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HSBC's cost efficiency ratio was 57.5% compared with 50.9% in the first half of 2010. Loan impairment charges and other credit risk provisions were US\$5,266m in the first half of 2011, US\$2,257m lower than the first half of 2010. The Directors have declared a second interim dividend for 2011 of US\$0.09 per ordinary share, a

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crores as at March 31, 2010. Around 98.98 % of the net assets were invested in HSBC GEM Equity Fund (overseas mutual fund), 2.73% of the net assets were invested in reverse repos/CBLO and (1.71) % were in the net current assets as at March 31, 2011.

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2 HSBC Holdings plc Sustainability Report 2011 HSBC Holdings plc Sustainability Report 2011 3 Douglas Flint Group Chairman Creating a sustainable financial in 2011." system HSBC was founded 147 years ago to finance companies trading on the China coast.

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