Net operating income	125	175	233		254	787	497	647	929		671	2,744
Total operating expenses	(178)	(102)	(93)	(1)	(120)	(494)	(696)	(386)	(364)	(4)	(471)	(1,921)
of which: staff expenses	(65)	(40)	(35)		(150)	(290)	(268)	(150)	(145)		(590)	(1,153)
Operating profit/(loss)	(53)	73	140	(1)	134	293	(199)	261	565	(4)	200	823
Share of profit in associates and joint ventures					599	599				_	2,032	2,032
Profit/(loss) before tax	(53)	73	140	(1)	733	892	(199)	261	565	(4)	2,232	2,855
Significant items - Totals												
Revenue	_	-	-	-	-	-	-	-	2	-	-	2
ECL	_	-	-	-	-	-	-	-	-	-	-	_
Operating expenses	_	-	-	-	-	-	-	-	-	-	-	_
Share of profit in associates and joint ventures	_	-	-	-	-	-	-	-	-	-	-	_
			At 30 Jun 2018	3					At 31 Dec 2018			
Balance sheet data	\$m	\$m	At 30 Jun 2018 \$m	3 \$m	\$m	\$m	\$m	\$m	At 31 Dec 2018 \$m	\$m	Şm	\$m
Balance sheet data Loans and advances to customers (gross)	\$m 10,109	\$m 16,757			\$m 15	\$m 41,339	\$m 9,834	\$m 16,143			\$m —	\$m 39,216
			\$m	\$m					\$m	\$m		
Loans and advances to customers (gross)	10,109	16,757	\$m 14,442	\$m 16	15	41,339	9,834	16,143	\$m 13,227	\$m 12	_	39,216
Loans and advances to customers (gross) Loans and advances to customers (net)	10,109 10,075	16,757 16,594	\$m 14,442 14,428	\$m 16 16	15 15	41,339 41,128	9,834 9,775	16,143 15,985	\$m 13,227 13,207	\$m 12 12	_	39,216 38,979
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	10,109 10,075 12,090	16,757 16,594 19,207	\$m 14,442 14,428 24,805	\$m 16 16 16	15 15 49,002	41,339 41,128 105,120	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	49,760	39,216 38,979 103,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	10,109 10,075 12,090	16,757 16,594 19,207	\$m 14,442 14,428 24,805	\$m 16 16 16	15 15 49,002	41,339 41,128 105,120	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	49,760	39,216 38,979 103,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	10,109 10,075 12,090	16,757 16,594 19,207	\$m 14,442 14,428 24,805	\$m 16 16 16	15 15 49,002	41,339 41,128 105,120	9,834 9,775 11,218	16,143 15,985 18,400	\$m 13,227 13,207 23,849	\$m 12 12 12	49,760	39,216 38,979 103,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 16 25	15 15 49,002 31	41,339 41,128 105,120 42,100	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	- - 49,760 28	39,216 38,979 103,239 45,712
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 16 25	15 15 49,002 31	41,339 41,128 105,120 42,100	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	- - 49,760 28	39,216 38,979 103,239 45,712
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 16 25	15 15 49,002 31	41,339 41,128 105,120 42,100	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	- - 49,760 28	39,216 38,979 103,239 45,712
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 25	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 25	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 25	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 25	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	10,109 10,075 12,090 10,025	16,757 16,594 19,207 12,988	\$m 14,442 14,428 24,805 19,031	\$m 16 16 16 25	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866	\$m 13,227 13,207 23,849 20,982	\$m 12 12 12 12 21	49,760 28	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	5m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4%	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%		39,216 38,979 103,239 45,712 66.5%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2% 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2% 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2% 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	10,109 10,075 12,090 10,025 126.2%	16,757 16,594 19,207 12,988 55,4%	Sm 14,442 14,428 24,805 19,031 39,7%	\$m 16 16 16 25 —%	15 15 49,002 31 47.2% 47.2%	41,339 41,128 105,120 42,100 60.8%	9,834 9,775 11,218 10,815 126.5%	16,143 15,985 18,400 13,866 52.8%	\$m 13,227 13,207 23,849 20,982 38.8%	\$m 12 12 12 12 21 -%	49,760 28 70.4% 70.4%	39,216 38,979 103,239 45,712 66.5% 66.6%

Middle East and North Africa

			Quarter ended 30 Jui	2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global			_	Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	156	112	145	- ·	47	460	151	123	153	Ş	10	437
Net fee income/(expense)	55	43	66	4	(1)	167	48	46	63	4	(1)	160
Net income from financial instruments held for trading or managed on a fair value basis	15	9	53		(7)	70	14	11	61	-	18	104
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	15	,	33		(7)	70	14	11	01		10	104
fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	_	2	_	_	2	_	_	(2)	_	1	(1)
Other income	3	1	3	_	835	842	3	_	_	_	(1)	2
Net operating income before change in expected credit losses and other credit impairment charges	229	165	269	4	874	1,541	216	180	275	4	27	702
Change in expected credit losses and other credit impairment charges	(4)	(40)	1	_	_	(43)	(19)	14	_	_	(1)	(6)
Net operating income	225	125	270	4	874	1,498	197	194	275	4	26	696
Total operating expenses	(155)	(73)	(86)	(3)	(31)	(348)	(156)	(79)	(85)	(3)	(22)	(345)
of which: staff expenses	(55)	(32)	(34)	(3)	(72)	(196)	(54)	(31)	(32)	(3)	(76)	(196)
Operating profit	70	52	184	1	843	1,150	41	115	190	1	4	351
Share of profit in associates and joint ventures			_		122	122	_	_	_	_	114	114
Profit before tax	70	52	184	1	965	1,272	41	115	190	1	118	465
		-								-		
Significant items - Totals												
Revenue	_	_	_	_	828	828	_	_	_	_	_	_
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(1)	_	(1)	_	(2)	(4)	_	_	(1)	_	_	(1)
Share of profit in associates and joint ventures	(±) —	_	-	_	(-)	-	_	_	(2)	_	_	- (2)
Since of profile associates and joint ventures												
			At 30 Jun 2019						At 31 Mar 2019	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,184	11,933	11,925	<u>-</u>	_	30,042	6,190	10,955	12,191	-	_	29,336
	6,184 5,808		11,925 11,808	_				10,955 9,948	12,191 12,077			29,336 27,823
Loans and advances to customers (gross)		11,933		_ _ _ 2		30,042	6,190			-	-	
Loans and advances to customers (gross) Loans and advances to customers (net)	5,808	11,933 10,893	11,808		_	30,042 28,509	6,190 5,798	9,948	12,077	_	_	27,823
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,808 5,952	11,933 10,893 11,986	11,808 15,575	2	 25,496	30,042 28,509 59,011	6,190 5,798 5,933	9,948 10,929	12,077 16,277	_ _ _ 3	 21,944	27,823 55,086
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,808 5,952	11,933 10,893 11,986	11,808 15,575	2	 25,496	30,042 28,509 59,011	6,190 5,798 5,933	9,948 10,929	12,077 16,277	_ _ _ 3	 21,944	27,823 55,086
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,808 5,952	11,933 10,893 11,986	11,808 15,575	2	 25,496	30,042 28,509 59,011	6,190 5,798 5,933	9,948 10,929	12,077 16,277	_ _ _ 3	 21,944	27,823 55,086
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	5,808 5,952 18,179	11,933 10,893 11,986 8,014	11,808 15,575 10,400	2 -	 25,496 	30,042 28,509 59,011 36,593	6,190 5,798 5,933 18,219	9,948 10,929 7,756	12,077 16,277 9,966	- - 3 -	21,944 —	27,823 55,086 35,941
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	5,808 5,952 18,179	11,933 10,893 11,986 8,014	11,808 15,575 10,400	2 -	 25,496 	30,042 28,509 59,011 36,593	6,190 5,798 5,933 18,219	9,948 10,929 7,756	12,077 16,277 9,966	- - 3 -	21,944 —	27,823 55,086 35,941
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	5,808 5,952 18,179	11,933 10,893 11,986 8,014	11,808 15,575 10,400	2 -	 25,496 	30,042 28,509 59,011 36,593	6,190 5,798 5,933 18,219	9,948 10,929 7,756	12,077 16,277 9,966	- - 3 -	21,944 —	27,823 55,086 35,941
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	5,808 5,952 18,179 67.7%	11,933 10,893 11,986 8,014	11,808 15,575 10,400 32.0%	2 — 75.0%		30,042 28,509 59,011 36,593 22.6%	6,190 5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	5,808 5,952 18,179 67.7%	11,933 10,893 11,986 8,014	11,808 15,575 10,400 32.0%	2 — 75.0%		30,042 28,509 59,011 36,593 22.6%	6,190 5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	5,808 5,952 18,179 67.7%	11,933 10,893 11,986 8,014	11,808 15,575 10,400 32.0%	2 — 75.0%		30,042 28,509 59,011 36,593 22.6%	6,190 5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	5,808 5,952 18,179 67.7%	11,933 10,893 11,986 8,014	11,808 15,575 10,400 32.0%	2 — 75.0%	25,496 — 3.5% 63.0%	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 — 81.5%	27,823 55,086 35,941 49.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Revenue	5,808 5,952 18,179 67.7%	11,933 10,893 11,986 8,014	11,808 15,575 10,400 32.0% 31.6%	2 - 75.0% 75.0%	25,496 — 3.5% 63.0%	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,808 5,952 18,179 67.7%	11,933 10,893 11,986 8,014	11,808 15,575 10,400 32.0% 31.6%	2 -75.0% 75.0%	25,496 — 3.5% 63.0%	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72.2%	9,948 10,929 7,756 43.9%	12,077 16,277 9,966 30.9%	75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44,2% 44,2%	11,808 15,575 10,400 32.0% 31.6%	2 - 75.0% 75.0%	25,496 - 3.5% 63.0%	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossia, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44,2% 44,2%	11,808 15,575 10,400 32.0% 31.6%	2 - 75.0% 75.0%	25,496 - 3.5% 63.0%	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44,2% 44,2%	11,808 15,575 10,400 32.0% 31.6%	2 75.0% 75.0% 	25,496 — 3.5% 63.0% — 828	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44,2% 44,2%	11,808 15,575 10,400 32.0% 31.6%	2 - 75.0% 75.0%	25,496 - 3.5% 63.0%	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Customer redress programmes	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44.2% 44.2%	11,808 15,575 10,400 32.0% 31.6%	2 75.0% 75.0% 	25,496 — 3.5% 63.0% — 828	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44.2% 44.2%	11,808 15,575 10,400 32.0% 31.6%	2 75.0% 75.0% 	25,496 	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72.2% 72.2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pair value more redress programmes Disposals, acquisitions and investment in new businesses Past service costs of giuranteed minimum pension benefits equalisation	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44.2% 44.2%	11,808 15,575 10,400 32.0% 31.6%	2 75.0% 75.0% 	25,496 - 3.5% 63.0% - 828 - - -	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72,2%	9,948 10,929 7,756 43,9% 43,9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44.2% 44.2%	11,808 15,575 10,400 32.0% 31.6%	2 75.0% 75.0% 	25,496 	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72.2% 72.2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 — 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pair value more redress programmes Disposals, acquisitions and investment in new businesses Past service costs of giuranteed minimum pension benefits equalisation	5,808 5,952 18,179 67.7% 67.2%	11,933 10,893 11,986 8,014 44.2% 44.2%	11,808 15,575 10,400 32.0% 31.6%	2 75.0% 75.0% 	25,496 - 3.5% 63.0% - 828 - - -	30,042 28,509 59,011 36,593 22.6% 48.2%	6,190 5,798 5,933 18,219 72.2% 72.2%	9,948 10,929 7,756 43.9% 43.9%	12,077 16,277 9,966 30.9% 30.5%	75.0% 75.0%	21,944 - 81.5% 81.5%	27,823 55,086 35,941 49.1% 49.0%

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Middle East and North Africa

-												
-			Quarter ended 31 De	ec 2018					Quarter ended 30 Se	p 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	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 value through profit or												
loss	_	_	(2)	_	(1)	(3)	_	_	1	_	2	3
Other income	2	_	(1)	_	7	8	3	_	(4)	_	_	(1)
Net operating income before change in expected credit losses and other credit impairment charges	209	156	257	4	42	668	217	152	252	4	38	663
Change in expected credit losses and other credit impairment charges	17	(29)	5	_	1	(6)	(26)	(76)	2	_	_	(100)
	226	127	262	4	43	662	191	76	254	4	38	563
Net operating income												
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	-	_	_	-	-	-	-	-	-	_	-	-
Operating expenses	-	_	_	_	-	-	_	_	_	_	_	_
Share of profit in associates and joint ventures	-	_	_	_	-	-	_	_	_	_	_	_
-			A+ 21 D 201						A+ 20 C 2016	,		
			At 31 Dec 201						At 30 Sep 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
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 (net)	5,918	9,764	13,148	_		28,830	5,850	10,298	12,820	_		28,968
Total external assets	6,073	10,650	16,627	3	20,756	54,109	6,005	11,157	16,787	_	20,737	54,686
Customer accounts	17,649	7,765	9,944	-	50	35,408	17,141	7,810	11,044	-	2	35,997
Income statement Metrics - Reported												
Cost efficiency ratio	77.0%	55.8%	31.5%	50.0%	40.5%	52.1%	66.4%	51.3%	31.3%	75.0%	50.0%	48.7%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	77.0%	55.8%	31.5%	50.0%	40.5%	52.1%	66.4%	51.3%	31.2%	75.0%	50.0%	48.6%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_	_	_	_	_	(1)	_	(1)
										(-)		(-)
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
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 30 Ju	ın 2018					Year to date 31 Dec	2010		
=	Retail		Global	111 2010			Retail		Global	2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T-1-1						T-+-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total Sm
Not believe the same	\$m	\$m	\$m	\$m	\$m 7	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	152	109	135	_		403	607	428	584	-	144	1,763
Net fee income/(expense)	49	40	71	4	(1)	163	190	157	249	16	(5)	607
Net income from financial instruments held for trading or managed on a fair value basis	14	10	51	_	30	105	51	40	189	-	5	285
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at	_	_	_	_	_	_	_	_	_		_	_
fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair value through profit or	_	_	_	_	_	_	_	_	_	_	_	_
loss	_	_	(6)	_	_	(6)	_	_	(2)	_	1	(1)
Other income	3	1	5	_	6	15	10	1	7	_	15	33
Net operating income before change in expected credit losses and other credit impairment charges	218	160	256	4	42	680	858	626	1,027	16	160	2,687
Change in expected credit losses and other credit impairment charges	(33)	(70)	4	-	42	(99)	(45)	(196)	30	10	2	(209)
Net operating income	185	90	260	4	42	581	813	430	1,057	16	162	2,478
	(167)	(77)	(84)		(13)	(343)	(630)	(322)	(324)	(9)	(72)	(1,357)
Total operating expenses of which: staff expenses	(50)	(29)	(31)	(2) (2)	(74)	(186)	(99)	(63)	(55)	(5)	(136)	(358)
	18	13	176	2	29	238	183	108	733	7	90	1,121
Operating profit	10	- 15	-	_	161		103	100	755	_	436	436
Share of profit in associates and joint ventures Profit before tax	18	13	176	2	190	161 399	183	108	733	7	526	1,557
Profit before tax	18	13	1/6		190	399	183	108	/33		526	1,557
Significant items - Totals												
		_	2		_	2	_		1		_	1
Revenue	_	_		_		_	_	_	1	_	_	_
ECL	_	_	_	_	_	_	_	_	_	_	_	
Operating expenses	_	_	_	_	-	_	_	-	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
=			At 30 Jun 2018	В					At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,456	11,381	12,914	·_	·_	30,751	6,311	10,811	13,271	·_	· –	30,393
Loans and advances to customers (net)	6,005	10,297	12,804	_	_	29,106	5,918	9,764	13,148	_	_	28,830
Total external assets	6,137	11,113	16,921	2	19,558	53,731	6,073	10,650	16,627	3	20,756	54,109
Customer accounts	17,558	7,723	8,924	_	2	34,207	17,649	7,765	9,944	_	50	35,408
	,	, .	-,-			.,.	, ,	,				
Income statement Metrics - Reported												
Cost efficiency ratio	76.6%	48.1%	32.8%	50.0%	31.0%	50.4%	73.4%	51.4%	31.5%	56.3%	45.0%	50.5%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	76.6%	48.1%	33.1%	50.0%	31.0%	50.6%	73.4%	51.4%	31.6%	56.3%	45.0%	50.5%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	-	-	_	-	-	_	-	-
Disposals, acquisitions and investment in new businesses	_	_	_	_	-	-	_	-	-	_	-	-
Fair value movements on financial instruments	_	-	2	_	-	2	-	-	2	(1)	-	1
Operating expenses												
Significant items												
Costs of structural reform	_	-	-	_	-	-	-	-	-	-	-	-
Customer redress programmes	_	-	_	-	-	-	-	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	_	-	_	-	-	-	-	-	-	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	-	_	-	-	-	-	-	-	-	-	-
Restructuring and other related costs	_	-	_	_	-	_	_	-	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_

North America

			Quarter ended 30 Ju	n 2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	337	327	117	36	15	832	335	323	131	36	27	852
Net fee income/(expense)	111	121	238	17	(8)	479	98	121	195	15	(5)	424
Net income from financial instruments held for trading or managed on a fair value basis	14	8	154	1	15	192	8	8	209	1	(7)	219
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at											(-7	
fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	_	8	_	5	13	_	_	(2)	_	4	2
Other income	15	5	45	1	106	172	13	5	48	1	112	179
Net operating income before change in expected credit losses and other credit impairment charges	477	461	562	55	133	1,688	454	457	581	53	131	1,676
Change in expected credit losses and other credit impairment charges	(20)	(27)	(8)	(2)	_	(57)	(22)	3	16	1	(1)	(3)
Net operating income	457	434	554	53	133	1,631	432	460	597	54	130	1,673
Total operating expenses	(474)	(234)	(404)	(57)	(96)	(1,265)	(478)	(244)	(433)	(54)	(85)	(1,294)
of which: staff expenses	(166)	(100)	(159)	(24)	(224)	(673)	(161)	(100)	(169)	(23)	(242)	(695)
Operating profit/(loss)	(17)	200	150	(4)	37	366	(46)	216	164	-	45	379
Share of profit in associates and joint ventures	` <u>-</u>	_	_	- '-	_	_	\ <u>-</u>	_	_	_	_	_
Profit/(loss) before tax	(17)	200	150	(4)	37	366	(46)	216	164	_	45	379
	(,			(-7			7.07					
Significant items - Totals												
Revenue	_	_	(4)	_	_	(4)	_	_	(3)	_	(1)	(4)
ECL	_	_	_	_	_	-	_	_	_	_	_	-
Operating expenses	(5)	(1)	(4)	(1)	(19)	(30)	_	(1)	(3)	_	(1)	(5)
Share of profit in associates and joint ventures	(5)	- (2)	-	(2)	(25)	(50)	_	(2)	(5)	_	-	(5)
State of profit in associates and joint ventures												
			At 30 Jun 2019	1					At 31 Mar 201	9		
Balance sheet data	Sm	Sm	At 30 Jun 2019 Sm		Sm	\$m	Sm	Sm	At 31 Mar 201		Sm	Sm
Balance sheet data Loans and advances to customers (gross)	\$m 40.225	\$m 44.961	\$m	\$m	\$m —	\$m 113.198	\$m 39.502	\$m 42.794	\$m	\$m	\$m —	\$m 110.401
Loans and advances to customers (gross)	40,225	44,961	\$m 22,208	\$m 5,804		113,198	39,502	42,794	\$m 22,574	\$m 5,531		110,401
Loans and advances to customers (gross) Loans and advances to customers (net)	40,225 39,967	44,961 44,772	\$m 22,208 22,152	\$m 5,804 5,802	-	113,198 112,693	39,502 39,246	42,794 42,621	\$m 22,574 22,527	\$m 5,531 5,529	_	110,401 109,923
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	40,225 39,967 42,014	44,961 44,772 50,336	\$m 22,208 22,152 201,767	\$m 5,804 5,802 7,005	99,609	113,198 112,693 400,731	39,502 39,246 41,214	42,794 42,621 48,034	\$m 22,574 22,527 186,946	\$m 5,531 5,529 6,731	 _ 102,738	110,401 109,923 385,663
Loans and advances to customers (gross) Loans and advances to customers (net)	40,225 39,967	44,961 44,772	\$m 22,208 22,152	\$m 5,804 5,802	-	113,198 112,693	39,502 39,246	42,794 42,621	\$m 22,574 22,527	\$m 5,531 5,529	_	110,401 109,923
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	40,225 39,967 42,014	44,961 44,772 50,336	\$m 22,208 22,152 201,767	\$m 5,804 5,802 7,005	99,609	113,198 112,693 400,731	39,502 39,246 41,214	42,794 42,621 48,034	\$m 22,574 22,527 186,946	\$m 5,531 5,529 6,731	 _ 102,738	110,401 109,923 385,663
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	40,225 39,967 42,014 61,123	44,961 44,772 50,336 41,293	\$m 22,208 22,152 201,767 23,486	\$m 5,804 5,802 7,005 7,212	99,609 2,286	113,198 112,693 400,731 135,400	39,502 39,246 41,214 59,439	42,794 42,621 48,034 39,482	\$m 22,574 22,527 186,946 21,152	\$m 5,531 5,529 6,731 7,530	- - 102,738 2,331	110,401 109,923 385,663 129,934
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	40,225 39,967 42,014	44,961 44,772 50,336	\$m 22,208 22,152 201,767	\$m 5,804 5,802 7,005	99,609	113,198 112,693 400,731	39,502 39,246 41,214	42,794 42,621 48,034	\$m 22,574 22,527 186,946	\$m 5,531 5,529 6,731	 _ 102,738	110,401 109,923 385,663
Loans and advances to customers (gross) Loans and advances to sustomers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	40,225 39,967 42,014 61,123	44,961 44,772 50,336 41,293	\$m 22,208 22,152 201,767 23,486	\$m 5,804 5,802 7,005 7,212	99,609 2,286	113,198 112,693 400,731 135,400	39,502 39,246 41,214 59,439	42,794 42,621 48,034 39,482	\$m 22,574 22,527 186,946 21,152	\$m 5,531 5,529 6,731 7,530	- - 102,738 2,331	110,401 109,923 385,663 129,934
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	40,225 39,967 42,014 61,123 99.4%	44,961 44,772 50,336 41,293 50.8%	\$m 22,208 22,152 201,767 23,486 71.9%	\$m 5,804 5,802 7,005 7,212	99,609 2,286 72.2%	113,198 112,693 400,731 135,400 74.9%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53,4%	\$m 22,574 22,527 186,946 21,152 74.5%	\$m 5,531 5,529 6,731 7,530	- 102,738 2,331 64.9%	110,401 109,923 385,663 129,934 77.2%
Loans and advances to customers (gross) Loans and advances to sustomers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	40,225 39,967 42,014 61,123	44,961 44,772 50,336 41,293	\$m 22,208 22,152 201,767 23,486	\$m 5,804 5,802 7,005 7,212	99,609 2,286	113,198 112,693 400,731 135,400	39,502 39,246 41,214 59,439	42,794 42,621 48,034 39,482	\$m 22,574 22,527 186,946 21,152	\$m 5,531 5,529 6,731 7,530	- - 102,738 2,331	110,401 109,923 385,663 129,934
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	40,225 39,967 42,014 61,123 99.4%	44,961 44,772 50,336 41,293 50.8%	\$m 22,208 22,152 201,767 23,486 71.9%	\$m 5,804 5,802 7,005 7,212	99,609 2,286 72.2%	113,198 112,693 400,731 135,400 74.9%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53,4%	\$m 22,574 22,527 186,946 21,152 74.5%	\$m 5,531 5,529 6,731 7,530	- 102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue	40,225 39,967 42,014 61,123 99.4%	44,961 44,772 50,336 41,293 50.8%	\$m 22,208 22,152 201,767 23,486 71.9%	\$m 5,804 5,802 7,005 7,212	99,609 2,286 72.2%	113,198 112,693 400,731 135,400 74.9%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53,4%	\$m 22,574 22,527 186,946 21,152 74.5%	\$m 5,531 5,529 6,731 7,530	- 102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue Revenue	40,225 39,967 42,014 61,123 99.4%	44,961 44,772 50,336 41,293 50.8%	\$m 22,208 22,152 201,767 23,486 71.9%	\$m 5,804 5,802 7,005 7,212	99,609 2,286 72.2%	113,198 112,693 400,731 135,400 74.9%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53,4%	\$m 22,574 22,527 186,946 21,152 74.5%	\$m 5,531 5,529 6,731 7,530	- 102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer erderes programmes	40,225 39,967 42,014 61,123 99.4%	44,961 44,772 50,336 41,293 50.8%	\$m 22,208 22,152 201,767 23,486 71.9%	\$m 5,804 5,802 7,005 7,212 103.6%	99,609 2,286 72.2%	113,198 112,693 400,731 135,400 74.9%	39,502 39,246 41,214 59,439 105,3%	42,794 42,621 48,034 39,482 53.4%	Sm 22,574 22,527 186,946 21,152 74.5%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	40,225 39,967 42,014 61,123 99,4% 98,3%	44,961 44,772 50,336 41,293 50.8%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53.4% 53.2%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer erderes programmes	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8%	\$m 22,208 22,152 201,767 23,486 71.9%	\$m 5,804 5,802 7,005 7,212 103.6%	99,609 2,286 72.2%	113,198 112,693 400,731 135,400 74.9%	39,502 39,246 41,214 59,439 105,3%	42,794 42,621 48,034 39,482 53.4%	Sm 22,574 22,527 186,946 21,152 74.5%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer rediess programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53.4% 53.2%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 77.2% 76.7%
Loans and advances to customers (gross) Loans and advances to sustomers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53.4% 53.2%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 77.2% 76.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53.4% 53.2%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53.4% 53.2%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9%	110,401 109,923 385,663 129,934 77.2% 76.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Costs of structural reform	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8% 50.5%	\$m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3% 105.3%	42,794 42,621 48,034 39,482 53,4% 53,2%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9% 101.9%	- 102,738 2,331 64.9% 63.6%	110,401 109,923 385,663 129,934 77.2% 76.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8% 50.5%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53,4%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9%	102,738 2,331 64.9% 63.6%	110,401 109,923 385,663 129,934 77.2% 76.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	40,225 39,967 42,014 61,123 99,4% 98.3%	44,951 44,772 50,336 41,293 50.8% 50.5%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3% 105.3%	42,794 42,621 48,034 39,482 53,4% 53,2%	Sm 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9% 101.9%	- 102,738 2,331 64.9% 63.6%	110,401 109,923 385,663 129,934 77.2% 76.7%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	40,225 39,967 42,014 61,123 99,4% 98.3%	44,961 44,772 50,336 41,293 50.8% 50.5%	5m 22,208 22,152 201,767 23,486 71.9% 70.7%	\$m 5,804 5,802 7,005 7,212 103.6% 101.8%	99,609 2,286 72.2% 57.9%	113,198 112,693 400,731 135,400 74.9% 73.0%	39,502 39,246 41,214 59,439 105.3%	42,794 42,621 48,034 39,482 53,4%	5m 22,574 22,527 186,946 21,152 74.5% 73.6%	\$m 5,531 5,529 6,731 7,530 101.9% 101.9%	102,738 2,331 64.9% 63.6%	110,401 109,923 385,663 129,934 77.2% 76.7%

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North America

-			0 1 1 124 0	2040					0 1 1205	2040		
=			Quarter ended 31 De	ec 2018					Quarter ended 30 Se	p 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	335	116	39	56	889	343	333	133	41	35	885
Net fee income/(expense)	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 basis	8	9	56	2	2	77	11	7	143	_	34	195
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at												
fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	(1)	(1)	3	_	5	6	_	_	7	_	4	11
Other income	13	7	43	1	(41)	23	16	5	54	2	105	182
Net operating income before change in expected credit losses and other credit impairment charges	463	474	428	60	148	1,573	477	466	577	59	161	1,740
Change in expected credit losses and other credit impairment charges	(31)	(17)	7	_		(41)	(9)	8	30	1		30
Net operating income	432	457	435	60	148	1,532	468	474	607	60	161	1,770
	(468)							(244)				
Total operating expenses		(222)	(388)	(56)	(108)	(1,242)	(475)		(406)	(58)	(120)	(1,303)
of which: staff expenses	(145)	(88)	(132)	(19)	(232)	(616)	(155)	(92)	(159)	(23)	(244)	(673)
Operating profit/(loss)	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Share of profit in associates and joint ventures												_
Profit/(loss) before tax	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Significant items - Totals												
Revenue	_	-	3	-	(2)	1	_	-	-	-	_	_
ECL	_	_	-	_	-	-	-	-	-	_	_	_
Operating expenses	_	_	_	_	(5)	(5)	_	_	-	_	(5)	(5)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	-	_	_	_
-			41.24.0	•					41.20.5 2044			
			At 31 Dec 201						At 30 Sep 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	39,156	42,747	21,079	5,669	-	108,651	40,081	42,006	19,330	5,615	-	107,032
Loans and advances to customers (net)	38,904	42,561	21,016	5,666	_	108,147	39,839	41,814	19,257	5,612	_	106,522
Total external assets	40,939	46,237	169,792	6,850	101,814	365,632	42,185	46,997	183,513	6,790	102,288	381,773
Customer accounts	57,048	41,130	24,658	8,173	2,282	133,291	57,665	40,011	22,751	8,152	2,499	131,078
Income statement Metrics - Reported	404.40/	45.00/	00.70/	02.20/	72.0%	70.00/	00.5%	53.40/	70.40/	00.70/	74.50/	74.00/
Cost efficiency ratio	101.1%	46.8%	90.7%	93.3%	73.0%	79.0%	99.6%	52.4%	70.4%	98.3%	74.5%	74.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	101.1%	46.8%	91.3%	93.3%	68.7%	78.7%	99.6%	52.4%	70.4%	98.3%	71.4%	74.6%
Adjusted cost enticency ratio	101.170	40.070	31.3/0	33.370	00.770	70.770	33.070	32.470	70.470	30.370	71.470	74.070
Revenue												
Significant items												
Customer redress programmes					_							
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
	_	_	- 3	_	(2)	1	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	3	_	(2)	1	_	_	_	_	_	_
Operating expenses												
Significant items												
Costs of structural reform	_	_	-	_	-	_	-	_	_	-	_	_
Customer redress programmes	_	-	-	-	-	-	-	-	_	-	-	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	-	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	-	-	-	-	-	-	-	-	-	-	-	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	— (5)	— (5)	_	_	_	_	— (5)	(5)

North America

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-			Quarter ended 30 Ju	ın 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	342	321	137	43	34	877	1,355	1,295	539	169	163	3,521
Net fee income/(expense)	113	122	252	19	(20)	486	431	481	936	72	55	1,975
Net income from financial instruments held for trading or managed on a fair value basis	3	8	199	2	32	244	30	34	542	5	117	728
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at												
fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	-	_	3	_	6	9	(1)	(1)	23	_	15	36
Other income	17	7	54	8	85	171	78	24	193	13	157	465
Net operating income before change in expected credit losses and other credit impairment charges	475	458	645	72	137	1,787	1,893	1,833	2,233	259	507	6,725
Change in expected credit losses and other credit impairment charges	2	47	140	(1)	(1)	187	(50)	79	194	4	(4)	223
Net operating income	477	505	785	71	136	1,974	1,843	1,912	2,427	263	503	6,948
Total operating expenses	(505)	(233)	(418)	(63)	(117)	(1,336)	(1,940)	(944)	(1,689)	(237)	(1,339)	(6,149)
of which: staff expenses	(156)	(91)	(158)	(24)	(243)	(672)	(614)	(367)	(607)	(92)	(984)	(2,664)
Operating profit/(loss)	(28)	272	367	8	19	638	(97)	968	738	26	(836)	799
Share of profit in associates and joint ventures		_	_	_	_	_		_	_	_		_
Profit/(loss) before tax	(28)	272	367	8	19	638	(97)	968	738	26	(836)	799
	, -,				•		, ,				44	
Significant items - Totals												
Revenue	(7)	_	2	_	(1)	(6)	(7)	_	8	_	(96)	(95)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(22)	(22)	(16)	_	(55)	_	(905)	(976)
Share of profit in associates and joint ventures	_	_	_	_	(22)	(22)	(10)	_	(55)	_	(505)	(570)
Since of profile in associates and joint ventures												
-			At 30 Jun 2018	В					At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	39,125	40,062	19,742	5,986	_	104,914	39,156	42,747	21,079	5,669	_	108,651
Loans and advances to customers (net)	38,880	39,853	19,645	5,983	_	104,361	38,904	42,561	21,016	5,666	-	108,147
Total external assets	41,047	44,921	184,690	7,119	108,060	385,837	40,939	46,237	169,792	6,850	101,814	365,632
Customer accounts	57,526	42,467	25,393	8,097	2,253	135,736	57,048	41,130	24,658	8,173	2,282	133,291
Income statement Metrics - Reported												
Cost efficiency ratio	106.3%	50.9%	64.8%	87.5%	85.4%	74.8%	102.5%	51.5%	75.6%	91.5%	264.1%	91.4%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	104.8%	50.9%	65.0%	87.5%	68.8%	73.3%	101.3%	51.5%	73.4%	91.5%	72.0%	75.9%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	-	_	_	_	_	-	_
Disposals, acquisitions and investment in new businesses	(7)	_	_	_	(1)	(8)	(7)	_	_	_	(96)	(103)
Fair value movements on financial instruments	_	_	2	_	_	2	_	_	8	_	_	8
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	(3)	(3)	_	_	_	_	(13)	(13)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	(19)	(19)	(16)	_	(55)	_	(892)	(963)
					(40)	(40)	(10)		(33)		(032)	(203)

US

			Quarter ended 30 Ju	n 2019					Quarter ended 31 Ma	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	215	198	90	36	7	546	218	193	106	36	10	563
Net fee income/(expense)	61	55	210	17	(9)	334	53	56	173	15	(5)	292
Net income from financial instruments held for trading or managed on a fair value basis	7		140	1	10	158	2	1	180	1	(9)	175
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,			=	-			_	=		=	(-)	
measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	_	8	_	5	13	_	_	(2)	_	4	2
Other income	13	2	45	1	92	153	11	2	47	1	99	160
Net operating income before change in expected credit losses and other credit impairment charges	296	255	493	55	105	1,204	284	252	504	53	99	1,192
Change in expected credit losses and other credit impairment charges	(12)	(9)	(2)	(2)	_	(25)	(22)	(6)	17	1	_	(10)
Net operating income	284	246	491	53	105	1,179	262	246	521	54	99	1,182
Total operating expenses	(324)	(143)	(369)	(57)	(85)	(978)	(328)	(154)	(400)	(54)	(75)	(1,011)
of which: staff expenses	(115)	(66)	(145)	(24)	(165)	(515)	(108)	(64)	(155)	(23)	(182)	(532)
Operating profit/(loss)	(40)	103	122	(4)	20	201	(66)	92	121		24	171
Share of profit in associates and joint ventures	1 2	_	_	- '-	_	_		_	_	_	_	_
Profit/(loss) before tax	(40)	103	122	(4)	20	201	(66)	92	121	_	24	171
	(1-5)			(-)			(55)					
Significant items - Totals												
Revenue	_	_	(3)	_	_	(3)	_	_	(2)	_	(1)	(3)
ECL	_	_	-	_	_	(5)	_	_	(2)	_	-	-
Operating expenses	(5)	(1)	(2)	(1)	(14)	(23)	_	(1)	(1)	_	(1)	(3)
Share of profit in associates and joint ventures	(5)	(±) —	(2)	-	- (14)	(23)	_	(1)	(1)		(±) —	(5)
Share of profit in associates and joint ventures												
			At 30 Jun 2019				-		At 31 Mar 2019	9		
Balance sheet data	\$m	Śm	At 30 Jun 2019 Sm		Sm	Śm	Sm	Śm	At 31 Mar 2019 Sm		Sm	Śm
Balance sheet data Loans and advances to customers (eross)	\$m 17.148	\$m 25,501	\$m	\$m	\$m —	\$m 67.266	\$m 16.997	\$m 24,439	\$m	\$m	\$m —	\$m 66.129
Loans and advances to customers (gross)	17,148	25,501	\$m 18,813	\$m 5,804	-	67,266	16,997	24,439	\$m 19,162	\$m 5,531		66,129
Loans and advances to customers (gross) Loans and advances to customers (net)	17,148 17,027	25,501 25,439	\$m 18,813 18,774	\$m 5,804 5,802	_ (1)	67,266 67,041	16,997 16,876	24,439 24,384	\$m 19,162 19,127	\$m 5,531 5,529	_	66,129 65,916
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	17,148 17,027 18,169	25,501 25,439 26,775	\$m 18,813 18,774 186,429	\$m 5,804 5,802 6,937	— (1) 73,842	67,266 67,041 312,152	16,997 16,876 17,997	24,439 24,384 25,641	\$m 19,162 19,127 173,320	\$m 5,531 5,529 6,663	- - 77,578	66,129 65,916 301,199
Loans and advances to customers (gross) Loans and advances to customers (net)	17,148 17,027	25,501 25,439	\$m 18,813 18,774	\$m 5,804 5,802	_ (1)	67,266 67,041	16,997 16,876	24,439 24,384	\$m 19,162 19,127	\$m 5,531 5,529	_	66,129 65,916
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	17,148 17,027 18,169	25,501 25,439 26,775	\$m 18,813 18,774 186,429	\$m 5,804 5,802 6,937	— (1) 73,842	67,266 67,041 312,152	16,997 16,876 17,997	24,439 24,384 25,641	\$m 19,162 19,127 173,320	\$m 5,531 5,529 6,663	- - 77,578	66,129 65,916 301,199
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	— (1) 73,842 260	67,266 67,041 312,152 82,260	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	- - 77,578 150	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	17,148 17,027 18,169	25,501 25,439 26,775	\$m 18,813 18,774 186,429	\$m 5,804 5,802 6,937	— (1) 73,842	67,266 67,041 312,152	16,997 16,876 17,997	24,439 24,384 25,641	\$m 19,162 19,127 173,320	\$m 5,531 5,529 6,663	- - 77,578	66,129 65,916 301,199
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	— (1) 73,842 260	67,266 67,041 312,152 82,260	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	- - 77,578 150	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427 56.1%	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	(1) 73,842 260 81.0%	67,266 67,041 312,152 82,260 81.2%	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229 61.1%	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	 77,578 150 75.8%	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	— (1) 73,842 260	67,266 67,041 312,152 82,260	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	- - 77,578 150	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427 56.1%	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	(1) 73,842 260 81.0%	67,266 67,041 312,152 82,260 81.2%	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229 61.1%	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	 77,578 150 75.8%	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427 56.1%	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	(1) 73,842 260 81.0%	67,266 67,041 312,152 82,260 81.2%	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229 61.1%	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	 77,578 150 75.8%	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Bignificant items	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427 56.1%	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	(1) 73,842 260 81.0%	67,266 67,041 312,152 82,260 81.2%	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229 61.1%	\$m 19,162 19,127 173,320 15,586	\$m 5,531 5,529 6,663 7,530	 77,578 150 75.8%	66,129 65,916 301,199 78,950
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427 56.1%	\$m 18,813 18,774 186,429 17,759	\$m 5,804 5,802 6,937 7,212	(1) 73,842 260 81.0%	67,266 67,041 312,152 82,260 81.2%	16,997 16,876 17,997 33,455	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79.4%	\$m 5,531 5,529 6,663 7,530	77,578 150 75.8%	66,129 65,916 301,199 78,950 84.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	17,148 17,027 18,169 33,602 109.5%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103,6% 101.8%	(1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	17,148 17,027 18,169 33,602	25,501 25,439 26,775 23,427 56.1%	5m 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103.6%	(1) 73,842 260 81.0%	67,266 67,041 312,152 82,260 81.2%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1%	Sm 19,162 19,127 173,320 15,586 79.4%	\$m 5,531 5,529 6,663 7,530 101.9%	77,578 150 75.8%	66,129 65,916 301,199 78,950 84.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	17,148 17,027 18,169 33,602 109.5%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103,6% 101.8%	(1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	17,148 17,027 18,169 33,602 109.5%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103,6% 101.8%	(1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	17,148 17,027 18,169 33,602 109.5%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103,6% 101.8%	(1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	17,148 17,027 18,169 33,602 109.5%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103.6% 101.8%		67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,139 78,950 84.8% 84.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	17,148 17,027 18,169 33,602 109.5%	25,501 25,439 26,775 23,427 56.1% 55.7%	Sm 18,813 18,774 186,429 17,759 74.8%	\$m 5,804 5,802 6,937 7,212 103.6% 101.8%	- (1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5% 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8% 84.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	17,148 17,027 18,169 33,602 109.5% 107.8%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8% 74.0%	\$m 5,804 5,802 6,937 7,212 103.6% 101.8%	- (1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4% 78.9%	\$m 5.531 5.529 6.663 7.530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8% 84.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pair value more more programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	17,148 17,027 18,169 33,602 109.5% 107.8%	25,501 25,439 26,775 23,427 56.1% 55.7%	Sm 18,813 18,774 186,429 17,759 74.8% 74.0%	\$m 5,804 5,802 6,937 7,212 103.6% 101.8%	- (1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5% 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4% 78.9%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8% 84.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	17,148 17,027 18,169 33,602 109.5% 107.8%	25,501 25,439 26,775 23,427 56.1% 55.7%	5m 18,813 18,774 186,429 17,759 74.8% 74.0%	\$m 5,804 5,802 6,937 7,212 103.6% 101.8%	- (1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4% 78.9%	\$m 5.531 5.529 6.663 7.530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8% 84.4%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Pair value more more programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation	17,148 17,027 18,169 33,602 109.5% 107.8%	25,501 25,439 26,775 23,427 56.1% 55.7%	Sm 18,813 18,774 186,429 17,759 74.8% 74.0%	\$m 5,804 5,802 6,937 7,212 103.6% 101.8%	- (1) 73,842 260 81.0% 67.6%	67,266 67,041 312,152 82,260 81.2% 79.1%	16,997 16,876 17,997 33,455 115.5% 115.5%	24,439 24,384 25,641 22,229 61.1% 60.7%	Sm 19,162 19,127 173,320 15,586 79,4% 78.9%	\$m 5,531 5,529 6,663 7,530 101.9% 101.9%	77,578 150 75.8% 74.0%	66,129 65,916 301,199 78,950 84.8% 84.4%

_			Quarter ended 31 De	c 2018					Quarter ended 30 Se	p 2018		
-	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T-4-1						T-4-1
	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	221	204	88	39	34	586	221	201	105	41	12	580
Net fee income/(expense)	56	59	182	18	4	319	57	57	206	16	(16)	320
Net income from financial instruments held for trading or managed on a fair value basis	1	1	43	1	3	49	5	_	124	1	33	163
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	_	3	_	5	8	_	_	7	_	4	11
					68							
Other income	9	4	42	2		125	14	1	55	1	86	157
Net operating income before change in expected credit losses and other credit impairment charges	287	268	358	60	114	1,087	297	259	497	59	119	1,231
Change in expected credit losses and other credit impairment charges	(21)	(7)	7	_	_	(21)	(11)	4	30	1	_	24
Net operating income	266	261	365	60	114	1,066	286	263	527	60	119	1,255
Total operating expenses	(320)	(139)	(357)	(55)	(97)	(968)	(336)	(152)	(371)	(59)	(111)	(1,029)
of which: staff expenses	(99)	(57)	(121)	(20)	(186)	(483)	(106)	(58)	(146)	(23)	(189)	(522)
	(54)	122	8	5	17	98	(50)	111	156	1	8	226
Operating profit/(loss)			-	,							۰	
Share of profit in associates and joint ventures	_						_	_				_
Profit/(loss) before tax	(54)	122	8	5	17	98	(50)	111	156	1	8	226
Significant items - Totals												
Revenue	_	_	2	_	(2)	_	_	_	_	_	_	_
ECL	_			_	_	_		_	_	_	_	_
	_	_	_	_		(4)	_	_	_	_		
Operating expenses	_	_	_	_	(4)		_	_	_	_	(4)	(4)
Share of profit in associates and joint ventures	_	_	_	_	-	-	_	_	_	_	-	_
			At 31 Dec 2018	3					At 30 Sep 2018	3		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	17,032	23,874	17,659	5,669	-	64,234	16,922	24,088	16,221	5,615	-	62,846
	16,915	23,823	17,605	5,666	_	64,009	16,812	24,037	16,156	5,612		62,617
Loans and advances to customers (net)												
Total external assets	18,264	25,072	158,252	6,781	77,638	286,007	18,241	25,336	171,948	6,721	77,946	300,192
Customer accounts	32,604	23,404	17,992	8,173	350	82,523	32,044	22,296	16,618	8,152	589	79,699
Income Statement Metrics												
	111.5%	51.9%	99.7%	91.7%	85.1%	89.1%	113.1%	58.7%	74.6%	100.0%	93.3%	83.6%
Cost efficiency ratio	111.5%	51.9%	99.7%	91.7%	85.1%	89.1%	113.1%	58.7%	74.6%	100.0%	93.3%	83.6%
Cost efficiency ratio	111.5%	51.9%	99.7%	91.7%	85.1%	89.1%	113.1%	58.7%	74.6%	100.0%	93.3%	83.6%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported												
Cost efficiency ratio	111.5% 111.5%	51.9% 51.9%	99.7%	91.7% 91.7%	85.1% 80.2%	89.1% 88.7%	113.1% 113.1%	58.7% 58.7%	74.6% 74.6%	100.0%	93.3% 89.9%	83.6% 83.3%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported												
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported												
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio												
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items												
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes					80.2%							
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes					80.2%		113.1%				89.9%	
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes		51.9% — —	100.3% — —	91.7% — —	80.2% — —	88.7% — —	113.1% _ _	58.7% — —			89.9% — —	83.3% — —
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses		51.9% — —	100.3% — —	91.7% — —	80.2% - (2) - -	88.7%	113.1% _ _	58.7% — —			89.9% 	83.3% - - - -
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural eform Customer redress programmes Disposals, acquisitions and investment in new businesses Past service costs of guaranteed minimum pension benefits equalisation		51.9% — —	100.3% — —	91.7% — —	80.2% — (2)	88.7%	113.1% _ _	58.7% — —			89.9% 	83.3%
Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses		51.9% — —	100.3% — —	91.7% — —	80.2% - (2) - -	88.7%	113.1% _ _	58.7% — —			89.9% 	83.3% - - - -

-			Quarter ended 30 Ju	in 2018					Year to date 31 Dec	2010		
-	Retail		Global	111 2010			Retail		Global	2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
			Markets			Total	Management	Banking		Banking		Total
	Management	Banking		Banking	Centre Sm				Markets		Centre	Total \$m
Making and Income	\$m	\$m	\$m	\$m	Şm 9	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	224	192	112	43	-	580	880	779	434	169	62	2,324
Net fee income/(expense)	63	57	215	18	(19)	334	238	225	812	70	(65)	1,280
Net income from financial instruments held for trading or managed on a fair value basis	(4)	_	180	2	28	206	4	2	471	5	112	594
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	_	_	_	_	_	-	-	_	_	_	-	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or			_		_							
loss	_	- 3	3	- (2)	7 88	10	-	-	23	-	16	39
Other income	14		52	(2)		155	67	10	191	15	219	502
Net operating income before change in expected credit losses and other credit impairment charges	297	252	562	61	113	1,285	1,189	1,016	1,931	259	344	4,739
Change in expected credit losses and other credit impairment charges	(2)	36	143		(1)	176	(37)	43	194	5	(4)	201
Net operating income	295	288	705	61	112	1,461	1,152	1,059	2,125	264	340	4,940
Total operating expenses	(358)	(142)	(384)	(63)	(102)	(1,049)	(1,358)	(585)	(1,500)	(240)	(1,301)	(4,984)
of which: staff expenses	(107)	(57)	(146)	(24)	(183)	(517)	(421)	(233)	(559)	(93)	(760)	(2,066)
Operating profit/(loss)	(63)	146	321	(2)	10	412	(206)	474	625	24	(961)	(44)
Share of profit in associates and joint ventures	_	_	_	_	_		_	_	_	_	_	
Profit/(loss) before tax	(63)	146	321	(2)	10	412	(206)	474	625	24	(961)	(44)
Significant items - Totals												
Revenue	(7)	-	2	_	(1)	(6)	(7)	-	7	-	(97)	(97)
ECL	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(23)	(23)	(16)	_	_	_	(904)	(920)
Share of profit in associates and joint ventures	_	_	_	_	_	_		_	_	_		
			At 30 Jun 201						At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	16,798	22,894	16,635	5,986	-	62,313	17,032	23,874	17,659	5,669	_	64,234
Loans and advances to customers (net)	16,688	22,839	16,547	5,983	-	62,057	16,915	23,823	17,605	5,666	_	64,009
Total external assets	17,962	23,911	171,553	7,051	84,667	305,144	18,264	25,072	158,252	6,781	77,638	286,007
Customer accounts	32,667	23,506	19,736	8,097	535	84,541	32,604	23,404	17,992	8,173	350	82,523
Income Statement Metrics												
Cost efficiency ratio	120.5%	56.3%	68.3%	103.3%	90.3%	81.6%	114.2%	57.6%	77.7%	92.7%	378.2%	105.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	117.8%	56.3%	68.6%	103.3%	69.3%	79.5%	112.2%	57.6%	78.0%	92.7%	90.0%	84.0%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	(7)	_	_	_	(1)	(8)	(7)	_	_	_	(96)	(103)
Fair value movements on financial instruments	_	_	2	_	_	2	_	_	7	_	_	7
Tall Value movements on minuted managements			-			-						
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	-	-	-	_	-	-	_	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	-	-	_	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	-	-	_	_	-	-	_	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	(3)	(3)	-	-	-	_	(11)	(11)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	(20)	(20)	(16)	_	_	_	(893)	(909)

Latin America

i i			Quarter ended 30 Ju	n 2019					Quarter ended 31 M	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	Śm	Śm	\$m	\$m	Śm	\$m	Śm	Śm	\$m	\$m	\$m	\$m
Net interest income/(expense)	381	147	71	· · · · · ·	(31)	568	368	135	83	-	(77)	509
Net fee income	98	18	17	_	4	137	83	25	17	_	(2)	123
Net income from financial instruments held for trading or managed on a fair value basis	5	5	73	_	104	187	58	13	58	_	86	215
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,	•	•	,,		204	10,						
measured at fair value through profit or loss	7	_	_	_	1	8	15	2	_	_	(2)	15
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or											(-)	
loss	14	3	1	_	9	27	48	1	_	_	(2)	47
Other income/(expense) ¹	25	10	_	_	(33)	2	66	19	2	_	(25)	62
Net operating income before change in expected credit losses and other credit impairment charges	530	183	162	_	54	929	638	195	160	_	(22)	971
Change in expected credit losses and other credit impairment charges	(95)	(24)	3	_	(3)	(119)	(100)	(16)	_	_	1	(115)
Net operating income	435	159	165		51	810	538	179	160	_	(21)	856
Total operating expenses	(341)	(87)	(64)	_	(38)	(530)	(324)	(86)	(65)	_	(4)	(479)
of which: staff expenses	(100)	(21)	(18)	_	(64)	(203)	(96)	(21)	(17)		(61)	(195)
Operating profit	94	72	101		13	280	214	93	95		(25)	377
Share of profit in associates and joint ventures	7	1	101		- 15	9	214	95		_	(25)	
Profit before tax	101	73	102		13	289	214	93	95		(25)	377
Significant items - Totals												
Revenue	_	-	(2)	-	(1)	(3)	_	-	(7)	_	-	(7)
ECL	-	-	-	-	-	_	-	-	-	-	_	_
Operating expenses	(3)	(1)	(1)	-	(4)	(9)	(1)	-	(1)	-	(1)	(3)
Share of profit in associates and joint ventures	_	-	-	-	-	_	_	-	-	-	-	-
			At 30 Jun 2019						At 31 Mar 201			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,824	7,486	8,983	-	5	24,298	7,395	7,253	8,091	_	3	22,742
Loans and advances to customers (net)	7,257	7,227	8,951	-	5	23,440	6,826	7,014	8,053	-	3	21,896
Total external assets	12,922	10,050	18,887	-	9,462	51,321	12,565	9,848	18,498	-	9,561	50,472
Customer accounts	13,180	7,981	4,041	-	1,254	26,456	12,932	7,490	5,661	-	528	26,611
Income statement Metrics - Reported												
Cost efficiency ratio	64.3%	47.5%	39.5%	-%	70.4%	57.1%	50.8%	44.1%	40.6%	-%	(18.2)%	49.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	63.8%	47.0%	38.4%	-%	61.8%	55.9%	50.6%	44.1%	38.3%	-%	(13.6)%	48.7%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	-	-	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	(1)	(1)	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	(2)	_	- '-	(2)	_	_	(7)	_	_	(7)
			• • •			` '						
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses			_	_	_		_	_	_	_	_	_
Restructuring and other related costs	(3)	(1)	(1)		(4)	(9)	(1)	_	(1)	_	(1)	(3)
	(3)	(1)	(1) —		(4)	(9)	(1)	_	(1)	_	(1)	(5)
Past service costs of guaranteed minimum pension benefits equalisation	_	_		_		Ξ	_	_		_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	-	_	_	_	_	_	_	_	_	_
Other Harris												
Other Items										_	(24)	(2.4)
Loss on net monetary position ¹	_	_	_	_	(44)	(44)	_	_	_	_	(34)	(34)

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current quarter is a decrease in the Group's profit before tax of \$12m, comprising a increase in revenue of \$15m, a increase in ECL of \$3m and a increase in operating expenses of \$24m.

Latin America

-			Quarter ended 31 D	2010					Quarter ended 30 Se	- 2010		
	D-4-1			ec 2018			D-4-1			:p 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 basis	(15)	3	57	_	168	213	121	26	56	_	(64)	139
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	11	1	_	_	_	12	9	_	_	_	(1)	8
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	7	_	(2)	-	10	15	10	3	1	-	(7)	7
Other income/(expense) ¹	36	6	6	-	(43)	5	(98)	(19)	(2)	-	(25)	(144)
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)
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	16	38	97	(1)	23	173	56	41	83		(140)	40
Share of profit in associates and joint ventures	2	-	-	(1)	23	7	50	41	- 65	_	(140)	40
Profit before tax	18	38	97	(1)	23	175	56	41	83		(140)	40
FIGUR DEIDLE CON	18	30	3/	(1)	45	1/3	JÖ.	41	0.0		(140)	40
Significant items - Totals												
Revenue		_	4	_	23	27	_					
ECL ECL	_	_	4	_	23	27	_	_	_	_	_	_
									_	_		
Operating expenses	-	-	_	_	_	-	_	-	_	_	-	_
Share of profit in associates and joint ventures	_	-	_	_	_	_	-	_	-	_	-	_
-			41.24.5 204	•					41.205. 204			_
Bullion of the Artist	*	Sm	At 31 Dec 201		*	Sm	A	*	At 30 Sep 2018		*	· · ·
Balance sheet data	\$m		\$m	\$m	\$m		\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,104	7,252	7,588	_	4	21,948	7,076	7,295	7,774	_	4	22,149
Loans and advances to customers (net)	6,534	7,015	7,546	_	3	21,098	6,513	7,057	7,732	_	4	21,306
Total external assets	11,905	9,944	18,541	_	8,862	49,252	14,512	12,060	18,725	_	2,081	47,378
Customer accounts	12,892	6,949	5,009	_	1,116	25,966	12,316	6,897	4,075	_	871	24,159
Income statement Metrics - Reported												
Cost efficiency ratio	68.0%	55.8%	39.9%	-%	72.9%	61.8%	63.7%	50.6%	42.6%	-%	43.4%	64.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	68.0%	55.8%	40.9%	-%	88.2%	63.6%	63.7%	50.6%	42.6%	-%	43.4%	64.1%
Revenue												
Significant items												
Customer redress programmes	_	-	-	-	-	_	-	-	-	_	-	_
Disposals, acquisitions and investment in new businesses	_	_	-	-	24	24	_	-	-	-	-	_
Fair value movements on financial instruments	-	_	4	_	(1)	3	-	_	-	-	-	_
Operating expenses												
Significant items												
Costs of structural reform	-	_	-	_	-	-						
Customer redress programmes	_	-	-	-	-	_	-	-	-	-	-	_
Disposals, acquisitions and investment in new businesses	_	-	-	-	-	_	-	-	-	-	-	_
Restructuring and other related costs	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_
Other Items												
Loss on net monetary position ¹	_	_	_	_	(42)	(42)	_	_	_	_	(94)	(94)
2033 on net monetary position					* *						* *	

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current quarter is a decrease in the Group's profit before tax of \$12m, comprising a increase in revenue of \$15m, a increase in ECL of \$3m and a increase in operating expenses of \$24m.

Latin America

-			Quarter ended 30 Ju	- 2010					Year to date 31 Dec	2040		
=	D-4-1			11 2018			D-4-1			2018		
	Retail		Global	Clabal			Retail		Global	Clabal		
	Banking		Banking	Global	C		Banking	6	Banking	Global	C	
	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	1,423	487	334	_	(224)	2,020
Net fee income	81	29	17	_	_	127	346	107	60	_	(15)	498
Net income from financial instruments held for trading or managed on a fair value basis	124	24	70	_	45	263	262	63	237	_	173	736
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	(5)	1	-	_	-	(4)	16	3	-	-	(1)	18
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	1	1	-	-		2	25	5	(1)	-	. 3	32
Other income/(expense) ¹	(77)	(11)	3	_	(15)	(100)	(138)	(26)	13	_	(91)	(242)
Net operating income before change in expected credit losses and other credit impairment charges	469	163	173	-	(6)	799	1,934	639	643	_	(155)	3,062
Change in expected credit losses and other credit impairment charges	(102)	(15)	3	_	(2)	(116)	(470)	(106)	1	_	5	(570)
Net operating income	367	148	176	-	(8)	683	1,464	533	644	_	(149)	2,492
Total operating expenses	(324)	(91)	(67)	-	(21)	(503)	(1,300)	(355)	(266)	(1)	(13)	(1,935)
of which: staff expenses	(99)	(21)	(18)	_	(62)	(200)	(396)	(84)	(65)	_	(238)	(783)
Operating profit	43	57	109	-	(29)	180	164	178	378	(1)	(162)	557
Share of profit in associates and joint ventures	_	_	_	_	_	_	2	_	_	_	_	2
Profit before tax	43	57	109	_	(29)	180	166	178	378	(1)	(162)	559
					, ,,					, ,	, , ,	
Significant items - Totals												
Revenue	_	_	5	_	(22)	(17)	_	_	10	_	(16)	(6)
ECL	_	_	_	_	(==/	-	_	_	_	_	-	-
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Sitale of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
-			At 30 Jun 2018	3					At 31 Dec 2018			
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,835	7,257	6,713	-	4	20,809	7,104	7,252	7,588	_	4	21,948
Loans and advances to customers (net)	6,274	7,063	6,679	_	4	20,020	6,534	7,015	7,546	_	3	21,098
Total external assets	13,703	11,595	17,357	1	2,427	45,083	11,905	9,944	18,541	_	8,862	49,252
Customer accounts	12,282	6,451	3,896	_	49	22,678	12,892	6,949	5,009	_	1,116	25,966
Income statement Metrics - Reported												
Cost efficiency ratio	69.1%	55.8%	38.7%	-%	(350.0)%	63.0%	67.2%	55.6%	41.4%	-%	(8.4)%	63.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	69.1%	55.8%	39.9%	-%	131.3%	61.6%	67.2%	55.6%	42.0%	-%	(9.4)%	63.1%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	(22)	(22)	_	_	_	_	(15)	(15)
Fair value movements on financial instruments	_	_	- 5	_	(22)	5	_	_	10	_	(1)	9
			-			-					1-7	
Operating expenses												
Significant items												
Costs of structural reform												
Customer redress programmes	-	-	-	-	-	-	-	-	-	-	-	-
Disposals, acquisitions and investment in new businesses	-	_	-	-	-	-	-	-	-	-	_	_
Restructuring and other related costs	-	-	_	_	-	_	_	-	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	_	_	_
Other Items												
Loss on net monetary position ¹	-	-	_	_	-	_	_	-	_	_	(136)	(136)

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current quarter is a decrease in the Group's profit before tax of \$12m, comprising a increase in revenue of \$15m, a increase in ECL of \$3m and a increase in operating expenses of \$24m.

Mexico

			Quarter ended 30 Jui	n 2019					Quarter ended 31 M	ar 2019		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	291	88	23	_	(36)	366	293	82	46	-	(46)	375
Net fee income	86	8	12	-	-	106	68	13	14	_	-	95
Net income from financial instruments held for trading or managed on a fair value basis	5	3	43	_	43	94	6	2	24	-	48	80
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	-	-	-	-	-	_	_	-	_	-	-	-
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss				-	-	_	-		_	-	_	
Other income/(expense)	26	9	(1)	-	14	48	67	27	11		12	107
Net operating income before change in expected credit losses and other credit impairment charges	408	108	77	-	21	614	434	124	85	-	14	657
Change in expected credit losses and other credit impairment charges	(84)	(18)	2	-		(100)	(93)	(6)	1			(98)
Net operating income	324	90	79	-	21	514	341	118	86	-	14	559
Total operating expenses	(257)	(51)	(34)	-	(10)	(352)	(241)	(51)	(34)	-	(8)	(334)
of which: staff expenses	(71)	(13)	(8)		(47)	(139)	(69)	(13)	(9)		(45)	(136)
Operating profit	67	39	45	-	11	162	100	67	52	-	6	225
Share of profit in associates and joint ventures	7	1	1			9					_	
Profit before tax	74	40	46		11	171	100	67	52		6	225
Significant items - Totals						1-1			(=)			(=)
Revenue	_	_	(2)	-	-	(2)	_	_	(5)	_	-	(5)
ECL	-	-	-	-	_		_	-	_	_	_	-
Operating expenses	_	_	-	-	(3)	(3)	_	-	(1)	_	(1)	(2)
Share of profit in associates and joint ventures	_	_	_	_	-	-	_	-	-	_	-	_
			At 30 Jun 2019						At 31 Mar 201	9		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,983	5,953	7,917	-	(1)	20,852	6,558	5,838	7,158			19,554
Loans and advances to customers (net)	6,467	5,773	7,888	_	(2)	20,128	6,036	5,673	7,123	_	_	18,832
Total external assets	10,468	7,922	16,463	_	6,389	41,242	10,095	7,859	16,215	_	6,666	40,835
Customer accounts	10,321	6,530	2,430	_	1,156	20,437	10,216	6,123	4,050	_	442	20,831
	/	-,	-,		-,	,	,	-,	,,			,
Income Statement Metrics												
Cost efficiency ratio	63.0%	47.2%	44.2%	-%	47.6%	57.3%	55.5%	41.1%	40.0%	-%	57.1%	50.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	63.0%	47.2%	43.0%	-%	33.3%	56.7%	55.5%	41.1%	36.7%	-%	50.0%	50.2%
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments			(2)		_	(2)			(5)	_	_	(5)
	_	_	(2)	_	_	(2)	_	_	(5)			
	-	_	(2)	_	_	(2)	_	_	(5)	_		
	-	_	(2)	-	_	(2)	-	_	(5)			
Operating expenses	-	-	(2)	_	_	(2)	_	_	(5)			
Significant items	-	_	(2)	_	_		-	-	(5)	_		
Significant items Costs of structural reform	-	-	-	-	_	_	_	-	(5)	_	_	_
Significant items Costs of structural reform Customer redress programmes	- -	Ξ	Ξ	Ξ	Ξ	Ξ	- - -	=	Ē	Ξ	Ē	Ξ
Significant items Costs of structural reform Customer refores programmes Disposals, acquisitions and investment in new businesses	- - -	= = = = = = = = = = = = = = = = = = = =	- - -	-	<u> </u>	=	- - -	- - - -	- - -	= = = = = = = = = = = = = = = = = = = =	-	-
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	- - - -	- - - -	Ξ	Ξ	_ _ _ _ (3)	- - - (3)	- - - -	-	- - - (1)	= = = = = = = = = = = = = = = = = = = =	_ (1)	_ (2)
Significant items Costs of structural reform Customer refress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	- - - -	- - - -	Ξ	Ξ	<u> </u>	_ _ _ (3)	-	- - - -	- - -	= = = = = = = = = = = = = = = = = = = =	— (1) —	-
Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	- - - - -	- - - - - -	Ξ	Ξ	_ _ _ _ (3)	- - - (3)	-	- - - - - -	- - - (1)		_ (1)	_ (2)

			Quarter ended 31 De	2010					Quarter ended 30 Se	n 2010		
				£C 2018						p 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/(expense)	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)	_	- 15	(134)	(99)	(27)	(8)	_	(1)	(135)
	265	91	87		19	462	291	71	72		20	454
Net operating income												
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	_	_	_	_	_	_	_	_	_	_	-	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			Δt 31 Dec 2018	2					At 30 Sen 2018	1		
Polonos abandados	ć	ć	At 31 Dec 2018		Ć	Ć.	ć	ć	At 30 Sep 2018		Ć	Ć
Balance sheet data	\$m	\$m 5.711	\$m	\$m	\$m	\$m	\$m 6 200	\$m	\$m	§ \$m	\$m	\$m
Loans and advances to customers (gross)	6,188	5,711	\$m 6,709	\$m —	-	18,608	6,200	5,683	\$m 7,009		_	18,892
Loans and advances to customers (gross) Loans and advances to customers (net)	6,188 5,674	5,711 5,537	\$m 6,709 6,679	\$m _ _	_	18,608 17,890	6,200 5,682	5,683 5,486	\$m 7,009 6,979	\$m - -	_	18,892 18,147
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m - - -	- - 6,533	18,608 17,890 39,311	6,200 5,682 12,283	5,683 5,486 9,807	\$m 7,009 6,979 16,676	\$m 	- -	18,892 18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net)	6,188 5,674	5,711 5,537	\$m 6,709 6,679	\$m _ _	_	18,608 17,890	6,200 5,682	5,683 5,486	\$m 7,009 6,979	\$m - -	_	18,892 18,147
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m - - -	- - 6,533	18,608 17,890 39,311	6,200 5,682 12,283	5,683 5,486 9,807	\$m 7,009 6,979 16,676	\$m 	- -	18,892 18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	- - - 799	18,892 18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m - - -	- - 6,533	18,608 17,890 39,311	6,200 5,682 12,283	5,683 5,486 9,807	\$m 7,009 6,979 16,676	\$m 	- -	18,892 18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	- - - 799	18,892 18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	- - - 799	18,892 18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931	5,683 5,486 9,807 5,524	\$m 7,009 6,979 16,676 2,790	\$m 	- - - 799	18,892 18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m %	- 6,533 840 84.2%	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m - - - - -	799	18,892 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 as originally reported	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m %	- 6,533 840 84.2%	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m - - - - -	799	18,892 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 as originally reported Adjusted cost efficiency ratio	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m %	- 6,533 840 84.2%	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m - - - - -	799	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Revenue	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m %	- 6,533 840 84.2%	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m - - - - -	799	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49.0%	\$m 7,009 6,979 16,676 2,790	\$m - - - - -	799 38.1%	18,892 18,147 38,766 19,044 53.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5%	\$m - - - - -	799 38.1%	18,892 18,147 38,766 19,044 53.1%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant Items Costs of structural reform	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0% 37.6%	- %	84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49,0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	Sm	799 38.1% 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0%	\$m %	6,533 840 84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57,2%	5,683 5,486 9,807 5,524 49.0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	\$m - - - - -	799 38.1%	18,892 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 as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	6,188 5,674 9,253 10,155 62,4%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 36.0% 37.6%	- %	84.2% 80.0%	18,608 17,890 39,311 19,936 57.7% 58.0%	6,200 5,682 12,283 9,931 57.2%	5,683 5,486 9,807 5,524 49,0%	5m 7,009 6,979 16,676 2,790 42.5% 42.0%	Sm	799 38.1% 38.1%	18,892 18,147 38,766 19,044 53.1% 53.1%

			Quarter ended 30 Ju	- 2010					V d-t 24 B	2040		
				n 2018					Year to date 31 Dec	2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	266	74	45		(15)	370	1,122	307	181		(83)	1,527
				_						_		
Net fee income	63	15	10	_	-	88	282	57	38	-	(1)	376
Net income from financial instruments held for trading or managed on a fair value basis	4	3	29	_	22	58	16	12	102	-	112	242
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives,												
measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or												
loss	_	-	-	-	-	-	_	-	-	-	-	_
Other income/(expense)	20	1	_	_	13	34	89	4	5	_	50	148
Net operating income before change in expected credit losses and other credit impairment charges	353	93	84	_	20	550	1,509	380	326	_	78	2,293
Change in expected credit losses and other credit impairment charges	(82)	(8)	2	_	_	(88)	(402)	(61)	_	_	(1)	(464)
Net operating income	271	85	86		20	462	1,107	319	326		77	1,829
Total operating expenses	(219)	(52)	(34)	_	(16)	(321)	(913)	(204)	(131)	-	(54)	(1,302)
of which: staff expenses	(66)	(12)	(8)		(43)	(129)	(270)	(51)	(31)		(161)	(513)
Operating profit	52	33	52	-	4	141	194	115	195	-	23	527
Share of profit in associates and joint ventures	_	_	_	_	_		_	_	_	_	_	_
Profit before tax	52	33	52	_	4	141	194	115	195	_	23	527
Significant items - Totals												
Revenue	_	_	3	_	_	3	_	_	7	_	(1)	6
			_		_	,	_	_	,		(1) —	_
ECL	_	_	_	_		_	_		_	_		
Operating expenses	_	_	_	_	_	_	_	-	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	-
			At 30 Jun 2018	3					At 31 Dec 2018			
Balance sheet data	Şm	\$m	At 30 Jun 2018 \$m	3 Şm	\$m	\$m	Şm	\$m	At 31 Dec 2018 \$m	\$m	\$m	\$m
			\$m		\$m —						\$m —	
Loans and advances to customers (gross)	5,677	5,371	\$m 5,777	\$m		16,825	6,188	5,711	\$m 6,709			18,608
Loans and advances to customers (gross) Loans and advances to customers (net)	5,677 5,176	5,371 5,203	\$m 5,777 5,755	\$m _ _		16,825 16,134	6,188 5,674	5,711 5,537	\$m 6,709 6,679	\$m _ _	_	18,608 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,677 5,176 11,185	5,371 5,203 9,085	\$m 5,777 5,755 15,592	\$m - - -	_ _ _	16,825 16,134 35,862	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772		- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net)	5,677 5,176	5,371 5,203	\$m 5,777 5,755	\$m _ _		16,825 16,134	6,188 5,674	5,711 5,537	\$m 6,709 6,679	\$m _ _	_	18,608 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,677 5,176 11,185	5,371 5,203 9,085	\$m 5,777 5,755 15,592	\$m - - -	_ _ _	16,825 16,134 35,862	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m _ _	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,677 5,176 11,185 9,502	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m 	= = =	16,825 16,134 35,862 17,784	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,677 5,176 11,185	5,371 5,203 9,085	\$m 5,777 5,755 15,592	\$m - - -	_ _ _	16,825 16,134 35,862	6,188 5,674 9,353	5,711 5,537 7,653	\$m 6,709 6,679 15,772	\$m _ _	- - 6,533	18,608 17,890 39,311
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,677 5,176 11,185 9,502	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m 	= = =	16,825 16,134 35,862 17,784	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,677 5,176 11,185 9,502	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m 	80.0%	16,825 16,134 35,862 17,784	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	5,677 5,176 11,185 9,502	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m 	= = =	16,825 16,134 35,862 17,784	6,188 5,674 9,353 10,155	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m 	6,533 840	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported	5,677 5,176 11,185 9,502 62.0%	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m %	80.0%	16,825 16,134 35,862 17,784 58.4%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - - -	- 6,533 840 69.2%	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio	5,677 5,176 11,185 9,502 62.0%	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m %	80.0%	16,825 16,134 35,862 17,784 58.4%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - - -	- 6,533 840 69.2%	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue	5,677 5,176 11,185 9,502 62.0%	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079	\$m %	80.0%	16,825 16,134 35,862 17,784 58.4%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - - -	- 6,533 840 69.2%	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Revenue	5,677 5,176 11,185 9,502 62.0%	5,371 5,203 9,085 5,203	\$m 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58.4%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483	\$m 6,709 6,679 15,772 3,458	\$m - - - - -	6,533 840 69.2%	18,608 17,890 39,311 19,936
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	\$m 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58.4%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2%	\$m %	6,533 840 69.2%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,677 5,176 11,185 9,502 62.0%	5,371 5,203 9,085 5,203	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m - - - - -	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	\$m 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58.4%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2%	\$m %	6,533 840 69.2%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant Items Costs of structural reform	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Dispossla, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant Items Costs of structural reform	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	Sm 5,777 5,755 15,592 3,079 40.5%	\$m %	80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6,188 5,674 9,353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	\$m %	6,533 840 69,2% 68,4%	18,608 17,890 39,311 19,936 56.8%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses Restructuring and other related costs	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	\$m 5,777 5,755 15,592 3,079 40.5% 42.0%	- %	80.0% 80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6.188 5.674 9.353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7% 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	Sm	6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8% 56.9%
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted as originally reported Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Customer redress programmes Disposals, acquisitions and investment in new businesses	5,677 5,176 11,185 9,502 62,0%	5,371 5,203 9,085 5,203 55,9%	\$m 5,777 5,755 15,592 3,079 40.5% 42.0%	- %	80.0% 80.0%	16,825 16,134 35,862 17,784 58,4% 58,7%	6.188 5.674 9.353 10,155 60.5%	5,711 5,537 7,653 5,483 53.7% 53.7%	5m 6,709 6,679 15,772 3,458 40.2% 41.1%	Sm	6,533 840 69.2% 68.4%	18,608 17,890 39,311 19,936 56.8% 56.9%

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		
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2019	2019	2018	2018	2018
\$bn	\$bn	\$bn	\$bn	\$bn
129.0	126.5	126.9	125.0	124.1
327.6	325.4	321.2	317.1	315.1
284.5	285.5	281.0	277.5	284.5
16.5	16.8	16.8	16.3	17.0
128.4	125.3	119.4	126.8	124.8
886.0	879.5	865.3	862.7	865.5

Risk-weighted assets by geographical regions 1,2

	Quarter ended Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2019	2019	2018	2018	2018
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	886.0	879.5	865.3	862.7	865.5
Europe	309.4	306.3	298.1	297.7	301.3
Asia	371.7	366.8	363.9	360.8	364.0
Middle East and North Africa	57.5	56.3	56.7	57.4	58.0
North America	133.5	133.8	131.6	132.1	133.0
Latin America	40.3	39.5	38.3	38.9	37.0
Hong Kong	189.6	187.1	190.1	186.5	186.5
United Kingdom	226.5	225.5	221.7	220.4	224.6
Mainland China	74.1	72.7	69.4	70.8	72.0
United States	99.3	100.5	99.5	99.2	100.4
Mexico	29.3	28.7	27.5	27.7	25.4
HSBC UK Bank plc consolidated ³	118.0	121.2	117.3	116.4	N/A
HSBC Bank plc consolidated ³	189.3	187.5	183.7	185.4	N/A

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

² RWAs are non-additive across geographical regions due to market risk diversification effects within the Group.

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