

Ten-Year Summary

Group	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Selected Income Statement										
Items (\$ millions)										
Total income	7,066	6,603	6,031	6,163	5,344	4,338	4,479	4,265	4,143	3,387
Profit before allowances	4,141	3,999	3,421	3,545	2,975	2,312	2,523	2,473	2,333	1,670
Allowances	911	1,529	784	431	135	203	63	541	544	379
Profit before tax	3,332	2,536	2,712	3,224	2,910	2,163	2,509	1,992	1,797	1,469
Net profit excluding one-time items and goodwill charges	2,650	2,064	2,056	2,487	2,175	1,649	1,938	1,491	1,285	907
One-time items ⁽¹⁾	–	(23)	(127)	(209)	94	303	497	–	96	212
Goodwill charges	1,018	–	–	–	–	1,128	440	430	278	133
Net profit	1,632	2,041	1,929	2,278	2,269	824	1,995	1,061	1,103	986
Selected Balance Sheet										
Items (\$ millions)										
Total assets	283,710	258,644	256,718	232,963	197,372	180,204	175,671	159,479	149,425	151,429
Customer loans ⁽²⁾	152,094	130,583	126,481	108,433	86,630	79,462	69,659	64,330	60,704	68,202
Total liabilities	250,608	229,145	232,715	209,805	176,326	161,014	156,796	143,574	133,935	135,802
Customer deposits ⁽²⁾	193,692	183,432	169,858	152,944	131,373	116,884	113,206	108,041	101,315	106,771
Ordinary shareholders' funds	25,985	24,759	19,386	20,048	18,242	16,291	16,011	14,259	13,681	13,007
Preference shares	614	614	433	433	433	433	433	559	560	595
Total shareholders' funds	26,599	25,373	19,819	20,481	18,675	16,724	16,444	14,818	14,241	13,602
Per Ordinary Share⁽³⁾										
Earnings excluding one-time items and goodwill charges	1.15	0.91	1.14	1.39	1.22	0.94	1.10	0.85	0.74	0.60
Earnings	0.70	0.90	1.07	1.27	1.28	0.46	1.13	0.60	0.64	0.65
Net tangible assets	9.18	8.29	7.69	7.98	7.22	6.41	5.80	4.87	4.48	5.34
Net asset value	11.25	10.85	10.25	10.55	9.79	8.98	8.88	8.18	7.92	7.70
Dividends ⁽⁴⁾	0.56	0.56	0.65	0.68	0.65	0.49	0.34	0.26	0.26	0.26
Selected Financial Ratios (%)										
Dividend cover for ordinary shares (number of times)	1.25	1.57	1.55	2.15	2.46	1.17	4.14	3.03	3.15	3.18
Cost-to-income	41.4	39.4	43.3	42.5	44.3	46.7	43.7	42.0	43.7	50.7
Return on assets excluding one-time items and goodwill charges	0.98	0.80	0.84	1.15	1.15	0.93	1.16	0.97	0.85	0.69
Return on assets	0.60	0.79	0.79	1.06	1.20	0.46	1.19	0.69	0.73	0.75
Return on shareholders' funds excluding one-time items and goodwill charges	10.2	8.4	10.1	12.7	12.3	9.8	12.5	10.1	9.1	8.1
Return on shareholders' funds	6.3	8.4	9.5	11.7	12.8	5.0	12.8	7.3	7.9	8.8
Non-performing loans rate	1.9	2.9	1.5	1.1	1.7	2.1	2.5	5.2	6.1	5.7
Loss allowance coverage	100	83	114	135	115	97	89	63	59	60
Capital adequacy										
Tier I	15.1	13.1	10.1	8.9	10.2	10.6	11.3	10.5	10.3	12.2
Total	18.4	16.7	14.0	13.4	14.5	14.8	15.8	15.1	15.5	17.4

Prior years' figures have been restated to make them consistent with current period's presentation

(1) One-time items arise from gains on sale of properties and/or investments, impairment charges for investments and restructuring costs

(2) Includes financial assets/liabilities at fair value through profit or loss

(3) Per ordinary share figures have been adjusted for a rights issue in 2008 (exercised in January 2009)

(4) Dividend amounts are on gross basis prior to Fourth Quarter 2007 and on one-tier tax-exempt basis thereafter. 2006 includes a special dividend of 4 cents