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# Investec plc silo (excluding the results of Investec Limited)

Unaudited consolidated financial information for the year ended 31 March 2013

IFRS - Pounds Sterling





# **Overview of results**

Unaudited

Unaudited			
	31 March 2013	31 March 2012	% change
Operating income (£'000)	1,176,777	1,142,088	3.0%
Operating costs (£'000)	848,502	771,538	10.0%
Operating profit before goodwill, acquired intangibles, non-operating items, taxation and after	•		
non-controlling interests (£'000)	122,770	94,233	30.3%
Earnings attributable to ordinary shareholders (£'000)	63,940	27,886	>100.0%
Cost to income ratio	73.1%	69.3%	
Total capital resources (including subordinated liabilities) (£'000)	3,007,498	2,943,828	2.2%
Total shareholders' equity (£'000)	2,260,253	2,235,552	1.1%
Total assets (£'000)	24,088,830	24,215,070	-0.5%
Net core loans and advances (£'000)	8,250,114	7,736,425	6.6%
Customer accounts (deposits) (£'000)	11,261,754	11,007,758	2.3%
Cash and near cash balances (£'000)	4,604,615	4,575,747	0.6%
Funds under management (£'million)	66,623	57,492	15.9%
Capital adequacy ratio	16.9%	17.5%	
Tier 1 ratio	11.0%		
Defaults (net of impairments) as a % of net core loans and advances	3.75%	4.10%	
Net defaults as a % of net core loans and advances	-	-	
Credit loss ratio (i.e. income statement impairment charge as a % of average gross loans and		4.050/	
advances)	1.16%		
Total gearing/leverage ratio (i.e. total assets to total equity)	10.7x	10.8x	
Loans and advances to customers: Customer deposits	68.9%	65.4%	



# **Consolidated income statement**

Unaudited

Unaudited		
	Year to	Year to
£'000	31 March 2013	31 March 2012
Interest income	924,384	945,837
Interest expense	(564,650)	(593,818)
Net interest income	359,734	352,019
Fee and commission income	761,051	643,581
Fee and commission expense	(131,696)	(118,182)
Investment income	73,620	134,125
Trading income arising from	50.400	54.004
<ul> <li>customer flow</li> <li>balance sheet management and other trading activities</li> </ul>	58,103 19,375	54,291 15,305
Other operating income	36,590	60,949
		00,040
Total operating income before impairment losses on loans and advances	1,176,777	1,142,088
Impairment losses on loans and advances	(189,036)	(255,791)
Operating income	987,741	886,297
	(0.40, 500)	(774 500)
Operating costs Depreciation on operating leased assets	(848,502) (16,072)	(771,538) (28,544)
Operating profit before goodwill and acquired intangibles	123,167	86,215
	120,101	00,210
Impairment of goodwill	(13,409)	(21,510)
Amortisation of acquired intangibles	(13,313)	(9,530)
Costs arising from integration of acquired subsidiaries	(13,119)	(17,117)
Operating profit	83,326	38,058
	(4,000)	(5.470)
Non-operational costs arising from acquisition of subsidiary	(1,369)	(5,472)
Profit before taxation	81,957	32,586
	01,001	0_,000
Taxation on operating profit before goodwill	(23,597)	(20,882)
Taxation on acquired intangibles and acquisition/disposal/integration of subsidiaries	5,977	8,164
Profit after taxation	64,337	19,868
		0.040
Operating (income)/losses attributable to non-controlling interests	(397)	8,018
Earnings attributable to shareholders	63,940	27,886
	03,940	21,000

# Consolidated statement of comprehensive income

Unaudited	Year to	Year to
£'000	31 March 2013	31 March 2012
Profit after taxation	64,337	19,868
Other comprehensive income/(loss):		
Fair value movements on cash flow hedges taken directly to other comprehensive income	(1,657)	(4,412)
Losses / (gains) on available-for-sale assets recycled through the income statement	407	(40,721)
Fair value movements on available-for-sale assets	(1,704)	25,936
Foreign currency adjustments on translating foreign operations	7,936	4,803
Pension fund actuarial (losses)/gains	(6,195)	282
Total comprehensive income	63,124	5,756
Total comprehensive income/(loss) attributable to non-controlling interests	161	(8,130)
Total comprehensive income/(loss) attributable to ordinary shareholders	47,914	(1,323)
Total comprehensive income attributable to preferred securities and perpetual preference shareholders	15,049	15,209
Total comprehensive income	63,124	5,756



# **Consolidated balance sheet**

Service         31 March 2013         31 March 2012           Assets         1,375,570         1,835,944           Cash and balances at central banks         1,375,570         1,835,944           Lons and advances to banks         1,528,533         1,169,332           Reverse repurchase agreements and cash collateral on securities borrowed         1,528,533         1,169,332           Derivative financial instruments         199,946         207,111           Derivative financial instruments         673,733         372,257           Lonas and advances to customers         7769,800         7,201,417           Other loss and advances to customers         2,208,201         2,298,201           Unterests in associated undertakings         2,470,128         2,470,128           Defored taxation assets         1,286,223         1,159,133           Other assets         1,331,371         1,326,907           Other assets         1,331,371         1,326,907           Other assets         1,331,371         1,326,907           Property and equipment         198,944         44,407           Intangible assets         1,710,630         172,807           Deposits by banks         1,710,630         172,807           Deprosit property         11,500	Unaudited		
Assets         1,375,670         1,835,84           Cash and balances at central banks         1,375,670         1,835,84           Cash and advances to banks         1,375,670         1,835,84           Sovereign debt securities         1,262,633         1,159,133           Sovereign debt securities         199,946         207,111           Drier debt securities         199,946         207,111           Derivative financial instruments         673,763         372,257,733           Securities arising from trading activities         673,763         372,257,733           Unon originated loans and advances to customers securitised         491,194         555,000           Other socialized assets         2,769,123         24,852           Interests in associated undertakings         24,707         24,333           Defored taxaition assets         1,331,370         1,326,600           Property and equipment         80,429         127,491           Investment property         10,000,377         1,236,400           Castoma concurre (deposits)         1,710,630         1,848,53           Derivative financial instruments         947,958         1,720,630           Customar accurre (deposits)         1,726,726         721,926           Derivative financial instrume		31 March 2013	31 March 2012
Cash and balances at central banks         1.375.670         1.885.843           Reverse repurchase agreements and cash collateral on securities borrowed         1.528.593         1.660.377           Reverse repurchase agreements and cash collateral on securities borrowed         1.660.377         1.647.27           Bank debt securities         1.660.377         1.647.27           Bank debt securities         1.134.487         1.051.38           Other debt securities         1.134.487         1.051.38           Securities arising from trading activities         1.734.673         372.277           Other debt securities         1.734.87         372.87           Orn originated loans and advances to customers securitised         431.194         455.201           Other securities and advances to customers securitised         431.194         455.201           Other securities assets         2.062.081         2.769.73           Property and equipment         80.429         1.326.640           Investment property         1.331.370         1.326.640           Derivative financial instruments         381.370         1.326.600           Derivative financial instruments         24.245.077         24.343           Derivative financial instruments         2.769.737         1.365.050           Derivative financic	2 000	ST WIDTCH 2015	ST WIAICH 2012
Cash and balances at central banks         1.375.670         1.885.843           Reverse repurchase agreements and cash collateral on securities borrowed         1.528.593         1.660.377           Reverse repurchase agreements and cash collateral on securities borrowed         1.660.377         1.647.27           Bank debt securities         1.660.377         1.647.27           Bank debt securities         1.134.487         1.051.38           Other debt securities         1.134.487         1.051.38           Securities arising from trading activities         1.734.673         372.277           Other debt securities         1.734.87         372.87           Orn originated loans and advances to customers securitised         431.194         455.201           Other securities and advances to customers securitised         431.194         455.201           Other securities assets         2.062.081         2.769.73           Property and equipment         80.429         1.326.640           Investment property         1.331.370         1.326.640           Derivative financial instruments         381.370         1.326.600           Derivative financial instruments         24.245.077         24.343           Derivative financial instruments         2.769.737         1.365.050           Derivative financic	Ascats		
Lans and advances to banks         1.318.232         1.060.127           Reverse repurchase agreements and cash collateral on securities borrowed         15.325.633         1.159.133           Soveriging debt securities         1.660.377         1.647.277           Bank debt securities         1.98.946         284.555           Other debt securities         1.98.946         284.555           Other debt securities         673.763         372.577           Loans and advances to customers         7.768.920         7.201.417           Dari and advances to customers securitised         7.768.920         7.21.417           Other loans and advances to customers securitised         2.082.081         2.769.126         2.961.966           Other loans and advances to customers securitised         1.31.370         1.326.900         1.326.900           Other assets         1.33.170         1.326.900         1.27.99.733         1.266.822         119.691           Property and equipment         1.91.500         1.92.666         454.625         1.92.91         1.92.666         454.625           Derivative financial instruments         1.710.630         1.486.536         1.72.672         7.73.60         1.80.752         7.78.60         1.20.67.742         1.20.67.742         1.20.67.742         1.20.67.742		1 375 670	1 835 849
Reverse repurchase agreements and cash collateral on securities borrowed         1,523,533         1,163,377           Sovretign debt securities         455,201         824,553           Other debt securities         189,946         207,111           Bank debt securities         193,946         207,111           Drivet debt securities         193,946         207,111           Drivet debt securities         1,34,497         1,051,366           Securities arising from trading activities         1,34,497         1,051,366           On originated loans and advances to customers securitised         491,194         555,000           Other social dosans and advances to customers securitised         491,194         550,000           Other social dosans and advances to customers securitised         2,082,081         2,789,730           Other social dosasts         2,769,736         2,247,077         24,430           Interests in associated undertakings         2,47,077         24,430         1,236,000         1,265,000           Deferred traxition assets         1,710,630         1,486,454         456,646         454,622           Intagible assets         1,721,141         148,197         1,261,544         11,007,755           Derivative financial instruments         1,710,630         1,486,354         1,			
Soverigin debt securities         1,660,377         1,647,27           Bank debt securities         455,201         824,552           Other debt securities         198,946         207,111           Dervisitie financial instruments         11,31,497         1,051,382           Securities arising from trading activities         673,763         326,252           Loans and advances to customers         7,768,920         7,201,41           Orn originated loans and advances to customers securitised         7,768,920         7,244,33           Other loans and advances to customers securitised         2,082,081         2,2789,733           Other loans and advances         2,082,081         2,789,733           Defred taxation assets         1,331,370         1,326,900           Other assets         1,331,370         1,326,900           Property and equipment         11,500         11,500           Intraspite assets         17,106,800         148,635           Dervisite financial instruments         317,7262         72,260           Other trading liabilities         372,762         72,260           Dervisite financial instruments         11,201,754         11,201,754           Customer accounts(deposits)         11,261,754         11,202,754           Derivisite fi			
Bank dah securities         445.201         242.455           Other dabt securities         1.134.407         1.051.368           Securities arising from trading activities         673.763         372.277           Investment portabio         388.625         320.111           Com originated loans and advances to customers         2,082.081         2,789.733           Other socurities dassets         2,769.126         2,981.982           Other socurities and advances to customers securitised         441.194         2,981.982           Other socurities dassets         2,769.126         2,981.982           Property and equipment         80.429         127.443           Investment property         11.500         11.500           Goodwill         456.646         454.525           Derivative financial instruments         817.526         27.19.23           Itabilities         1,710.630         1,848.53           Derivative financial instruments         817.526         27.19.22           Derivative financial instruments         87			
Other debt securities         198,946         207,11           Derivative financial instruments         1,134,497         1,061,362           Securities arising from trading activities         673,763         372,577           Investment portfolio         388,625         320,117           Lans and advances to customers         7,768,920         7,201,411           Own originated loans and advances to customers securitised         491,194         535,002           Other loans and advances to customers securitised         2,769,126         2,861,966           Interests in associated undertakings         2,4707         24,433           Defered taxation assets         126,622         119,869           Orber assets         1,361,370         1,366,042           Property and equipment         80,429         127,493           Investment property         11,500         11,500           Goodwill         466,646         454,627           Uber sets in associated undertakings         272,762,724         272,762           Labilities         272,762,714         144,617           Oposits by banks         1,710,630         1,840,833           Derivative financial instruments         372,762         271,622           Debresecurities in issue         1,762,338			
Derivative financial instruments       1.134.497       1.051.363         Securities arising from trading activities       673.763       372.237         Investment portfolio       388.625       320.111         Loans and advances to customers       7.768.820       7.201.411         Own originated loans and advances to customers securitised       491.194       7.368.202       7.201.411         Other socurities associated undertakings       2.082.081       2.789.733       2.487.707       24.430         Deferred traxtion assets       1.26.822       119.862       119.862       119.862       119.862       119.862       119.862       119.862       119.862       119.862       119.864       646.464       645.452       119.862       119.862       119.862       119.862       119.862       119.862       119.862       119.864       646.452       119.863       118.86	Other debt securities		
Securities arising from trading activities         1372 673         1372 673         1372 673           Investment portfolio         388,625         320,111           Laans and advances to customers         491,194         6535,007           O'nter loans and advances         2,082,081         2,789,733           O'ther loans and advances         2,082,081         2,789,733           O'ther loans and advances         2,082,081         2,789,733           O'ther loans and advances sociated undertakings         2,769,126         2,2961,963           Deferred taxation assets         1,288,327         1,326,903           O'ther assets         1,288,327         1,326,903           Property and equipment         80,429         127,493           Investment property         11,500         11,500           Goodwill         456,646         456,626           Uher sets in assets         1,710,630         1,848,533           Derivative financial instruments         817,526         72,241,617           Liabilities         372,677         2,443           Derivative financial instruments         1,710,630         1,848,533           Derivative financial instruments         1,710,630         1,848,533           Derivative financial instruments         377	Derivative financial instruments		
Investment portibile     388,625     320,111       Loans and advances to customers     7,758,920     7,201,411       Own originated leans and advances     2,082,081     2,789,730       Other securities dassets     2,082,081     2,789,730       Other securities dassets     2,4707     2,433       Deferred taxation assets     1,288,027     2,461,12       Orpoperty and equipment     80,422     113,600       Inargible assets     1,15,00     11,500       Interestic sin associated undertakings     24,077     24,331       Deferred taxation assets     1,286,046     456,046       Other assets     177,01,630     1,484,593       Inargible assets     1,710,630     1,484,593       Deposits by banks     1,710,630     1,484,593       Derivative financial instruments     372,762     271,622       Other trading liabilities     372,762     271,622       Repurchase agreements and cash collateral on securities lent     942,396     1,020,677       Customer accounts (deposits)     1,762,338     2,179,455       Det securities in issue     1,274,451     1,007,755       Liabilities arising on securitisation of other assets     2,179,455     2,369,495       Other taxition liabilities     1,268,777     21,982,977     1,982,977	Securities arising from trading activities		372,570
Lans and advances to customers         7,261 41           Own originated loans and advances to customers securitised         491,194         535,000           Other loans and advances         2,082,001         2,789,733           Other social sand advances         2,082,001         2,789,733           Other social saction assets         2,869,126         2,2961,963           Other assets         128,822         119,804           Other assets         128,822         113,803           Property and equipment         80,429         127,493           Investment property         11,500         11,500           Goodwill         445,664         454,664           Other assets         172,131         184,193           Deposits by banks         1,710,630         1,848,533           Derivative financial instruments         1,710,630         1,848,53           Derivative financial instruments         1,710,733         2,179,454			320,111
Own originated loans and advances         491,194         535,000           Other loans and advances         2,082,091         2,789,733           Other securitised assets         2,769,126         2,861,963           Interests in associated undertakings         24,707         24,433           Deferred taxation assets         21,862,201         119,690           Orphan equipment         13,81,370         1,328,602           Investment property         11,500         11,500           Goodwill         456,646         454,622           Intargible assets         172,131         184,193           Deposits by banks         1,710,630         1,848,533           Derivative financial instruments         317,526         723,600           Other rading liabilities         322,762         271,623           Repurchase agreements and cash collateral on securities lent         942,396         1,002,077,51           Debits or unitisation of ohm originated loans and advances         477,787         528,944           Liabilities arising on securitisation of ohm assets         2,195,455         2,361,986           Other liabilities arising on securitisation of ohm assets         477,787         528,944           Liabilities arising on securitisation of ohm assets         477,781         82,999			
Other Loans and advances         2.082.081         2.789.73           Other securitised assets         2.4707         2.433           Deferred taxation assets         126.822         119.69           Other assets         1.383.70         1.328.90           Property and equipment         80.429         127.91           Investment property         456.646         456.622           Unter assets         172.131         184.192           Deposits by banks         1.710.630         1.848.633           Derivative financial instruments         817.526         732.600           Other trading liabilities         372.762         271.622           Repurchase agreements and cash collateral on securities lent         942.386         732.602           Current taxation liabilities         1.706.38         2.179.455         2.361.983           Liabilities arising on securitisation of own originated loans and advances         477.870         526.944           Liabilities arising on securitisation of own originated loans and advances         1.776.238         2.179.455           Liabilities arising on securitisation of other assets         2.195.455         2.361.983           Current taxation liabilities         1.776.238         2.179.451           Defered taxation liabilities         1.375.7429 </td <td></td> <td></td> <td>535,008</td>			535,008
Other securitised assets         2.769,126         2.961 962           Interests in associated undertakings         2.4,707         2.4,433           Other assets         1,381,370         1,326,300           Property and equipment         80,429         127,493           Investment property         111,500         116,682           Goodwill         456,646         454,656           Inargible assets         1727,131         184,193           Liabilities         24,088,830         24,215,071           Deposits by banks         1,710,630         1,484,193           Derivative financial instruments         817,526         732,600           Other trading liabilities         817,526         27,682,338           Derivative financial instruments         942,336         1,020,677           Customer accounts (deposits)         111,261,411,007,754         11,020,754           Delt securities in issue         1,762,338         2,179,455         2,361,984           Customer accounts (deposits)         87,291         77,182         82,999           Other liabilities arising on securitisation of own originated loans and advances         1,776,338         2,179,455         2,361,984           Customer accounts (algobis)         112,611,332         21,771,424	Other loans and advances		2,789,738
Interests in associated undertakings       24,707       24,433         Deferred taxation assets       1126,822       119,693         Other assets       1,31,370       1,226,902         Property and equipment       80,429       127,493         Investment property       11,500       11,500         Goodwill       456,646       454,622         Intangible assets       1,710,630       1,84,193 <b>Libilities</b> 24,088,830       24,215,077         Deposits by banks       817,526       723,260         Derivative financial instruments       817,526       721,623         Customer accounts (deposits)       11,261,754       11,007,756         Detored taxation liabilities arising on securitisation of own originated loans and advances       477,870       526,944         Liabilities arising on securitisation of other assets       2,195,455       2,361,980       77,851         Current taxation liabilities       77,851       82,990       1,161,483       21,020,777         Subordinated liabilities       77,851       82,993       1,21,724,55       2,361,980         Orther taxation liabilities       77,851       82,993       1,161,483       21,021,677         Subordinated liabilities       77,851       82,993       <	Other securitised assets		
Deferred taxation assets         126.822         119.693           Other assets         1,381,370         1,326,900           Property and equipment         80,429         127,491           Investment property         11,500         11,500           Godwill         456,646         454,623           Intragible assets         172,131         184,193           Deposits by banks         1,710,630         1,848,53           Derivative financial instruments         817,526         732,600           Other trading liabilities         372,762         271,627           Repurchase agreements and cash collateral on securities lent         942,396         1,020,677           Customer accounts (deposits)         11,261,754         11,007,753           Deter trading liabilities         372,762         2,316,323           Customer accounts (deposits)         12,61,754         11,007,753           Det securities in issue         2,195,455         2,361,980           Liabilities arising on securitisation of own originated loans and advances         477,870         21,974,853           Deferred taxiton liabilities         77,851         23,619,800         21,971,843           Other liabilities         747,245         708,277         11,814,832           Or	Interests in associated undertakings		24,430
Other assets       1,381,370       1,326,000         Property and equipment       80,429       127,493         Investment property       11,500       11,500         Goodwill       456,646       454,623         Intangible assets       1,72,131       184,193         Liabilities       24,088,830       24,215,071         Deposits by banks       817,526       732,600         Other trading liabilities       817,526       732,600         Repurchase agreements and cash collateral on securities lent       942,396       1,020,677         Customer accounts (deposits)       11,261,754       11,007,757         Detrivative financial instruments       2,196,455       2,361,984         Liabilities arising on securitisation of own originated loans and advances       477,870       526,943         Liabilities arising on securitisation of other assets       2,198,455       2,361,984         Other liabilities       77,873       21,983,455       2,361,984         Defered taxation liabilities       77,873       21,983,459       1,161,483         Other liabilities       77,873       21,983,457       21,983,459       1,161,483         Subordinated liabilities       1,130,210       1,107,655       1,161,483       1,173,02,10       1,107	Deferred taxation assets		119,690
Property and equipment       80,429       127,493         Investment property       11,500       11,500         Goodwill       456,646       454,622         Intangible assets       177,131       184,193         Liabilities       24,088,830       24,215,071         Deposits by banks       1,710,630       1,848,533         Derivative financial instruments       817,526       732,600         Other trading liabilities       942,396       1,020,677         Repurchase agreements and cash collateral on securities lent       942,396       1,020,677         Customer accounts (deposits)       11,261,754       11,007,754       11,007,755         Debt securities in issue       2,198,445       2,369,898       2,179,455         Customer accounts (deposits)       11,762,338       2,179,455       2,361,988         Current taxation liabilities       2,198,445       2,369,898       1,77,857       22,994,455         Current taxation liabilities       3,77,851       28,994       1,161,483       21,081,332       21,271,244         Other liabilities       1,130,210       1,107,655       1,161,483       21,081,332       21,271,244         Subordinated liabilities       1,130,210       1,107,655       1,151,483       151 <td>Other assets</td> <td></td> <td></td>	Other assets		
Invisitment property       11,500       11,500         Goodwill       456,646       454,622         Intangible assets       172,131       184,193         Liabilities       24,088,830       24,215,077         Deposits by banks       1,710,630       1,848,53         Derivative financial instruments       817,526       732,600         Other trading liabilities       372,752       271,622         Repurchase agreements and cash collateral on securities lent       942,396       1,020,677         Customer accounts (deposits)       1,762,33       2,179,452         Debt securities in issue       1,726,33       2,179,452         Liabilities arising on securitisation of own originated loans and advances       477,870       526,944         Current taxation liabilities       87,291       77,188       82,999         Other liabilities       747,245       708,277       21,979,551         Subordinated liabilities       1,177       177       177         Perpetual preference share capital       1,177       177       177         Perpetual preference share capital       1,130,210       1,107,655       508,833         Share premium       (42,091,002       424,254       708,277         Prayeutal preference share capi	Property and equipment		127,497
Goodwill         456,646         454,623           Intangible assets         172,131         184,193           Deposits by banks         1,710,630         1,848,533           Derivative financial instruments         372,762         277,825           Other trading liabilities         372,762         277,824           Repurchase agreements and cash collateral on securities lent         942,396         1,020,670           Customer accounts (deposits)         11,261,754         11,007,755           Debt securities in issue         2,105,455         2,361,980           Customer accounts (deposits)         1,7762,338         2,179,455           Definities         377,851         82,999           Other liabilities         87,291         77,186           Beferred taxation liabilities         87,291         77,186           Deferred taxation liabilities         1,375,459         1,161,433           Subordinated liabilities         1,375,459         1,161,433           Subordinated liabilities         1,177         177           Pareptual preference share capital         1,177         177           Pareptual preference share capital         1,107,657         1,200,053           Treasury shares         (52,098)         (41,947 <t< td=""><td></td><td></td><td>11,500</td></t<>			11,500
Intangible assets       172,131       184,193         Liabilities       24,088,830       24,215,071         Deposits by banks       1,710,630       1,848,533         Derivative financial instruments       817,526       732,600         Other trading liabilities       372,762       271,622         Repurchase agreements and cash collateral on securities lent       942,396       1,020,670         Customer accounts (deposits)       11,261,754       11,007,750         Det securities in issue       11,762,338       2,179,455         Liabilities arising on securitisation of own originated loans and advances       477,870       526,943         Liabilities       87,291       77,181       82,990         Other liabilities       1,375,459       1,161,483         Deferend taxation liabilities       747,245       708,270         Current taxation liabilities       1,375,459       1,161,483         Subordinated liabilities       1,130,210       1,107,657         Perpetual preference share capital       1177       177         Perpetual preference share capital       151       151         Share premium       1,130,210       1,107,657       56,083         Shareholders' equity excluding non-controlling interests       2,095,699 <t< td=""><td>Goodwill</td><td></td><td>454,623</td></t<>	Goodwill		454,623
Liabilities24,088,83024,215,071Deposits by banks1,710,6301,848,533Derivative financial instruments817,526732,600Other trading liabilities372,762271,622Repurchase agreements and cash collateral on securities lent942,3961,020,677Customer accounts (deposits)11,261,75411,007,755Debt securities in issue1,762,3382,179,452Liabilities arising on securitisation of own originated loans and advances477,870526,944Liabilities arising on securitisation of other assets2,195,4552,361,986Current taxation liabilities87,29177,18182,999Other liabilities77,78182,9991,161,483Uher liabilities1,375,4591,161,48321,217,242Subordinated liabilities747,245708,27721,979,514Equity1,130,2101,107,65311,107,653Other reserves(52,098)(41,944)Other sequity excluding non-controlling interests608,053580,833Shareholders' equity excluding non-controlling interests169,106166,754Non-controlling interests in partially held subsidiaries169,106166,754- Perpetual preferences in partially held subsidiaries169,106166,755- Parpetual preference score in partially held subsidiaries169,106166,755- Parpetual preference score is no partially held subsidiaries169,106166,755- Parpetual preference score is no partially held subsidiaries169,106166,75	Intangible assets		184,197
Liabilities1,710,6301,848,53Deposits by banks1,710,6301,848,53Derivative financial instruments817,526732,600Other trading liabilities372,762271,627Repurchase agreements and cash collateral on securities lent942,3961,020,677Customer accounts (deposits)11,261,75411,007,755Debt securities in issue1,762,3382,179,452Liabilities arising on securitisation of own originated loans and advances477,870526,944Liabilities arising on securitisation of other assets2,195,4552,361,988Current taxation liabilities87,291777,188Deferred taxation liabilities87,291777,188Deferred taxation liabilities87,291777,188Deferred taxation liabilities21,081,33221,271,242Subordinated liabilities747,245708,277Perpetual preference share capital151155Share premium1,130,2101,107,657Treasury shares(62,098)(41,944)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,144Perpetual preferred securities issued by subsidiaries169,106166,766Non-controlling interests in partially held subsidiaries169,106166,766Non-controlling interests in partially held subsidiaries2,260,2532,225,557Total equity104104,55416,4144	5		24,215,070
Derivative financial instruments         817,526         732,600           Other trading liabilities         372,762         271,622           Repurchase agreements and cash collateral on securities lent         942,396         1,020,677           Customer accounts (deposits)         11,261,754         11,007,750           Debt securities in issue         477,870         526,943           Liabilities arising on securitisation of own originated loans and advances         477,870         526,943           Liabilities arising on securitisation of other assets         2,195,455         2,361,986           Current taxation liabilities         87,291         77,168           Deferred taxation liabilities         87,291         77,816           Other liabilities         1,375,459         1,161,483           Vehr liabilities         21,081,332         21,271,247           Subordinated liabilities         21,828,577         21,979,514           Current searce capital         117         177           Perpetual preference share capital         117         1170,655           Treasury shares         (52,098)         (41,94)           Other reserves         409,206         424,277           Retained income         580,833         580,833           Share holders' equit	Liabilities		
Other trading liabilities372,762271,622Repurchase agreements and cash collateral on securities lent942,3961,020,670Customer accounts (deposits)11,261,75411,007,753Debt securities in issue1,762,3382,179,455Liabilities arising on securitisation of own originated loans and advances477,870526,943Liabilities887,29177,18182,993Other Itabilities77,85182,993Other liabilities1,375,4591,161,483Deferred taxation liabilities1,375,4591,161,483Other liabilities747,245708,277Subordinated liabilities1,177177Perpetual preference share capital1177177Prepetual preference share capital1,110,765Share premium1,130,2101,107,655Treasury shares(52,098)2,071,144Ordinary shares(552,098)2,071,144Other reserves608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,144Non-controlling interests169,106166,767- Non-controlling interests in partially held subsidiaries169,106166,767- Non-controlling interests in partially held subsidiaries2,260,2532,280,553- Non-controlling interests in partially held subsidiaries2,260,2532,256,553	Deposits by banks	1,710,630	1,848,534
Repurchase agreements and cash collateral on securities lent942,3961,020,670Customer accounts (deposits)11,261,75411,007,751Debt securities in issue1,762,3382,179,452Liabilities arising on securitisation of own originated loans and advances477,870526,944Liabilities arising on securitisation of other assets2,195,4552,361,980Current taxation liabilities87,29177,181Deferred taxation liabilities77,85182,990Other liabilities1,375,4591,161,482Subordinated liabilities21,081,33221,271,242Subordinated liabilities747,245708,277Perpetual preference share capital151157Prepetual preference share capital1,130,2101,170,655Treasury shares(52,098)(41,947Other reserves409,206424,277Retained income50,05550,089Shareholders' equity excluding non-controlling interests2,095,6992,071,144Non-controlling interests2,095,6992,071,144- Perpetual preference scurities issued by subsidiaries169,106166,765- Other assue as a capital partially held subsidiaries2,260,2532,260,253- Current assue as a capital page as a capital partially held subsidiarie	Derivative financial instruments	817,526	732,601
Customer accounts (deposits)11,261,75411,007,753Debt securities in issue1,762,3382,179,455Liabilities arising on securitisation of other assets2,195,4552,361,986Current taxation liabilities87,29177,186Deferred taxation liabilities87,29177,185Other liabilities1,375,4591,161,483Subordinated liabilities747,245708,276Current taxation liabilities747,245708,277Current taxation liabilities747,245708,277Subordinated liabilities1,130,2101,107,657Equity1,130,2101,107,657Ordinary share capital177177Perpetual preference share capital151155Share premium1,130,2101,107,657Treasury shares(52,098)(41,947)Other reserves409,206424,277Retained income2,095,6992,071,144Non-controlling interests2,095,6992,071,144- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests169,106166,762- Non-controlling interests in partially held subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries2,260,2532,235,552- Current capital169,106166,7622,260,2532,235,552- Non-controlling interests in partially held subsidiaries2,095,6992,071,144- Non-controlling interests in partially held subsidiaries <td< td=""><td>Other trading liabilities</td><td>372,762</td><td>271,627</td></td<>	Other trading liabilities	372,762	271,627
Debt securities in issue1,762,3382,179,452Liabilities arising on securitisation of own originated loans and advances477,870526,944Liabilities arising on securitisation of other assets2,195,4552,361,980Current taxation liabilities87,29177,181Deferred taxation liabilities77,85182,990Other liabilities1,375,4591,161,482Subordinated liabilities21,081,33221,271,224Typersetual preference share capital177177Perpetual preference share capital151157Share premium1,130,2101,107,657Treasury shares(52,098)(41,944)Other reserves608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,144Non-controlling interests2,095,6992,071,144Non-controlling interests169,106166,765Non-controlling interests in partially held subsidiaries169,106166,765Total equity2,260,2532,235,557	Repurchase agreements and cash collateral on securities lent	942,396	1,020,670
Liabilities arising on securitisation of own originated loans and advances477,870526,943Liabilities arising on securitisation of other assets2,195,4552,361,986Current taxation liabilities87,29177,181Deferred taxation liabilities87,29177,181Other liabilities1,375,4591,161,483Subordinated liabilities21,081,33221,271,243Subordinated liabilities747,245708,276Equity747,245708,277Ordinary share capital177177Perpetual preference share capital151151Share premium1,130,2101,107,657Treasury shares(52,098)(41,947Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,411- Perpetual preferend securities issued by subsidiaries169,106166,767- Non-controlling interests in partially held subsidiaries2,260,2532,235,557Total equity2,260,2532,235,557	Customer accounts (deposits)	11,261,754	11,007,758
Liabilities arising on securitisation of other assets2,195,4552,361,980Current taxation liabilities87,29177,181Deferred taxation liabilities77,85182,990Other liabilities1,375,4591,161,483Subordinated liabilities747,245708,270Equity747,245708,277Ordinary share capital1777177Perpetual preference share capital151155Share premium1,130,2101,107,657Treasury shares(52,098)(41,947)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,144Non-controlling interests169,106166,765Non-controlling interests in partially held subsidiaries169,106166,765Total equity2,260,2532,260,2532,260,253	Debt securities in issue	1,762,338	2,179,452
Current taxation liabilities       87,291       77,183         Deferred taxation liabilities       77,851       82,996         Other liabilities       1,375,459       1,161,483         Subordinated liabilities       747,245       708,277         Z1,081,332       21,271,224       747,245         Ordinary share capital       177       177         Perpetual preference share capital       151       155         Share premium       1,130,210       1,107,655         Treasury shares       (52,098)       (41,944)         Other reserves       409,206       424,277         Retained income       608,053       580,833         Shareholders' equity excluding non-controlling interests       2,095,699       2,071,144         Non-controlling interests       169,106       166,763         - Perpetual preference securities issued by subsidiaries       (4,552)       (2,356         - Non-controlling interests in partially held subsidiaries       (4,552)       (2,356         Total equity       2,260,253       2,235,555	Liabilities arising on securitisation of own originated loans and advances	477,870	526,945
Deferred taxation liabilities         77,851         82,999           Other liabilities         1,375,459         1,161,483           Subordinated liabilities         21,081,332         21,271,243           Subordinated liabilities         747,245         708,276           Contary share capital         177         177           Perpetual preference share capital         151         151           Share premium         1,130,210         1,107,657           Treasury shares         (52,098)         (41,944)           Other reserves         409,206         424,277           Retained income         608,053         580,833           Shareholders' equity excluding non-controlling interests         2,095,699         2,071,140           Non-controlling interests         169,106         166,767           - Perpetual preferred securities issued by subsidiaries         169,106         166,767           - Non-controlling interests in partially held subsidiaries         (4,552)         (2,260,253         2,2260,253           Total equity         2,260,253         2,260,253         2,260,253         2,235,557	Liabilities arising on securitisation of other assets	2,195,455	2,361,986
Other liabilities1,375,4591,161,483Subordinated liabilities21,081,33221,271,243Subordinated liabilities747,245708,27621,828,57721,979,514Equity177177Ordinary share capital177177Perpetual preference share capital151151Share premium1,130,2101,107,657Treasury shares(52,098)(41,944)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,454164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,235,552Total equity2,260,2532,225,5522,235,552	Current taxation liabilities	87,291	77,188
Subordinated liabilities21,081,33221,271,243Subordinated liabilities747,245708,276Equity21,828,57721,979,514Ordinary share capital1777175Perpetual preference share capital151151Share premium1,130,2101,107,657Other reserves(52,098)(41,947Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests169,106166,766- Perpetual preferred securities issued by subsidiaries169,106166,766- Non-controlling interests in partially held subsidiaries(4,552)(2,356Total equity2,260,2532,235,555	Deferred taxation liabilities	77,851	82,998
Subordinated liabilities         747,245         708,270           Equity         21,828,577         21,979,513           Ordinary share capital         1777         175           Perpetual preference share capital         151         151           Share premium         1,130,210         1,107,657           Treasury shares         (52,098)         (41,947)           Other reserves         608,053         580,833           Retained income         580,853         580,833           Shareholders' equity excluding non-controlling interests         2,095,699         2,071,140           Non-controlling interests in partially held subsidiaries         169,106         166,766           • Non-controlling interests in partially held subsidiaries         (4,552)         (2,350)           Total equity         2,260,253         2,235,552	Other liabilities	1,375,459	1,161,483
Equity21,828,57721,979,518Ordinary share capital177175Perpetual preference share capital151151Share premium1,130,2101,107,657Treasury shares(52,098)(41,944)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350)Total equity2,260,2532,235,552		21,081,332	21,271,242
EquityOrdinary share capital177Perpetual preference share capital151Share premium151Treasury shares(52,098)Other reserves(52,098)Retained income608,053Shareholders' equity excluding non-controlling interests2,095,699Shareholders' equity excluding non-controlling interests164,554Perpetual preferred securities issued by subsidiaries169,106Non-controlling interests in partially held subsidiaries(4,552)Total equity2,260,253Z,260,2532,235,552	Subordinated liabilities		708,276
Ordinary share capital177175Perpetual preference share capital151151Share premium1,130,2101,107,657Treasury shares(52,098)(41,947)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350)Total equity2,260,2532,235,552		21,828,577	21,979,518
Ordinary share capital177175Perpetual preference share capital151151Share premium1,130,2101,107,657Treasury shares(52,098)(41,947)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350)Total equity2,260,2532,235,552			
Perpetual preference share capital151Share premium1,130,210Treasury shares(52,098)Other reserves409,206Retained income608,053Shareholders' equity excluding non-controlling interests2,095,699Shareholders' equity excluding non-controlling interests164,554Perpetual preferred securities issued by subsidiaries169,106Non-controlling interests in partially held subsidiaries(4,552)Total equity2,260,2532,260,2532,235,552	Equity		
Share premium1,130,2101,107,657Treasury shares(52,098)(41,947)Other reserves409,206424,277Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350)Total equity2,260,2532,235,552	Ordinary share capital	177	175
Treasury shares(52,098)(41,94'Other reserves409,206424,27'Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350)Total equity2,260,2532,235,552	Perpetual preference share capital		151
Other reserves409,206424,27Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350Total equity2,260,2532,235,552	Share premium		1,107,651
Retained income608,053580,833Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350Total equity2,260,2532,235,552			(41,941)
Shareholders' equity excluding non-controlling interests2,095,6992,071,140Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350Total equity2,260,2532,235,552	Other reserves		424,271
Non-controlling interests164,554164,412- Perpetual preferred securities issued by subsidiaries169,106166,762- Non-controlling interests in partially held subsidiaries(4,552)(2,350Total equity2,260,2532,235,552		the second se	580,833
Perpetual preferred securities issued by subsidiaries     Non-controlling interests in partially held subsidiaries     Total equity     2,260,253			2,071,140
- Non-controlling interests in partially held subsidiaries (4,552) (2,350 <b>Total equity</b> (2,350 <b>2,260,253 2,235,552</b>	0		164,412
Total equity 2,260,253 2,235,552			166,762
			(2,350)
Total liabilities and equity 24,088,830 24,215,070	lotal equity	2,260,253	2,235,552
24,088,830 24,215,070	Tetel lishilities and equity	04,000,000	04.045.070
	rotar habilities and equity	24,088,830	24,215,070



# Condensed consolidated statement of changes in equity

Unaudited

£'000	Year to 31 March 2013	Year to 31 March 2012
Balance at the beginning of the year	2,235,552	2,063,160
Profit after taxation	64,337	19,868
Fair value movements on cash flow hedges taken directly to other comprehensive income	(1,657)	(4,412)
Losses / (gains) on available-for-sale assets recycled through the income statement	407	(40,721)
Fair value movements on available-for-sale assets	(1,704)	25,936
Foreign currency adjustments on translating foreign operations	7,936	4,803
Pension fund actuarial (losses)/gains	(6,195)	282
Total comprehensive income for the year	63,124	5,756
Share based payment adjustments	34,164	32,550
Dividends paid to ordinary shareholders	(45,001)	(38,491)
Dividends paid to perpetual preference shareholders	(3,696)	(2,652)
Dividends paid to perpetual preferred securities	(11,353)	(12,557)
Issue of ordinary shares	22,561	204,449
Issue of perpetual preference shares	-	20,638
Share issue expenses	-	(607)
Movement of treasury shares	(31,504)	(56,113)
Movement of non-controlling interests on disposals and acquisitions	(3,594)	(483)
Non-controlling interest relating to disposal of subsidiaries	-	19,902
Balance at the end of the year	2,260,253	2,235,552



# Segmental information - business analysis

Unaudited

For the year to 31 March 2013

	Asset	Wealth &	Specialist	
£'000	Management	Investment	Banking	Total group
Net interest income	492	10,293	348,949	359,734
Fee and commission income	309,933	195,275	255,843	761,051
Fee and commission expense	(92,667)	(11,772)	(27,257)	(131,696)
Investment income Trading income arising from	-	555	73,065	73,620
- customer flow	-	361	57,742	58,103
<ul> <li>balance sheet management and other trading activities</li> </ul>	(199)	4	19,570	19,375
Other operating income	4,476	774	31,340	36,590
Total operating income before impairment losses on loans and advances	222,035	195,490	759,252	1,176,777
Impairment losses on loans and advances	-	-	(189,036)	(189,036)
Operating income	222,035	195,490	570,216	987,741
Operating costs	(162,694)	(161,581)	(524,227)	(848,502)
Depreciation on operating leased assets	-	-	(16,072)	(16,072)
Operating profit before goodwill and acquired intangibles	59,341	33,909	29,917	123,167
Operating income attributable to non-controlling interests	-	-	(397)	(397)
Operating profit before goodwill, acquired intangibles and after non- controlling interests	59,341	33,909	29,520	122,770
Cost to income ratio	73.3%	82.7%	70.5%	73.1%
Total assets (£'million)	363	439	23,287	24,089

# For the year to 31 March 2012

For the year to 31 march 2012				
£'000	Asset Management	Wealth & Investment	Specialist Banking	Total group
Net interest income	651	8,647	342,721	352,019
Fee and commission income Fee and commission expense Investment income Trading income arising from	288,578 (86,903) -	142,361 (8,182) (392)	212,642 (23,097) 134,517	643,581 (118,182) 134,125
<ul> <li>customer flow</li> <li>balance sheet management and other trading activities</li> <li>Other operating (loss)/income</li> </ul>	- 61 (309)	(386) (7) 406	54,677 15,251 60,852	54,291 15,305 60,949
Total operating income before impairment losses on loans and advances	202,078	142,447	797,563	1,142,088
Impairment losses on loans and advances Operating income		- 142,447	(255,791) <b>541,772</b>	(255,791) <b>886,297</b>
Operating costs Depreciation on operating leased assets	(143,156)	(119,226)	(509,156) (28,544)	(771,538) (28,544)
Operating profit before goodwill and acquired intangibles	58,922	23,221	4,072	86,215
Operating loss attributable to non-controlling interests	-	47	7,971	8,018
Operating profit before goodwill, acquired intangibles and after non- controlling interests	58,922	23,268	12,043	94,233
Cost to income ratio Total assets (£'million)	<b>70.8%</b> 393	<b>83.7%</b> 502	<b>66.2%</b> 23,320	<b>69.3%</b> 24,215



# Segmental information - geographical analysis

Unaudited

For the year to 31 March 2013

£'000	UK and Other	Australia	Total group
Net interest income	290,646	69,088	359,734
Fee and commission income	701,620	59,431	761,051
Fee and commission expense	(127,170)	(4,526)	(131,696)
Investment income	73,082	538	73,620
Trading income arising from			
- customer flow	51,157	6,946	58,103
<ul> <li>balance sheet management and other trading activities</li> </ul>	19,939	(564)	19,375
Other operating income	34,781	1,809	36,590
Total operating income before impairment losses on loans and advances	1,044,055	132,722	1,176,777
Impairment losses on loans and advances	(171,187)	(17,849)	(189,036)
Operating income	872,868	114,873	987,741
Operating costs	(737,030)	(111,472)	(848,502)
Depreciation on operating lease assets	(16,072)	(111, 772)	(16,072)
Operating profit before goodwill and acquired intangibles	119,766	3,401	123,167
Operating income attributable to non-controlling interests	(397)	-	(397)
Operating profit before goodwill, acquired intangibles and after non-	440.000	0.404	100 ==0
controlling interests	119,369	3,401	122,770
Cost to income ratio	71.7%	84.0%	73.1%
Total assets (£'million)	20,843	3,246	24,089

For the year to 31 March 2012			
£'000	UK and Other	Australia	Total group
Net interest income	285,677	66,342	352,019
Fee and commission income	605,125	38,456	643,581
Fee and commission expense	(114,807)	(3,375)	(118,182)
Investment income	142,599	(8,474)	134,125
Trading income arising from	10.1=0		= 4 004
- customer flow	43,179	11,112	54,291
- balance sheet management and other trading activities	16,431	(1,126)	15,305
Other operating income/(loss)	62,128	(1,179)	60,949
Total operating income before impairment losses on loans and advances	1,040,332	101,756	1,142,088
	1,040,002	101,700	1,142,000
Impairment losses on loans and advances	(187,919)	(67,872)	(255,791)
Operating income	852,413	33,884	886,297
		,	, i i i i i i i i i i i i i i i i i i i
Operating costs	(671,773)	(99,765)	(771,538)
Depreciation on operating lease assets	(28,544)	-	(28,544)
Operating profit before goodwill and acquired intangibles	152,096	(65,881)	86,215
Operating loss attributable to non-controlling interests	8,018	-	8,018
Operating profit/(loss) before goodwill, acquired intangibles and after non-			
controlling interests	160,114	(65,881)	94,233
	00.404	00.001	00.004
Cost to income ratio	66.4%	98.0%	
Total assets (£'million)	20,831	3,384	24,215

# Segmental business analysis - income statement Unaudited For the year to 31 March 2013

-	Asset Management	Wealth & Investment	\$	pecialist Banking			Total group	
£'000	UK and Other	UK and Other	UK and Other	Australia	Total	UK and Other	Australia	Total
Net interest income	492	10,293	279,861	69,088	348,949	290,646	69,088	359,734
Fee and commission income	309,933	195,275	196,412	59,431	255,843	701,620	59,431	761,051
Fee and commission expense Investment income	(92,667)	(11,772) 555	(22,731) 72,527	(4,526) 538	(27,257) 73,065	(127,170) 73,082	(4,526) 538	(131,696) 73,620
Trading income arising from								
<ul> <li>customer flow</li> <li>balance sheet management and other trading activities</li> </ul>	- (199)	361	50,796 20,134	6,946 (564)	57,742 19,570	51,157 19,939	6,946 (564)	58,103 19,375
Other operating income	4,476	774	20,134	(564)	31,340	34,781	(564) 1,809	36,590
Total operating income before impairment losses on loans and								
advances	222,035	195,490	626,530	132,722	759,252	1,044,055	132,722	1,176,777
Impairment losses on loans and advances	-	-	(171,187)	(17,849)	(189,036)	(171,187)	(17,849)	(189,036)
Operating income	222,035	195,490	455,343	114,873	570,216	872,868	114,873	987,741
Operating costs Depreciation on operating leased assets	(162,694)	(161,581)	(412,755) (16,072)	(111,472)	(524,227) (16,072)	(737,030) (16,072)	(111,472)	(848,502) (16,072)
Operating profit before goodwill and acquired intangibles	59,341	33,909	26,516	3,401	29,917	119,766	3,401	123,167
Operating income attributable to non-controlling interests	-	-	(397)	-	(397)	(397)	-	(397)
Operating profit before goodwill, acquired intangibles and after non-controlling interests	59,341	33,909	26,119	3,401	29,520	119,369	3,401	122,770
Selected returns and key statistics Cost to income ratio Total assets (£'million)	73.3% 363	82.7% 439	67.6% 20,041	84.0% 3,246	70.5% 23,287	71.7% 20,843	84.0% 3,246	73.1% 24,089

For the year to 31 March 2012	r the year to 31 March 2012							
		Wealth &						
01000	Asset Management	Investment		pecialist Banking	Tatal		Total group	Tatal
£'000	UK and Europe	UK and Europe	UK and Europe	Australia	Total	UK and Europe	Australia	Total
Net interest income	651	8,647	276,379	66,342	342,721	285,677	66,342	352,019
Fee and commission income	288.578	142.361	174.186	38.456	212.642	605.125	38.456	643.581
Fee and commission expense	(86,903)	(8,182)	(19,722)	(3,375)	(23,097)	(114,807)	(3,375)	(118,182)
Investment income	-	(392)	142,991	(8,474)	134.517	142.599	(8,474)	134.125
Trading income arising from		()	,	(=,)	,		(-,)	,
- customer flow	-	(386)	43,565	11,112	54,677	43,179	11,112	54,291
- balance sheet management and other trading activities	61	(7)	16,377	(1,126)	15,251	16,431	(1,126)	15,305
Other operating income	(309)	406	62,031	(1,179)	60,852	62,128	(1,179)	60,949
Total operating income before impairment losses on loans and								
advances	202,078	142,447	695,807	101,756	797,563	1,040,332	101,756	1,142,088
Impairment losses on loans and advances			(187,919)	(67.872)	(255,791)	(187,919)	(67.872)	(255,791)
Operating income	202,078	142,447	507,888	33,884	541,772	852,413		886,297
	,						í.	
Operating costs	(143,156)	(119,226)	(409,391)	(99,765)	(509,156)	(671,773)	(99,765)	(771,538)
Depreciation on operating leased assets	-	-	(28,544)	-	(28,544)	(28,544)	-	(28,544)
Operating profit before goodwill and acquired intangibles	58,922	23,221	69,953	(65,881)	4,072	152,096	(65,881)	86,215
Operating losses attributable to non-controlling interests	- 30,322	47	7,971	(05,001)	7,971	8,018	(05,001)	8,018
Operating profit before goodwill, acquired intangibles and			.,		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0,010		0,010
after non-controlling interests	58,922	23,268	77,924	(65,881)	12,043	160,114	(65,881)	94,233
Selected returns and key statistics	=0.000					00.404		00.004
Cost to income ratio	70.8%	83.7%	61.4%	98.0%	66.2%	66.4%	98.0%	69.3%
Total assets (£'million)	393	502	19,936	3,384	23,320	20,831	3,384	24,215



Margin analysis Unaudited For the year to 31 March 2013

	UK & Other Australia		Total group			
	Balance sheet	Interest	Balance sheet	Interest	Balance sheet	Interest
£'000	value	Received	value	Received	value	Received
Cash, near cash and bank debt and sovereign debt						
securities	5,630,675	47,639	707,398	16,076	6,338,073	63,715
Core loans and advances	6,045,068	357,343	2,205,046	180,301	8,250,114	537,644
Private Client	3,170,221	162,618	1,405,696	112,566	4,575,917	275,184
Corporate, institutional and other clients	2,874,847	194,725	799,350	67,735	3,674,197	262,460
Other debt securities and other loans and advances	2,258,521	144,138	22,506	18,205	2,281,027	162,343
Other interest earning assets	2,769,126	160,682	-	-	2,769,126	160,682
Total interest earning assets	16,703,390	709,802	2,934,950	214,582	19,638,340	924,384

#### For the year to 31 March 2013

	UK & C Balance sheet		Austra Balance sheet		Total g Balance sheet	
£'000	value	Interest Paid	value	Interest Paid	value	Interest Paid
Deposits by banks and other debt related securities	3,944,675	70,619	470,689	32,436	4,415,364	103,055
Customer accounts	9,568,934	222,703	1,692,820	79,411	11,261,754	302,114
Other interest bearing liabilities	2,195,422	63,119	477,903	30,486	2,673,325	93,605
Subordinated liabilities	664,625	62,715	82,620	3,161	747,245	65,876
Total interest bearing liabilities	16,373,656	419,156	2,724,032	145,494	19,097,688	564,650
	1					
Net interest income		290,646		69,088	[	359,734

# For the year to 31 March 2012

	UK & O	ther	Austra	lia	Total g	roup
	Balance sheet	Interest	Balance sheet	Interest	Balance sheet	Interest
£'000	value	Received	value	Received	value	Received
Cash, near cash and bank debt and sovereign debt						
securities	5,516,447	50,414	1,010,485	59,939	6,526,932	110,353
Core loans and advances	5,788,118	359,715	1,948,307	186,654	7,736,425	546,369
Private Client	3,431,420	200,531	1,593,600	158,697	5,025,020	359,228
Corporate, institutional and other clients	2,356,698	159,184	354,707	27,957	2,711,405	187,141
Other debt securities and other loans and advances	1,483,282	78,608	81,860	4,310	1,565,142	82,918
Other interest earning assets	4,393,681	206,197	-	-	4,393,681	206,197
Total interest earning assets	17,181,528	694,934	3,040,652	250,903	20,222,180	945,837

	UK & C Balance sheet	other	Austra Balance sheet	alia	Total g Balance sheet	roup
£'000	value	Interest Paid	value	Interest Paid	value	Interest Paid
Deposits by banks and other debt related securities	4 074 470	00.007	777 400	0000	5 040 050	450.000
Customer accounts	4,271,470	90,387 204.366	777,186	62,939	5,048,656	153,326
Other interest bearing liabilities	9,471,155	. ,	1,536,603	83,708	11,007,758	288,074
Subordinated liabilities	2,361,985	53,614	526,946	33,569	2,888,931	87,183
Total interest bearing liabilities	661,921 16.766.531	60,890 <b>409,257</b>	46,355 <b>2.887.090</b>	4,345 <b>184,561</b>	708,276 <b>19,653,621</b>	65,235 <b>593,818</b>
Total interest bearing nabilities	10,700,331	409,237	2,007,090	104,301	19,000,021	595,010
Net interest income		285,677		66,342		352,019



# Fees and commissions

Unaudited

# For the year to 31 March 2013

£'000	UK & Other	Australia	Total group
Fund management fees/fees for assets under management	458,321	3,972	462,293
Private client transactional fees	83,926	9,579	93,505
Corporate and institutional transactional and advisory services	159,373	45,880	205,253
Fee and commission income	701,620	59,431	761,051
Fee and commission expense	(127,170)	(4,526)	(131,696)
Net fees and commissions	574,450	54,905	629,355
Annuity fees (net of fees payable)	392,722	26,138	418,860
Deal fees	181,728	28,767	210,495

£'000	UK & Other	Australia	Total group
Fund management fees/fees for assets under management	404,327	5,674	410,001
Private client transactional fees	62,486	9,251	71,737
Corporate and institutional transactional and advisory services	138,312	23,531	161,843
Fee and commission income	605,125	38,456	643,581
Fee and commission expense	(114,807)	(3,375)	(118,182)
Net fees and commissions	490,318	35,081	525,399
Annuity fees (net of fees payable)	339,849	14,115	353,964
Deal fees	150,469	20,966	171,435



#### **Investment income**

#### Unaudited

### Investment income for the year to 31 March 2013

£'000	UK & Other	Australia	Total group
Realised	33,534	1,752	35,286
Unrealised	35,104	(1,654)	33,450
Dividend income	2,999	240	3,239
Funding and other net related costs/income	1,445	200	1,645
Investment income	73,082	538	73,620

#### Investment income for the year to 31 March 2013

Investment income for the year to 31 March 2013 £'000	Investment portfolio (listed and unlisted equities)	Debt securities (sovereign, bank and other)	Other asset categories	Total
Realised	917	26,264	6,353	33,534
Unrealised	31,116	5,617	(1,629)	35,104
Dividend income	2,999	-	-	2,999
Funding and other net related costs/income	-	-	1,445	1,445
Investment income: UK & Other	35,032	31,881	6,169	73,082

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#### Investment income for the year to 31 March 2013

Investment income for the year to 31 March 2013 £'000	Investment portfolio (listed and unlisted equities)	Debt securities (sovereign, bank and other)	Other asset categories	Total
Realised	64	1,617	71	1,752
Unrealised	(2,716)	-	1,062	(1,654)
Dividend income	240	-	-	240
Funding and other net related costs /income	-	-	200	200
Investment income: Australia	(2,412)	1,617	1,333	538
Investment income: Total	32,620	33,498	7,502	73,620

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#### Investment income: Total

### Investment income for the year to 31 March 2012

£'000	UK & Other	Australia	Total group
Realised	129,057	(8,929)	120,128
Unrealised	11,652	(66)	11,586
Dividend income	1,890	521	2,411
Investment income	142,599	(8,474)	134,125

#### Investment income for the year to 31 March 2012

£'000	Investment portfolio (listed and unlisted equities)	Debt securities (sovereign, bank and other)	Other asset categories	Total
Realised	26,230	89,737	13,090	129,057
Unrealised	14,929	(3,226)	(51)	11,652
Dividend income	1,890	-	-	1,890
Investment income: UK & Other	43,049	86,511	13,039	142,599

### Investment income for the year to 31 March 2012

£'000	Investment portfolio (listed and unlisted equities)	Debt securities (sovereign, bank and other)	Other asset categories	Total
Realised	1,539	(784)	(9,684)	(8,929)
Unrealised	(66)	-	-	(66)
Dividend income	71	450	-	521
Investment income: Australia	1,544	(334)	(9,684)	(8,474)
		-		
Investment income: Total	44,593	86,177	3,355	134,125

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# An analysis of our core loans and advances, asset quality and impairments

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Unaudited

£'000	31 March 2013	31 March 2012
Gross core loans and advances to customers	8,443,304	7,900,763
	(400,400)	(4.0.4.00.0)
Total impairments Portfolio impairments	(193,190)	(164,338)
Specific impairments	(6,696) (186,494)	(3,210) (161,128)
Net core loans and advances to customers	<b>8,250,114</b>	7,736,425
	0,200,114	1,100,420
Average gross core loans and advances to customers	8,172,034	7,868,100
Current loans and advances to customers	7,781,266	7,177,965
Past due loans and advances to customers (1 - 60 days)	131,349	230,053
Special mention loans and advances to customers	27,967	10,834
Default loans and advances to customers	502,722	481,911
Gross core loans and advances to customers	8,443,304	7,900,763
		_ /
Current loans and advances to customers	7,781,266	7,177,965
Default loans that are current and not impaired	8,006	-
Gross core loans and advances to customers that are past due but not impaired Gross core loans and advances to customers that are impaired	177,933 476,099	256,624 466,174
Gross core loans and advances to customers	<b>8,443,304</b>	7,900,763
	0,773,307	1,500,705
Total income statement charge for core loans and advances	(94,751)	(156,361)
Gross default loans and advances to customers	502,722	481,911
Portfolio impairments	(6,696)	(3,210)
Specific impairments	(186,494)	(161,128)
Defaults net of impairments	309,532	317,573
Collateral and other credit enhancements	356,321	347,112
Net default loans and advances to customers (limited to zero)	-	-
Ratios:		
Total impairments as a % of gross core loans and advances to customers	2.29%	2.08%
Total impairments as a % of gross default loans	38.43%	34.10%
Gross defaults as a % of gross core loans and advances to customers	5.95%	6.10%
	0.0070	0.1070
Defaults (net of impairments) as a % of net core loans and advances to customers	3.75%	4.10%
Net defaults as a % of gross core loans and advances to customers		-
Credit loss ratio (i.e. income statement impairments charge as a % of average gross		
loans and advances	1.16%	1.65%



## Capital structure and capital adequacy Unaudited

	31 March 2013	31 March 2012
fi <b>er 1 capital</b> Shareholders' equity	1,848	1,847
Shareholders' equity per balance sheet	2,096	2,071
Perpetual preference share capital and share premium	(150) (98)	(150 (74
Deconsolidation of special purpose entities Non-controlling interests	(98)	(72
Non-controlling interests per balance sheet	165	164
Non-controlling interests excluded for regulatory purposes	-	(167
Non-controlling interests transferred to tier 1 Non-controlling interests in deconsolidated subsidiaries	(169)	
Regulatory adjustments to the accounting basis	(31)	(19
Unrealised losses on available-for-sale debt securities	2	e
Defined benefit pension fund adjustment Unrealised gains on available-for-sale equities	(22)	(19
Prudent Valuation	(7) (16)	(13
Cash flow hedging reserve	12	10
Foreign currency translation reserve	-	
Deductions Goodwill and intangible assets	(600) (598)	(628
Unconsolidated investments	(596)	(00)
Securitisation positions	(2)	(23
Excess of deductions from additional tier 1	-	
Core tier 1 / common equity tier 1 capital	1,212	1,197
Additional tier 1 capital before deductions	299	296
Additional tier 1 instruments	299	296
Phase out of non-qualifying additional tier 1 instruments		
Non qualifying surplus capital attributable to minorities	- (4)	
Unconsolidated investments	(4)	
Securitisation positions		
Fotal tier 1 capital	1,507	1,493
lier 2 capital		
Total qualifying tier 2 capital before deductions	840	809
Unrealised gains on available-for-sale equities	7	13
Collective impairment allowances	120 713	10'
Tier 2 instruments Phase out of non-qualifying tier 2 instruments	-	695
Non qualifying surplus capital attributable to minorities	-	-
Deductions	(6)	(23
Unconsolidated investments Securitisation positions	(4)	- (23
Fotal tier 2 capital	(2) 834	786
Total capital deductions	(22)	(31
Investments that are not material holdings or qualifying holdings Connected lending of a capital nature	(20)	(2 <sup>7</sup> (10
Connected renaing of a capital nature	(2)	(1)
Fotal regulatory capital	2,319	2,248
Risk-weighted assets	13,755	12,827
lisk-weighten assets	15,755	12,021
Capital ratios		
Common equity tier 1 ratio	8.8%	9.39
Tier 1 ratio Total capital ratio	11.0% 16.9%	11.69 17.59
Total capital failo	10.070	17.07
Capital requirements	1,100	1,026
Credit risk - prescribed standardised exposure classes	843	793
Corporates Secured on real estate property	261 232	233 247
Short term claims on institutions and corporates	35	24
Retail	102	76
	15	14
Institutions	404	177
Other exposure classes	184 14	
	184 14 32	
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities	14 32 4	20
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities	14 32 4 28	20 24 24
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Counterparty credit risk	14 32 4 28 26	22 26 24 24 24 21
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities	14 32 4 28	20 24 24 25 56
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Market risk Interest rate Foreign exchange	14 32 4 28 26 61	20 22 22 50 16
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Jounterparty credit risk Market risk Interest rate Foreign exchange Commodities	14 32 4 28 26 61 23 12	20 22 22 50 10 11
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Counterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities	14 32 4 28 26 61 23	20 22 22 50 10 11
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Jounterparty credit risk Market risk Interest rate Foreign exchange Commodities	14 32 4 28 26 61 23 12	26 24 22 56 16 1 2
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings	14 32 4 28 26 61 23 12 - - 24	20 24 25 10 11 - 20 12 - 20 20 - 20 20 - 20 - 20
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Departional risk - standardised approach	14 32 4 28 26 61 23 12 - 24 - 24 - 24	20 24 25 10 11 - 20 12 - 20 20 - 20 20 - 20 - 20
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Counterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Operational risk - standardised approach Capital adequacy	14 32 4 28 26 61 23 12 - 24 - 24 - 24 - 2 138	26 2 22 21 56 11 11 - 20 21 21 21 21 21 21 21 21 21 21 21 21 21
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Departional risk - standardised approach	14 32 4 28 26 61 23 12 - 24 - 24 - 24	26 22 21 56 16 11 - 20 20 20 20 20 20 20 20 20 20 20 20 20
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Operational risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates	14 32 4 28 26 61 1 23 12 - 24 - 24 - 2 138 13,755 10,536 3,253	24 22 22 56 11 1 1 20 - 20 - 20 - 20 - 20 - 20 - 20
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Opperational risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates Secured on real estate property	14 32 4 28 26 61 23 12 - - 24 - 2 138 138 13,755 10,536 3,253 2,904	24 22 22 35 11 11 11 - - 22 3 3 3 9,911 2,902 3,093
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Ounterparty credit risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Operational risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates	14 32 4 28 26 61 1 23 12 - 2 4 - 2 138 <b>13,755</b> 10,536 3,253 2,904 433	24 22 22 56 16 11 20 20 20 30 30 30 30
Other exposure classes Securitisation exposures Squity risk - standardised approach Listed equities Jounterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Opperational risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates Secured on real estate property Short term claims on institutions and corporates	14 32 4 28 26 61 23 12 - - 24 - 2 138 138 13,755 10,536 3,253 2,904	24 22 22 35 11 11 11 - - 22 3 3 3 9,911 2,902 3,093
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Counterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Options Operational risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates Secured on real estate property Short tem claims on institutions and corporates Retail Institutions Other exposure classes	14 32 4 28 26 61 1 23 12 - 2 4 - 2 138 <b>13,755</b> 10,536 3,253 2,904 433 1,276 193 2,296	22 22 22 56 16 11 12,822 9,914 2,909 3,009 3,009 3,009 56 177 (2,211
Other exposure classes Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Counterparty credit risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Options Options Optional risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates Secured on real estate property Short term claims on institutions and corporates Retail Institutions Other exposure classes Securitisation exposures	14 32 4 28 26 61 23 12 - - 24 - 2 138 13,755 10,536 3,253 2,904 433 1,276 1,938 2,296 181	24 22 22 56 11 11 22 22 22 22 22 22 22 22 22 22 22
Other exposure classes Securitisation exposures Securitisation exposures Cities dequities Unlisted equities Counterparty credit risk Market risk Interest rate Foreign exchange Commodities Equities Collective investment undertakings Options Options Options Options Optional risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates Secured on real estate property Short term claims on institutions and corporates Retail Institutions Other exposure classes Securitiation exposures Securitiation exposures Equity risk - standardised approach	14 32 4 28 26 61 23 12 - 24 - 2 138 <b>13,755</b> 10,536 3,253 2,904 433 1,276 193 2,296 181	24 22 22 56 16 11 20 20 20 20 30 30 30 30 30 30 30 30 30 30 30 30 30
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# The full set of annual financial statements will be available on 28 June 2013

