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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
 customer flow balance sheet management and other trading activities 	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		
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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 Total equity (2,350 2,260,253 2,235,552	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
 balance sheet management and other trading activities 	(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
 customer flow balance sheet management and other trading activities Other operating (loss)/income 	- 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) 541,772	(255,791) 886,297
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)	70.8% 393	83.7% 502	66.2% 23,320	69.3% 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
 balance sheet management and other trading activities 	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								
 customer flow balance sheet management and other trading activities 	- (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	60,890 409,257	46,355 2.887.090	4,345 184,561	708,276 19,653,621	65,235 593,818
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	8,250,114	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	8,443,304	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 er 1 capital 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 ⁷ (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 13,755 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 13,755 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 13,755 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
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 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 Securitisation exposures Equity risk - standardised approach Listed equities	14 32 4 28 26 61 1 23 12 - 24 - 2 138 13,755 10,536 3,253 2,904 433 1,276 193 2,296 181 398 447	24 22 22 56 11 11 22 22 22 22 22 22 22 22 22 22 22
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 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 Equity risk - standardised approach Listed equities Unlisted equities	14 32 4 28 26 61 23 12 - 24 - 2 138 13,755 10,536 3,253 2,904 433 1,276 193 2,296 181	21 22 50 11 1 22 50 11 1 1 22 9 9 13 13 12,82 9,901 2,900 3,099 3,09 950 177 7,2,211 2,211 2,211 2,211 2,211 2,211 2,211 2,21 5,211 1,111 1,111 1,212
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 Options Options Collective investment undertakings Options Secured on real estate property Short term claims on institutions and corporates Retail Institutions Other exposure classes Securitisation exposures Securitisation exposures Equity risk - standardised approach Listed equities Outhergeuties Counterparty credit risk Market risk	14 32 4 28 26 61 23 12 - - 24 - 2 138 13,755 10,536 3,253 2,904 433 1,276 193 2,296 181 398 477 351 328	22 22 50 11 1 22 22 50 11 1 1 22 24 130 12,822 9,911 2,900 3,099 3,099 3,099 3,099 3,099 3,099 3,099 3,099 2,000 17,72 2,21 2,21 2,21 2,21 2,21 2,21 2,2
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 Options Options Options Optional risk - standardised approach Capital adequacy Risk-weighted assets (banking and trading) Credit risk - prescribed standardised exposure classes Corporates Securites Secured on real estate property Short term claims on institutions and corporates Retail Institutions Other exposures Securitisation exposures Equity risk - standardised approach Listed equities Unlisted equities Dunterparty credit risk Market risk Interest rate	14 32 4 28 26 61 23 12 - 24 - 24 - 2 138 13,755 10,536 3,253 2,904 433 1,276 193 2,296 1811 398 47 3511 328 762 286 286 286 286 286 286 286 2	22 22 22 36 11 11 12,82 9,911 2,900 3,093 30 955 177 2,211 2,77 322 21 22 21 22 29 26 699 95
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 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 term claims on institutions and corporates Retail Institutions 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 23 12 - 24 - 24 - 138 13,755 10,536 3,253 2,904 433 1,276 193 2,296 181 398 47 351 328 762 286 286 286 286 286 286 286 2	21 22 55 11 1 1 22 24 2 24 13 13 12,82 9,911 2,900 3,009 3,009 3,009 3,009 3,009 3,009 3,009 177 17 2,211 2,211 2,211 2,211 2,211 2,211 2,211 2,212 3,012,012 3,012,012,012,012,012,012,012,012,012,012
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 Options Options Collective investment undertakings Options Options Options Collective investment undertakings Options Options Collective investment undertakings Options Options Options Options Options Options Options Options Options Corporates Secured on real estate property Short term claims on institutions and corporates Retail Institutions Other exposure classes Securitisation exposures Securitisation exposures Commodities	14 32 4 28 26 61 23 12 - 24 - 24 - 2 138 13,755 10,536 3,253 2,904 433 1,276 193 2,296 1811 398 47 3511 328 762 286 286 286 286 286 286 286 2	22 22 22 36 11 11 12,82 9,911 2,900 3,093 30 955 177 2,211 2,77 322 21 22 21 22 29 26 699 95
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Out of the Ordinary®



The full set of annual financial statements will be available on 28 June 2013

