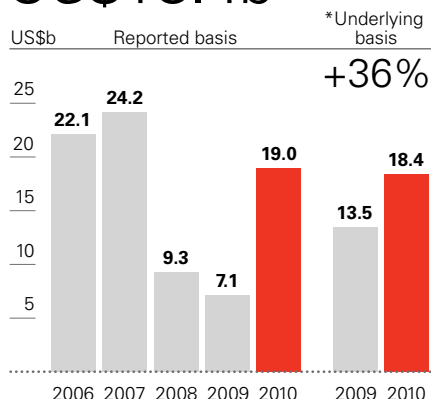


Highlights of 2010

Financial highlights

Profit before tax

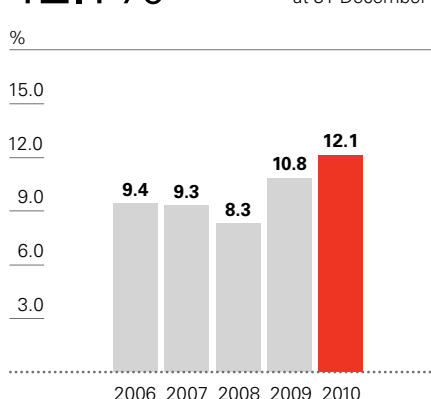
US\$18.4b*



Capital strength

12.1%

Tier 1 capital ratio
at 31 December

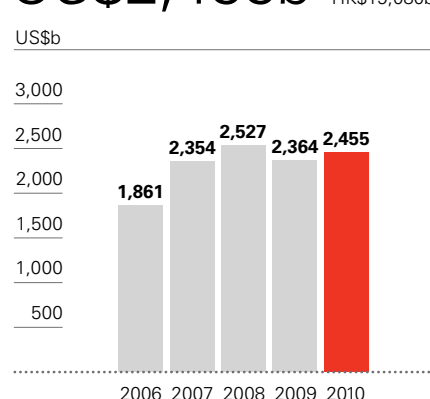


Assets

(reported basis)

US\$2,455b

£1,581b
HK\$19,080b

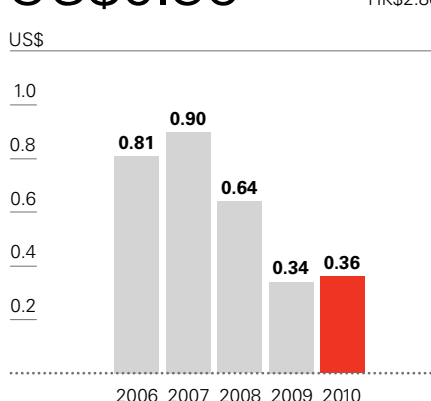


Dividends per share

(in respect of year)

US\$0.36

£0.23
HK\$2.80

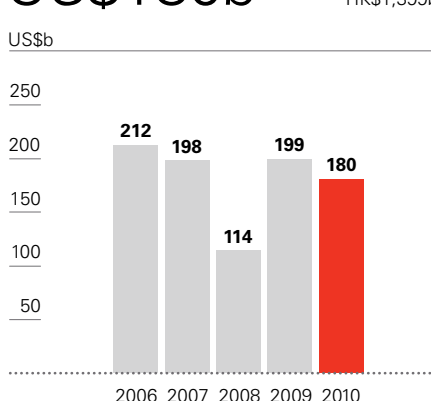


Market capitalisation

at 31 December

US\$180b

£116b
HK\$1,399b

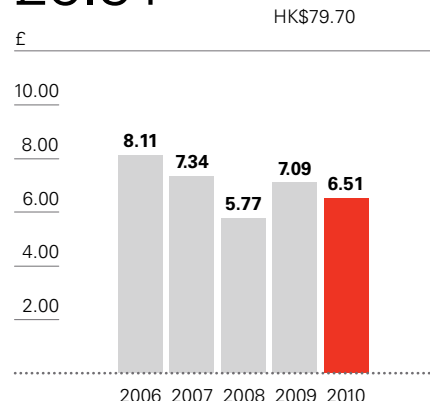


Share price

at 31 December

£6.51

US\$51.04 American
Depository Share
HK\$79.70



Operational highlights

- Profitable in every customer group and region, including North America, for the first time since 2006.
- Strengthened capital position, largely due to profit generation.
- Strong growth in emerging markets, with loans and advances to customers and revenue increasing in key markets.
- Faster growing markets accounted for 34% of customer lending.