

TEN YEAR SUMMARY

Group	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
Selected Income Statement Items (\$ million)										
Total income	8,064	7,631	7,066	6,603	6,031	6,163	5,344	4,338	4,479	4,265
Profit before allowances	4,450	4,328	4,141	3,999	3,421	3,545	2,975	2,312	2,523	2,473
Allowances	417	722	911	1,529	784	431	135	203	63	541
Profit before tax	4,157	3,733	3,332	2,536	2,712	3,224	2,910	2,163	2,509	1,992
Net profit excluding one-time items and goodwill charges	3,359	3,035	2,650	2,064	2,056	2,487	2,175	1,649	1,938	1,491
One-time items ¹	450	–	–	(23)	(127)	(209)	94	303	497	–
Goodwill charges	–	–	1,018	–	–	–	–	1,128	440	430
Net profit	3,809	3,035	1,632	2,041	1,929	2,278	2,269	824	1,995	1,061
Selected Balance Sheet Items (\$ million)										
Total assets	353,033	340,847	283,710	258,644	256,718	232,963	197,372	180,204	175,671	159,479
Customer loans ²	210,519	194,720	152,094	130,583	126,481	108,433	86,630	79,462	69,659	64,330
Total liabilities	317,035	307,778	250,608	229,145	232,715	209,805	176,326	161,014	156,796	143,574
Customer deposits ²	242,907	225,346	193,692	183,432	169,858	152,944	131,373	116,884	113,206	108,041
Ordinary shareholders' funds	31,574	28,178	25,985	24,759	19,386	20,048	18,242	16,291	16,011	14,259
Preference shares	163	616	614	614	433	433	433	433	433	559
Total shareholders' funds	31,737	28,794	26,599	25,373	19,819	20,481	18,675	16,724	16,444	14,818
Per Ordinary Share (\$) ³										
Earnings excluding one-time items and goodwill charges	1.39	1.30	1.15	0.91	1.14	1.39	1.22	0.94	1.10	0.85
Earnings	1.57	1.30	0.70	0.90	1.07	1.27	1.28	0.46	1.13	0.60
Net tangible assets	10.99	9.95	9.18	8.29	7.69	7.98	7.22	6.41	5.80	4.87
Net asset value	12.96	11.99	11.25	10.85	10.25	10.55	9.79	8.98	8.88	8.18
Dividends ⁴	0.56	0.56	0.56	0.56	0.65	0.68	0.65	0.49	0.34	0.26
Selected Financial Ratios (%)										
Dividend cover for ordinary shares (number of times)	2.79	2.28	1.25	1.57	1.55	2.15	2.46	1.17	4.14	3.03
Cost-to-income	44.8	43.3	41.4	39.4	43.3	42.5	44.3	46.7	43.7	42.0
Return on assets excluding one-time items and goodwill charges	0.97	0.97	0.98	0.80	0.84	1.15	1.15	0.93	1.16	0.97
Return on assets	1.10	0.97	0.60	0.79	0.79	1.06	1.20	0.46	1.19	0.69
Return on shareholders' funds excluding one-time items and goodwill charges	11.2	11.0	10.2	8.4	10.1	12.7	12.3	9.8	12.5	10.1
Return on shareholders' funds	12.7	11.0	6.3	8.4	9.5	11.7	12.8	5.0	12.8	7.3
Non-performing loan rate	1.2	1.3	1.9	2.9	1.5	1.1	1.7	2.1	2.5	5.2
Loss allowance coverage	142	126	100	83	114	135	115	97	89	63
Capital adequacy										
Tier I	14.0	12.9	15.1	13.1	10.1	8.9	10.2	10.6	11.3	10.5
Total	17.1	15.8	18.4	16.7	14.0	13.4	14.5	14.8	15.8	15.1

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

⁴ Dividend amounts are on gross basis prior to fourth quarter 2007 and on one-tier tax-exempt basis thereafter. 2006 includes special dividends of 4 cents