

ROYAL BANK OF SCOTLAND GROUP PLC
Form 6-K
February 23, 2012

FORM 6-K
SECURITIES AND EXCHANGE COMMISSION
Washington D.C. 20549

Report of Foreign Private Issuer

Pursuant to Rule 13a-16 or 15d-16
of the Securities Exchange Act of 1934

For February 23, 2012

Commission File Number: 001-10306

The Royal Bank of Scotland Group plc

RBS, Gogarburn, PO Box 1000
Edinburgh EH12 1HQ

(Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F X

Form 40-F ____

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): _____

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Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes ____

No X

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-

The following information was issued as a Company announcement in London, England and is furnished pursuant to General Instruction B to the General Instructions to Form 6-K:

Appendix 1

Income statement reconciliations

Appendix 1 Income statement reconciliations

	Year ended					
	31 December 2011			31 December 2010		
	Managed	Reallocation of one-off items	Statutory	Managed	Reallocation of one-off items	Statutory
	£m	£m	£m	£m	£m	£m
Interest receivable	21,417	(7)	21,410	22,766	10	22,776
Interest payable	(8,728)	(3)	(8,731)	(8,566)	(1)	(8,567)
Net interest income	12,689	(10)	12,679	14,200	9	14,209
Fees and commissions receivable	6,384	-	6,384	8,194	(1)	8,193
Fees and commissions payable	(1,460)	-	(1,460)	(2,211)	-	(2,211)
Income from trading activities	3,381	(680)	2,701	6,138	(1,621)	4,517
Gain on redemption of own debt	-	255	255	-	553	553
Other operating income (excluding insurance premium income)	2,527	1,595	4,122	1,213	266	1,479
Insurance net premium income	4,256	-	4,256	5,128	-	5,128
Non-interest income	15,088	1,170	16,258	18,462	(803)	17,659
Total income	27,777	1,160	28,937	32,662	(794)	31,868
Staff costs	(8,163)	(515)	(8,678)	(8,956)	(715)	(9,671)

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Premises and equipment	(2,278)	(173)	(2,451)	(2,276)	(126)	(2,402)
Other administrative expenses	(3,395)	(1,536)	(4,931)	(3,716)	(279)	(3,995)
Depreciation and amortisation	(1,642)	(233)	(1,875)	(1,762)	(388)	(2,150)
Write-down of goodwill and other intangible assets	-	(91)	(91)	-	(10)	(10)
Operating expenses	(15,478)	(2,548)	(18,026)	(16,710)	(1,518)	(18,228)
Profit before other operating charges	12,299	(1,388)	10,911	15,952	(2,312)	13,640
Insurance net claims	(2,968)	-	(2,968)	(4,783)	-	(4,783)
Operating profit before impairment losses	9,331	(1,388)	7,943	11,169	(2,312)	8,857
Impairment losses	(7,439)	(1,270)	(8,709)	(9,256)	-	(9,256)
Operating profit/(loss)	1,892	(2,658)	(766)	1,913	(2,312)	(399)

Appendix 1 Income statement reconciliations (continued)

	Year ended					
	31 December 2011			31 December 2010		
	Managed	Reallocation of one-off items	Statutory	Managed	Reallocation of one-off items	Statutory
£m	£m	£m	£m	£m	£m	
Operating profit/(loss)	1,892	(2,658)	(766)	1,913	(2,312)	(399)
Fair value of own debt (1)	1,846	(1,846)	-	174	(174)	-
Asset Protection Scheme (2)	(906)	906	-	(1,550)	1,550	-
Payment Protection Insurance costs	(850)	850	-	-	-	-
Sovereign debt impairment	(1,099)	1,099	-	-	-	-
Amortisation of purchased intangible assets	(222)	222	-	(369)	369	-
Integration and restructuring costs	(1,064)	1,064	-	(1,032)	1,032	-
Gain on redemption of own debt	255	(255)	-	553	(553)	-
Strategic disposals	(104)	104	-	171	(171)	-
Bank levy	(300)	300	-	-	-	-
Bonus tax	(27)	27	-	(99)	99	-
Write-down of goodwill and other intangible assets	(11)	11	-	(10)	10	-
Interest rate hedge adjustments on impaired available-for-sale Greek government bonds	(169)	169	-	-	-	-
RFS Holdings minority interest	(7)	7	-	(150)	(150)	-
Loss before tax	(766)	-	(766)	(399)	-	(399)
Tax charge	(1,250)	-	(1,250)	(634)	-	(634)
Loss from continuing operations	(2,016)	-	(2,016)	(1,033)	-	(1,033)
Profit/(loss) from discontinued operations, net of tax	47	-	47	(633)	-	(633)

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Loss for the year	(1,969)	-	(1,969)	(1,666)	-	(1,666)
Non-controlling interests	(28)	-	(28)	665	-	665
Preference share and other dividends	-	-	-	(124)	-	(124)
Loss attributable to ordinary and B shareholders	(1,997)	-	(1,997)	(1,125)	-	(1,125)

Notes:

- (1) Reallocation of £225 million (2010 - £75 million loss) to income from trading activities and £1,621 million (2010 - £249 million gain) to other operating income.
- (2) Reallocation to income from trading activities.

Appendix 1 Income statement reconciliations (continued)

	31 December 2011			Quarter ended 30 September 2011			31 December 2010		
	Managed £m	Reallocation of one-off items £m	Statutory £m	Managed £m	Reallocation of one-off items £m	Statutory £m	Managed £m	Reallocation of one-off items £m	Statutory £m
Interest receivable	5,234	-	5,234	5,371	-	5,371	5,611	1	5,612
Interest payable	(2,158)	(2)	(2,160)	(2,293)	(1)	(2,294)	(2,033)	1	(2,032)
Net interest income	3,076	(2)	3,074	3,078	(1)	3,077	3,578	2	3,580
Fees and commissions receivable	1,590	-	1,590	1,452	-	1,452	2,053	(1)	2,052
Fees and commissions payable	(573)	-	(573)	(304)	-	(304)	(449)	-	(449)
Income from trading activities	140	(378)	(238)	547	410	957	979	(615)	364
Gain on redemption of own debt	-	(1)	(1)	-	1	1	-	-	-
Other operating income (excluding insurance premium income)	405	(200)	205	549	1,835	2,384	26	977	1,003

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Insurance net premium income	981	-	981	1,036	-	1,036	1,272	-	1,272
Non-interest income	2,543	(579)	1,964	3,280	2,246	5,526	3,881	361	4,242
Total income	5,619	(581)	5,038	6,358	2,245	8,603	7,459	363	7,822
Staff costs	(1,781)	(212)	(1,993)	(1,963)	(113)	(2,076)	(2,059)	(135)	(2,194)
Premises and equipment	(575)	(99)	(674)	(584)	(20)	(604)	(636)	(73)	(709)
Other administrative expenses	(838)	(458)	(1,296)	(858)	(104)	(962)	(938)	(110)	(1,048)
Depreciation and amortisation	(450)	(63)	(513)	(416)	(69)	(485)	(448)	(98)	(546)
Write down of goodwill and other intangible assets	-	(91)	(91)	-	-	-	-	(10)	(10)
Operating expenses	(3,644)	(923)	(4,567)	(3,821)	(306)	(4,127)	(4,081)	(426)	(4,507)
Profit before other operating charges	1,975	(1,504)	471	2,537	1,939	4,476	3,378	(63)	3,315
Insurance net claims	(529)	-	(529)	(734)	-	(734)	(1,182)	-	(1,182)
Operating profit/(loss) before impairment losses	1,446	(1,504)	(58)	1,803	1,939	3,742	2,196	(63)	2,133
Impairment losses	(1,692)	(226)	(1,918)	(1,536)	(202)	(1,738)	(2,141)	-	(2,141)
Operating (loss)/profit	(246)	(1,730)	(1,976)	267	1,737	2,004	55	(63)	(8)

Appendix 1 Income statement reconciliations (continued)

	31 December 2011		Quarter ended 30 September 2011		31 December 2010	
	Managed	Statutory	Managed	Statutory	Managed	Statutory
	of one-off		of one-off		of one-off	

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	£m	items £m	£m	£m	items £m	£m	£m	items £m	£m
Operating(loss)/profit	(246)	(1,730)	(1,976)	267	1,737	2,004	55	(63)	(8)
Fair value of own debt (1)	(370)	370	-	2,357	(2,357)	-	582	(582)	-
Asset Protection Scheme (2)	(209)	209	-	(60)	60	-	(725)	725	-
Sovereign debt impairment	(224)	224	-	(142)	142	-	-	-	-
Amortisation of purchased intangible assets	(53)	53	-	(69)	69	-	(96)	96	-
Integration and restructuring costs	(478)	478	-	(233)	233	-	(299)	299	-
Gain on redemption of own debt	(1)	1	-	1	(1)	-	-	-	-
Strategic disposals	(82)	82	-	(49)	49	-	502	(502)	-
Bank levy	(300)	300	-	-	-	-	-	-	-
Bonus tax	-	-	-	(5)	5	-	(15)	15	-
Write-down of goodwill and other intangible assets	(11)	11	-	-	-	-	(10)	10	-
Interest rate hedge adjustments on impaired available-for-sale Greek government bonds	-	-	-	(60)	60	-	-	-	-
RFS Holdings minority interest	(2)	2	-	(3)	3	-	(2)	2	-
(Loss)/profit before tax	(1,976)	-	(1,976)	2,004	-	2,004	(8)	-	(8)
Tax credit/(charge)	186	-	186	(791)	-	(791)	3	-	3
(Loss)/profit from continuing operations	(1,790)	-	(1,790)	1,213	-	1,213	(5)	-	(5)
Profit/(loss) from discontinued operations, net of tax	10	-	10	6	-	6	55	-	55
(Loss)/profit for the period	(1,780)	-	(1,780)	1,219	-	1,219	50	-	50
Non-controlling interests	(18)	-	(18)	7	-	7	(38)	-	(38)
(Loss)/profit attributable to ordinary and B shareholders	(1,798)	-	(1,798)	1,226	-	1,226	12	-	12

Notes:

- (1) Reallocation of £170 million loss (Q3 2011 - £470 million; Q4 2010 - £110 million) to income from trading activities and £200 million loss (Q3 2011 - £1,887 million; Q4 2010 - £472 million) to other operating income.
- (2) Reallocation to income from trading activities.

Appendix 2

Businesses outlined for disposal

Appendix 2 Businesses outlined for disposal

To comply with EC State Aid requirements the Group agreed to make a series of divestments by the end of 2013: the disposal of RBS Insurance, Global Merchant Services and its interest in RBS Sempra Commodities JV. The Group also agreed to dispose of its RBS England and Wales and NatWest Scotland branch-based businesses, along with certain SME and corporate activities across the UK ('UK branch-based businesses'). The disposals of Global Merchant Services and RBS Sempra Commodities JV businesses have now effectively been completed.

The sale of the Group's UK branch-based businesses to Santander UK plc continues to make good progress and is expected to substantially complete in the fourth quarter of 2012, subject to regulatory approvals and other conditions.

The disposal of RBS Insurance, the base case plan for which is by way of a public flotation, is targeted to commence in the second half of 2012, subject to market conditions. External advisors have been appointed to assist the Group with the disposal and the process of separation is proceeding on plan. In the meantime, the business continues to be managed and reported as a separate core division.

The table below shows total income and operating profit of RBS Insurance and the UK branch-based businesses.

Total income	Operating profit/(loss)	Operating profit/(loss)
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			before impairments			
	2011	2010	2011	2010	2011	2010
	£m	£m	£m	£m	£m	£m
RBS Insurance (1)	4,286	5,302	407	(341)	407	(341)
UK branch-based businesses (2)	959	902	518	439	319	160
Total	5,245	6,204	925	98	726	(181)

The table below shows the estimated risk-weighted assets, total assets and capital of the businesses identified for disposal.

	RWAs		Total assets		Capital	
	2011	2010	2011	2010	2011	2010
	£bn	£bn	£bn	£bn	£bn	£bn
RBS Insurance (1)	n/m	n/m	13.9	14.0	4.4	4.0
UK branch-based businesses (2)	11.1	13.2	19.3	19.9	1.0	1.2
Total	11.1	13.2	33.2	33.9	5.4	5.2

Notes:

- (1) Total income includes investment income of £302 million (2010 - £309 million). Total assets and estimated capital include approximately £0.9 billion of goodwill, of which £0.7 billion is attributed to RBS Insurance by RBS Group.
- (2) Estimated notional equity based on 9% of RWAs.

Appendix 2 Businesses outlined for disposal (continued)

Further information on the UK branch-based businesses by division is shown in the tables below:

	Division		Total	
	UK Retail	UK Corporate	2011	2010
	£m	£m	£m	£m
Income statement				
Net interest income	329	360	689	656
Non-interest income	108	162	270	246
Total income	437	522	959	902
Direct expenses				
- staff	(74)	(84)	(158)	(176)
- other	(106)	(60)	(166)	(144)

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Indirect expenses	(67)	(50)	(117)	(143)
	(247)	(194)	(441)	(463)
Operating profit before impairment losses	190	328	518	439
Impairment losses (1)	(92)	(107)	(199)	(279)
Operating profit	98	221	319	160
Analysis of income by product				
Loans and advances	125	311	436	445
Deposits	101	144	245	261
Mortgages	134	-	134	120
Other	77	67	144	76
Total income	437	522	959	902
Net interest margin	4.92%	2.85%	3.57%	3.24%
Employee numbers (full time equivalents rounded to the nearest hundred)	2,800	1,600	4,400	4,400

Note:

- (1) For the year ended 31 December 2011, impairment losses benefited from £75 million of latent and other provision releases.

	Division			Total	
	UK Retail £bn	UK Corporate £bn	Global Banking & Markets £bn	2011 £bn	2010 £bn
Capital and balance sheet					
Total third party assets (excluding mark-to-market derivatives)	7.2	11.7	-	18.9	19.9
Loans and advances to customers (gross)	7.3	12.2	-	19.5	20.7
Customer deposits	8.8	13.0	-	21.8	24.0
Derivative assets	-	-	0.4	0.4	n/a
Derivative liabilities	-	-	0.1	0.1	n/a
Risk elements in lending	0.5	1.0	-	1.5	1.7
Loan:deposit ratio	79%	90%	-	86%	83%
Risk-weighted assets	3.6	7.5	-	11.1	13.2

Appendix 2 Businesses outlined for disposal (continued)

The following information has been prepared to present RBS Insurance Group on a stand alone basis. The income statement includes the results of Direct Line Versicherung AG (DLVAG) (which is owned by National Westminster Bank plc), however the balance sheet excludes the balance sheet of DLVAG. The total assets and net assets of DLVAG are included in note 1 below.

RBS Insurance Income Statement	31 December 2011			Year ended 31 December 2010			31 December 2009		
	Core £m	Non-Core £m	Total £m	Core £m	Non-Core £m	Total £m	Core £m	Non-Core £m	Total £m
Earned premiums	4,221	304	4,525	4,459	733	5,192	4,519	810	5,329
Reinsurers' share	(252)	(18)	(270)	(148)	(31)	(179)	(165)	(26)	(191)
Net premium income	3,969	286	4,255	4,311	702	5,013	4,354	784	5,138
Fees and commissions	(400)	(93)	(493)	(410)	89	(321)	(367)	(119)	(486)
Instalment income	138	7	145	159	35	194	171	35	206
Other income	100	(23)	77	179	(72)	107	151	(67)	84
Total income	3,807	177	3,984	4,239	754	4,993	4,309	633	4,942
Net claims	(2,772)	(195)	(2,967)	(3,932)	(737)	(4,669)	(3,606)	(588)	(4,194)
Underwriting profit/(loss)	1,035	(18)	1,017	307	17	324	703	45	748
Staff expenses	(288)	(2)	(290)	(287)	(2)	(289)	(304)	(9)	(313)
Other expenses	(333)	(16)	(349)	(325)	(47)	(372)	(368)	(60)	(428)
Total direct expenses	(621)	(18)	(639)	(612)	(49)	(661)	(672)	(69)	(741)
Indirect expenses	(225)	(46)	(271)	(267)	(46)	(313)	(270)	(58)	(328)
Total expenses	(846)	(64)	(910)	(879)	(95)	(974)	(942)	(127)	(1,069)
Technical result	189	(82)	107	(572)	(78)	(650)	(239)	(82)	(321)
Investment impairments	-	(2)	(2)	-	-	-	(8)	-	(8)
Investment income	265	37	302	277	32	309	305	40	345
Operating profit/(loss)	454	(47)	407	(295)	(46)	(341)	58	(42)	16

Appendix 2 Businesses outlined for disposal (continued)

31 December 2011

31 December 2010

31 December 2009

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RBS insurance
(continued)

Balance Sheet (1)	Core £m	Non-Core £m	Total £m	Core £m	Non-Core £m	Total £m	Core £m	Non-Core £m	Total £m
Assets									
Property, plant and equipment	60	-	60	53	-	53	67	-	67
Investment properties	70	-	70	84	-	84	78	-	78
Intangible assets	362	-	362	280	-	280	282	-	282
Financial investments	6,912	861	7,773	6,706	939	7,645	6,263	869	7,132
Loans and receivables including reinsurance receivables (2)	2,206	159	2,365	1,792	267	2,059	2,324	388	2,712
Other assets, prepayments and accrued income	731	20	751	808	170	978	820	60	880
Reinsurers share of insurance liabilities	298	101	399	241	117	358	258	77	335
Cash and cash equivalents	1,304	57	1,361	1,626	196	1,822	1,123	144	1,267
Total assets	11,943	1,198	13,141	11,590	1,689	13,279	11,215	1,538	12,753
Liabilities									
Insurance liabilities (3)	7,101	881	7,982	7,460	1,362	8,822	6,956	1,177	8,133
Borrowings	305	11	316	309	2	311	290	-	290
Other liabilities, accruals and deferred income	916	15	931	560	67	627	592	112	704
Total liabilities	8,322	907	9,229	8,329	1,431	9,760	7,838	1,289	9,127
Equity (4)	3,621	291	3,912	3,261	258	3,519	3,377	249	3,626
Total liabilities and equity	11,943	1,198	13,141	11,590	1,689	13,279	11,215	1,538	12,753

Notes:

- (1) Total assets of DLVAG at 31 December 2011 were £320 million (2010 - £322 million; 2009 - £337 million) and total equity was £103 million (2010 - £103 million; 2009 - £108 million).
- (2) Total reinsurance receivables at 31 December 2011 were £41 million (2010 - £41 million; 2009 - £42 million).
- (3) Insurance liabilities include unearned premium reserves.
- (4) Non-Core equity includes £259 million at 31 December 2011 which was a non-controlling interest (2010 - £259 million; 2009 - £259 million). Equity excludes goodwill of £0.7 billion which is attributed to RBS Insurance division by RBS Group.

Appendix 3

Additional risk management disclosures

Appendix 3 Additional risk management disclosures

Loans and advances to customers by sector and geography

The following tables analyse loans and advances to customers (excluding reverse repos and assets of disposal groups) by sector and geography (by location of office). Refer to Risk management: Credit risk for the Group summary. All assets, including loans, of businesses held for disposal are included as one line on the balance sheet, as required by IFRS.

	31 December 2011			30 September 2011			31 December 2010		
	Core £m	Non- Core £m	Total £m	Core £m	Non- Core £m	Total £m	Core £m	Non- Core £m	Total £m
UK									
Central and local									
government	8,012	25	8,037	7,680	83	7,763	5,728	173	5,901
Finance	30,874	2,361	33,235	29,754	3,795	33,549	27,995	6,023	34,018
Residential mortgages	99,303	1,423	100,726	104,040	1,497	105,537	99,928	1,665	101,593
Personal lending	20,080	127	20,207	21,930	295	22,225	23,035	585	23,620
Property	31,141	24,610	55,751	36,106	25,953	62,059	34,970	30,492	65,462
Construction	5,291	1,882	7,173	6,203	2,245	8,448	7,041	2,310	9,351
Manufacturing	9,641	835	10,476	11,123	867	11,990	12,300	1,510	13,810
Service industries and business activities									
- retail, wholesale and repairs	11,071	1,441	12,512	12,325	1,553	13,878	12,554	1,853	14,407
- transport and storage	8,589	3,439	12,028	8,835	3,664	12,499	8,105	5,015	13,120
- health, education and recreation	8,734	757	9,491	11,894	742	12,636	13,502	1,039	14,541
- hotels and restaurants	5,599	569	6,168	6,264	684	6,948	6,558	808	7,366

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- utilities	2,462	922	3,384	3,788	715	4,503	3,101	1,035	4,136
- other	13,963	1,644	15,607	13,952	2,154	16,106	14,445	1,991	16,436
Agriculture, forestry and fishing	2,660	76	2,736	2,963	73	3,036	2,872	67	2,939
Finance leases and instalment credit	5,618	5,598	11,216	5,524	6,925	12,449	5,589	7,785	13,374
Interest accruals	375	-	375	352	1	353	415	98	513
	263,413	45,709	309,122	282,733	51,246	333,979	278,138	62,449	340,587

Europe

Central and local

government	116	715	831	209	805	1,014	365	1,017	1,382
Finance	2,534	474	3,008	2,654	644	3,298	2,642	1,019	3,661
Residential mortgages	18,393	553	18,946	19,109	590	19,699	19,473	621	20,094
Personal lending	1,972	492	2,464	2,126	526	2,652	2,270	600	2,870
Property	4,846	11,538	16,384	5,359	12,255	17,614	5,139	12,636	17,775
Construction	1,019	735	1,754	1,279	754	2,033	1,014	873	1,887
Manufacturing	4,383	3,732	8,115	4,807	3,872	8,679	5,853	4,181	10,034
Service industries and business activities									
- retail, wholesale and repairs	3,992	772	4,764	3,559	721	4,280	4,126	999	5,125
- transport and storage	5,667	862	6,529	5,281	1,093	6,374	5,625	1,369	6,994
- health, education and recreation	1,235	349	1,584	1,334	339	1,673	1,442	496	1,938
- hotels and restaurants	892	535	1,427	1,029	560	1,589	1,055	535	1,590
- utilities	1,569	530	2,099	1,852	598	2,450	1,412	623	2,035
- other	2,966	1,555	4,521	3,554	1,634	5,188	3,877	2,050	5,927
Agriculture, forestry and fishing	699	53	752	760	62	822	849	68	917
Finance leases and instalment credit	260	435	695	259	515	774	370	744	1,114
Interest accruals	101	71	172	105	98	203	143	101	244
	50,644	23,401	74,045	53,276	25,066	78,342	55,655	27,932	83,587

Appendix 3 Additional risk management disclosures (continued)

Loans and advances to customers by sector and geography (continued)

31 December 2011			30 September 2011			31 December 2010		
Core	Non-Core	Total	Core	Non-Core	Total	Core	Non-Core	Total

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	£m	£m	£m	£m	£m	£m	£m	£m	£m
US									
Central and local government	177	14	191	164	15	179	263	53	316
Finance	8,993	341	9,334	10,035	368	10,403	9,522	587	10,109
Residential mortgages	20,311	2,926	23,237	20,285	3,040	23,325	20,548	3,653	24,201
Personal lending	7,505	936	8,441	6,543	1,986	8,529	6,816	2,704	9,520
Property	2,413	1,370	3,783	2,338	1,549	3,887	1,611	3,318	4,929
Construction	412	45	457	443	54	497	442	78	520
Manufacturing	6,782	42	6,824	6,545	54	6,599	5,459	143	5,602
Service industries and business activities									
- retail, wholesale and repairs	4,975	98	5,073	4,851	109	4,960	4,264	237	4,501
- transport and storage	1,832	937	2,769	1,699	985	2,684	1,786	1,408	3,194
- health, education and recreation	2,946	88	3,034	2,572	94	2,666	2,380	313	2,693
- hotels and restaurants	627	57	684	532	62	594	486	136	622
- utilities	1,033	28	1,061	952	27	979	1,117	53	1,170
- other	4,927	394	5,321	4,447	423	4,870	4,042	577	4,619
Agriculture, forestry and fishing	27	-	27	24	-	24	31	-	31
Finance leases and instalment credit	2,471	-	2,471	2,531	-	2,531	2,315	-	2,315
Interest accruals	181	45	226	172	53	225	183	73	256
	65,612	7,321	72,933	64,133	8,819	72,952	61,265	13,333	74,598
RoW									
Central and local government	54	629	683	44	604	648	425	428	853
Finance	4,051	53	4,104	5,651	77	5,728	6,751	22	6,773
Residential mortgages	502	200	702	507	192	699	410	203	613
Personal lending	1,510	1	1,511	1,553	3	1,556	1,460	2	1,462
Property	304	546	850	269	871	1,140	735	1,205	1,940
Construction	59	10	69	67	9	76	183	91	274
Manufacturing	2,395	322	2,717	2,341	440	2,781	2,185	686	2,871
Service industries and business activities									
- retail, wholesale and repairs	1,276	28	1,304	1,472	44	1,516	1,030	102	1,132
- transport and storage	366								