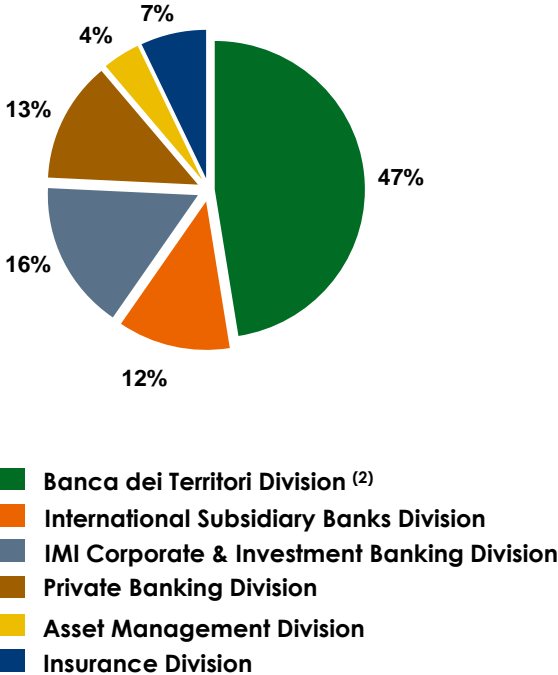


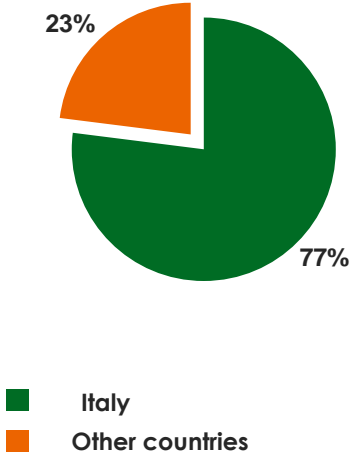
# Breakdown of consolidated results as at 31 December 2023

## Operating Income

### Breakdown by Business Area <sup>(1)</sup>



### Breakdown by Geographical Area



Figures may not add up exactly due to rounding differences  
(1) Excluding the Corporate Centre  
(2) Domestic Commercial Banking