

Restatement of tables disclosed in Note 2 (Segmental information) of statutory accounts

I. By client segment

	Full year 2013						
	Corporate and Institutional Clients	Commercial Clients	Private Banking Clients	Retail Clients	Total Reportable Segments	Corporate items not allocated	Total
	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Internal income	(53)	35	(44)	62	-	-	-
Net interest income	5,869	765	349	4,173	11,156	-	11,156
Non interest income*	4,946	711	281	1,683	7,621	-	7,621
Operating income	10,762	1,511	586	5,918	18,777	-	18,777
Operating expenses	(4,954)	(731)	(407)	(3,866)	(9,958)	(235)	(10,193)
Operating profit before impairment losses and taxation	5,808	780	179	2,052	8,819	(235)	8,584
Impairment losses on loans and advances and other credit risk provisions	(488)	(157)	(8)	(964)	(1,617)	-	(1,617)
Other impairment							
Goodwill impairment	-	-	-	-	-	(1,000)	(1,000)
Other impairment	(113)	(13)	-	(3)	(129)	-	(129)
Profit from associates and joint ventures	156	37	2	31	226	-	226
Profit before taxation	5,363	647	173	1,116	7,299	(1,235)	6,064
Total assets employed	456,068	35,729	23,637	152,113	667,547	6,833	674,380
Total liabilities employed	404,097	45,845	38,191	138,180	626,313	1,226	627,539

*Includes \$106m in respect of own credit adjustment under Corporate and Institutional Clients

	Six months ended 30.06.13						
	Corporate and Institutional Clients	Commercial Clients	Private Banking Clients	Retail Clients	Total Reportable Segments	Corporate items not allocated	Total
	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Internal income	(32)	19	(22)	35	-	-	-
Net interest income	2,947	378	173	2,100	5,598	-	5,598
Non interest income*	2,899	415	150	926	4,390	-	4,390
Operating income	5,814	812	301	3,061	9,988	-	9,988
Operating expenses	(2,500)	(374)	(213)	(1,947)	(5,034)	-	(5,034)
Operating profit before impairment losses and taxation	3,314	438	88	1,114	4,954	-	4,954
Impairment losses on loans and advances and other credit risk provisions	(197)	(43)	(8)	(482)	(730)	-	(730)
Other impairment							
Goodwill impairment	-	-	-	-	-	(1,000)	(1,000)
Other impairment	(28)	14	-	3	(11)	-	(11)
Profit from associates and joint ventures	79	17	1	15	112	-	112
Profit before taxation	3,168	426	81	650	4,325	(1,000)	3,325
Total assets employed	441,203	33,760	20,464	147,496	642,923	7,034	649,957
Total liabilities employed	387,884	43,429	35,349	136,473	603,135	1,464	604,599

*Includes \$237m in respect of own credit adjustment under Corporate and Institutional Clients

II. By geography

Full year 2013

	Greater China \$million	North East Asia \$million	South Asia \$million	ASEAN \$million	MENAP \$million	Africa \$million	Americas \$million	Europe \$million	Total \$million
Internal income	85	(73)	57	83	96	129	4	(381)	-
Net interest income	2,862	1,312	1,267	2,175	948	992	393	1,207	11,156
Fees and commissions income, net	1,129	255	326	976	419	417	356	223	4,101
Net trading income*	794	88	224	597	338	184	96	193	2,514
Underlying	795	86	224	552	338	184	96	133	2,408
Own credit adjustment	(1)	2	-	45	-	-	-	60	106
Other operating income	327	59	166	225	64	29	9	127	1,006
Operating income	5,197	1,641	2,040	4,056	1,865	1,751	858	1,369	18,777
Operating expenses	(2,772)	(1,186)	(823)	(2,075)	(960)	(862)	(536)	(979)	(10,193)
Operating profit before impairment losses and taxation	2,425	455	1,217	1,981	905	889	322	390	8,584
Impairment losses on loans and advances and other credit risk provisions	(242)	(427)	(215)	(396)	(47)	(270)	(11)	(9)	(1,617)
Other impairment	1	(1,029)	(105)	2	-	-	-	2	(1,129)
Profit from associates and joint ventures	146	-	-	78	-	-	-	2	226
Profit/(loss) before taxation	2,330	(1,001)	897	1,665	858	619	311	385	6,064

*includes \$106m relating to own credit adjustment (Greater China \$(1)m, NE Asia \$2m, ASEAN \$45m and Europe \$60m)

Countries with income greater than 5% of operating income

	Hong Kong \$million	Singapore \$million	India \$million	Korea \$million	UK \$million	UAE \$million	China \$million
Operating income	3,725	2,132	1,663	1,564	1,110	1,222	933

Six months ended 30.06.13

	Greater China \$million	North East Asia \$million	South Asia \$million	ASEAN \$million	MENAP \$million	Africa \$million	Americas \$million	Europe \$million	Total \$million
Internal income	43	(36)	47	41	48	63	(1)	(205)	-
Net interest income	1,412	663	625	1,112	469	489	189	639	5,598
Fees and commissions income, net	563	143	168	506	220	201	176	118	2,095
Net trading income*	518	69	126	399	198	99	72	204	1,685
Underlying	511	67	126	306	198	99	72	69	1,448
Own credit adjustment	7	2	-	93	-	-	-	135	237
Other operating income	130	99	133	121	36	1	7	83	610
Operating income	2,666	938	1,099	2,179	971	853	443	839	9,988
Operating expenses	(1,384)	(585)	(425)	(1,069)	(493)	(421)	(278)	(379)	(5,034)
Operating profit before impairment losses and taxation	1,282	353	674	1,110	478	432	165	460	4,954
Impairment losses on loans and advances and other credit risk provisions	(127)	(193)	(117)	(172)	(34)	(75)	(7)	(5)	(730)
Other impairment	6	(1,019)	-	1	-	-	-	1	(1,011)
Profit from associates and joint ventures	73	-	-	38	-	-	-	1	112
Profit/(loss) before taxation	1,234	(859)	557	977	444	357	158	457	3,325

*includes \$237m relating to own credit adjustment (Greater China \$7m, NE Asia \$2m, ASEAN \$93m and Europe \$135m)

Countries with income greater than 5% of operating income

	Hong Kong \$million	Singapore \$million	India \$million	Korea \$million	UK \$million	UAE \$million	China \$million
Operating income	1,931	1,187	908	900	701	631	453

III. Operating income by product

Full year 2013

\$million

Transaction Banking	3,911
Trade	2,069
Cash Management and Custody	1,842
Financial Markets*	3,962
Corporate Finance	2,519
Wealth Management	1,449
Retail Products	5,046
Cards, Personal Loans and Unsecured Lending	2,788
Deposits	1,193
Mortgage & Auto	997
Other Retail Products	68
Others	1,890
Asset & Liability Management	548
Lending and Portfolio Management	1,065
Principal Finance	277
Total operating income*	18,777

*Includes own credit adjustment of \$106m

Six months

ended

30.06.13

\$million

Transaction Banking	1,964
Trade	1,042
Cash Management and Custody	922
Financial Markets*	2,449
Corporate Finance	1,238
Wealth Management	755
Retail Products	2,588
Cards, Personal Loans and Unsecured Lending	1,401
Deposits	605
Mortgage & Auto	519
Other Retail Products	63
Others	994
Asset & Liability Management	305
Lending and Portfolio Management	522
Principal Finance	167
Total operating income*	9,988

*Includes own credit adjustment of \$237m

Restatement of tables disclosed in Operating and Financial Review (OFR)

I. By client segment and geography

Corporate and Institutional Clients	Full year 2013								Total \$million
	North East		South Asia \$million	ASEAN \$million	MENAP \$million	Africa \$million	Americas \$million	Europe \$million	
	Greater China \$million	Asia \$million							
Operating income	2,468	560	1,284	2,042	1,119	1,195	858	1,130	10,656
<i>Of which - Client income</i>	2,252	431	1,120	1,781	953	1,019	799	957	9,312
Operating expenses	(1,137)	(305)	(403)	(976)	(494)	(499)	(536)	(604)	(4,954)
Loan impairment	(1)	(53)	(106)	(92)	20	(247)	(3)	(6)	(488)
Other impairment	(14)	(27)	(76)	2	-	-	-	2	(113)
Profit from associates and joint ventures	131	-	-	25	-	-	-	-	156
Operating profit	1,447	175	699	1,001	645	449	319	522	5,257

Operating income and operating profit excludes own credit adjustment (Greater China \$(1)m, NE Asia \$2m, ASEAN \$45m and Europe \$60m)

Corporate and Institutional Clients	Full year 2013					
	Hong Kong \$million	Singapore \$million	Korea \$million	India \$million	China \$million	UAE \$million
Operating income	1,774	1,064	487	1,054	584	749
<i>Of which - Client income</i>	1,621	920	378	917	530	620
Operating expenses	(737)	(551)	(249)	(338)	(345)	(310)
Loan impairment	7	(9)	(53)	(95)	(10)	(2)
Other impairment	(2)	10	(27)	(76)	(14)	-
Profit from associates and joint ventures	-	-	-	-	131	-
Operating profit	1,042	514	158	545	346	437

Operating income and operating profit excludes own credit adjustment (Singapore \$29m, Korea \$1m and China \$(1)m)

Commercial Clients	Full year 2013								Total \$million
	North East		South Asia \$million	ASEAN \$million	MENAP \$million	Africa \$million	Americas \$million	Europe \$million	
	Greater China \$million	Asia \$million							
Operating income	599	93	265	254	173	127	-	-	1,511
<i>Of which - Client income</i>	562	97	192	183	160	127	-	-	1,321
Operating expenses	(289)	(89)	(83)	(120)	(73)	(77)	-	-	(731)
Loan impairment	(27)	(21)	(68)	(9)	(28)	(4)	-	-	(157)
Other impairment	16	-	(26)	(3)	-	-	-	-	(13)
Profit from associates and joint ventures	-	-	-	37	-	-	-	-	37
Operating profit/(loss)	299	(17)	88	159	72	46	-	-	647

Commercial Clients	Full year 2013					
	Hong Kong \$million	Singapore \$million	Korea \$million	India \$million	China \$million	UAE \$million
Operating income	469	158	93	256	87	145
<i>Of which - Client income</i>	436	108	97	183	86	136
Operating expenses	(181)	(71)	(89)	(80)	(73)	(61)
Loan impairment	(4)	-	(21)	(67)	(23)	(18)
Other impairment	(2)	-	-	(26)	18	-
Profit from associates and joint ventures	-	-	-	-	-	-
Operating profit/(loss)	282	87	(17)	83	9	66

Private Banking Clients	Full year 2013								
	North East		South Asia	ASEAN	MENAP	Africa	Americas	Europe	Total
	Greater China	Asia							
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	116	10	34	249	28	-	-	149	586
<i>Of which - Client income</i>	106	9	28	255	26	-	-	142	566
Operating expenses	(92)	(10)	(16)	(141)	(23)	-	-	(125)	(407)
Loan impairment	-	-	-	-	-	-	(8)	-	(8)
Other impairment	-	-	-	-	-	-	-	-	-
Profit from associates and joint ventures	-	-	-	-	-	-	-	2	2
Operating profit/(loss)	24	-	18	108	5	-	(8)	26	173

Private Banking Clients	Hong Kong	Singapore	Korea	India	China	UAE
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	116	249	10	34	-	28
<i>Of which - Client income</i>	106	254	9	28	-	26
Operating expenses	(92)	(141)	(10)	(16)	-	(23)
Loan impairment	-	-	-	-	-	-
Other impairment	-	-	-	-	-	-
Profit from associates and joint ventures	-	-	-	-	-	-
Operating profit	24	108	-	18	-	5

Retail Clients	Full year 2013								
	North East		South Asia	ASEAN	MENAP	Africa	Americas	Europe	Total
	Greater China	Asia							
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	2,015	976	457	1,466	545	429	-	30	5,918
<i>Of which - Client income</i>	1,926	925	430	1,427	524	414	-	27	5,673
Operating expenses	(1,254)	(782)	(321)	(838)	(370)	(286)	-	(15)	(3,866)
Loan impairment	(214)	(353)	(41)	(295)	(39)	(19)	-	(3)	(964)
Other impairment	(1)	(2)	(3)	3	-	-	-	-	(3)
Profit from associates and joint ventures	15	-	-	16	-	-	-	-	31
Operating profit/(loss)	561	(161)	92	352	136	124	-	12	1,116

Retail Clients	Hong Kong	Singapore	Korea	India	China	UAE
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	1,366	632	973	319	263	300
<i>Of which - Client income</i>	1,286	630	922	297	251	285
Operating expenses	(656)	(366)	(772)	(250)	(335)	(179)
Loan impairment	(138)	(79)	(353)	(33)	(25)	(32)
Other impairment	-	-	(2)	(3)	-	-
Profit from associates and joint ventures	-	-	-	-	15	-
Operating profit/(loss)	572	187	(154)	33	(82)	89

Full year 2013

Total	North East								Total
	Greater China	Asia	South Asia	ASEAN	MENAP	Africa	Americas	Europe	
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	5,198	1,639	2,040	4,011	1,865	1,751	858	1,309	18,671
<i>Of which - Client income</i>	4,846	1,462	1,770	3,646	1,663	1,560	799	1,126	16,872
Operating expenses	(2,772)	(1,186)	(823)	(2,075)	(960)	(862)	(536)	(979)	(10,193)
Loan impairment	(242)	(427)	(215)	(396)	(47)	(270)	(11)	(9)	(1,617)
Other impairment	1	(1,029)	(105)	2	-	-	-	2	(1,129)
Profit from associates and joint ventures	146	-	-	78	-	-	-	2	226
Operating profit/(loss)	2,331	(1,003)	897	1,620	858	619	311	325	5,958

Operating income and operating profit excludes \$106m in respect of own credit adjustment (Greater China \$(1)m, NE Asia \$2m, ASEAN \$45m and Europe \$60m)
Table includes corporate items not allocated by client segment comprising of the UK Bank Levy \$235m and goodwill impairment charge on Korea business \$1,000m

Total	North East					
	Hong Kong	Singapore	Korea	India	China	UAE
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	3,725	2,103	1,563	1,663	934	1,222
<i>Of which - Client income</i>	3,449	1,912	1,406	1,425	867	1,067
Operating expenses	(1,666)	(1,129)	(1,120)	(684)	(753)	(573)
Loan impairment	(135)	(88)	(427)	(195)	(58)	(52)
Other impairment	(4)	10	(1,029)	(105)	4	-
Profit from associates and joint ventures	-	-	-	-	146	-
Operating profit/(loss)	1,920	896	(1,013)	679	273	597

Operating income and operating profit excludes own credit adjustment (Singapore \$29m, Korea \$1m and China \$(1)m)
Table includes corporate items not allocated by client segment comprising the goodwill impairment charge on Korea business \$1,000m

Six months ended 30.06.13

Corporate and Institutional Clients	North East								Total
	Greater China	Asia	South Asia	ASEAN	MENAP	Africa	Americas	Europe	
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	1,273	340	679	1,051	593	585	443	613	5,577
<i>Of which - Client income</i>	1,164	240	567	891	498	498	402	490	4,750
Operating expenses	(569)	(151)	(204)	(500)	(252)	(238)	(278)	(308)	(2,500)
Loan impairment	(14)	(17)	(88)	(13)	(1)	(62)	1	(3)	(197)
Other impairment	(11)	(19)	-	1	-	-	-	1	(28)
Profit from associates and joint ventures	66	-	-	13	-	-	-	-	79
Operating profit	745	153	387	552	340	285	166	303	2,931

Operating income and operating profit excludes \$237m in respect of own credit adjustment (Greater China \$7m, NE Asia \$2m, ASEAN \$93m and Europe \$135m)

Corporate and Institutional Clients	North East					
	Hong Kong	Singapore	Korea	India	China	UAE
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	926	577	305	563	289	394
<i>Of which - Client income</i>	850	455	214	468	262	322
Operating expenses	(366)	(305)	(123)	(173)	(175)	(156)
Loan impairment	(1)	-	(17)	(88)	(10)	4
Other impairment	(2)	10	(19)	-	(11)	-
Profit from associates and joint ventures	-	-	-	-	66	-
Operating profit	557	282	146	302	159	242

Operating income and operating profit excludes own credit adjustment (Hong Kong \$2m, Singapore \$64m, Korea \$2m and China \$5m)

Six months ended 30.06.13

Commercial Clients	Greater	North East	South Asia	ASEAN	MENAP	Africa	Americas	Europe	Total
	China	Asia							
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	306	50	157	155	86	58	-	-	812
<i>Of which - Client income</i>	308	51	102	91	80	63	-	-	695
Operating expenses	(144)	(44)	(46)	(66)	(38)	(36)	-	-	(374)
Loan impairment	(5)	(8)	(11)	(3)	(13)	(3)	-	-	(43)
Other impairment	17	-	-	(3)	-	-	-	-	14
Profit from associates and joint ventures	-	-	-	17	-	-	-	-	17
Operating profit/(loss)	174	(2)	100	100	35	19	-	-	426

Commercial Clients	Hong	Singapore	Korea	India	China	UAE
	Kong					
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	259	106	50	153	21	74
<i>Of which - Client income</i>	244	55	51	97	41	69
Operating expenses	(90)	(42)	(44)	(44)	(37)	(31)
Loan impairment	(1)	1	(8)	(11)	(4)	(6)
Other impairment	-	-	-	-	17	-
Profit from associates and joint ventures	-	-	-	-	-	-
Operating profit/(loss)	168	65	(2)	98	(3)	37

Six months ended 30.06.13

Private Banking Clients	Greater	North East	South Asia	ASEAN	MENAP	Africa	Americas	Europe	Total
	China	Asia							
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	58	10	20	124	12	-	-	77	301
<i>Of which - Client income</i>	52	9	15	127	12	-	-	69	284
Operating expenses	(47)	(10)	(8)	(73)	(12)	-	-	(63)	(213)
Loan impairment	-	-	-	-	-	-	(8)	-	(8)
Other impairment	-	-	-	-	-	-	-	-	-
Profit from associates and joint ventures	-	-	-	-	-	-	-	1	1
Operating profit/(loss)	11	-	12	51	-	-	(8)	15	81

Private Banking Clients	Hong	Singapore	Korea	India	China	UAE
	Kong					
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	58	124	10	20	-	12
<i>Of which - Client income</i>	52	127	9	15	-	12
Operating expenses	(47)	(73)	(10)	(8)	-	(12)
Loan impairment	-	-	-	-	-	-
Other impairment	-	-	-	-	-	-
Profit from associates and joint ventures	-	-	-	-	-	-
Operating profit	11	51	-	12	-	-

Six months ended 30.06.13									
Retail Clients	Greater China	North East Asia	South Asia	ASEAN	MENAP	Africa	Americas	Europe	Total
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	1,022	536	243	756	280	210	-	14	3,061
<i>Of which - Client income</i>	974	502	226	734	269	201	-	13	2,919
Operating expenses	(624)	(380)	(167)	(430)	(191)	(147)	-	(8)	(1,947)
Loan impairment	(108)	(168)	(18)	(156)	(20)	(10)	-	(2)	(482)
Other impairment	-	-	-	3	-	-	-	-	3
Profit from associates and joint ventures	7	-	-	8	-	-	-	-	15
Operating profit/(loss)	297	(12)	58	181	69	53	-	4	650

Retail Clients	Hong Kong	Singapore	Korea	India	China	UAE
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	686	316	533	172	138	151
<i>Of which - Client income</i>	644	315	500	160	132	144
Operating expenses	(323)	(194)	(372)	(131)	(171)	(91)
Loan impairment	(68)	(40)	(168)	(14)	(13)	(15)
Other impairment	-	-	-	-	-	-
Profit from associates and joint ventures	-	-	-	-	7	-
Operating profit/(loss)	295	82	(7)	27	(39)	45

Six months ended 30.06.13									
Total	Greater China	North East Asia	South Asia	ASEAN	MENAP	Africa	Americas	Europe	Total
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	2,659	936	1,099	2,086	971	853	443	704	9,751
<i>Of which - Client income</i>	2,498	802	910	1,843	859	762	402	572	8,648
Operating expenses	(1,384)	(585)	(425)	(1,069)	(493)	(421)	(278)	(379)	(5,034)
Loan impairment	(127)	(193)	(117)	(172)	(34)	(75)	(7)	(5)	(730)
Other impairment	6	(1,019)	-	1	-	-	-	1	(1,011)
Profit from associates and joint ventures	73	-	-	38	-	-	-	1	112
Operating profit/(loss)	1,227	(861)	557	884	444	357	158	322	3,088

Operating income and operating profit excludes \$237m in respect of own credit adjustment (Greater China \$7m, NE Asia \$2m, ASEAN \$93m and Europe \$135m)
Table includes corporate items not allocated by client segment comprising the goodwill impairment charge on Korea business \$1,000m

Total	Hong Kong	Singapore	Korea	India	China	UAE
	\$million	\$million	\$million	\$million	\$million	\$million
Operating income	1,929	1,123	898	908	448	631
<i>Of which - Client income</i>	1,790	952	774	740	435	547
Operating expenses	(826)	(614)	(549)	(356)	(383)	(290)
Loan impairment	(70)	(39)	(193)	(113)	(27)	(17)
Other impairment	(2)	10	(1,019)	-	6	-
Profit from associates and joint ventures	-	-	-	-	73	-
Operating profit/(loss)	1,031	480	(863)	439	117	324

Operating income and operating profit excludes own credit adjustment (Hong Kong \$2m, Singapore \$64m, Korea \$2m and China \$5m)
Table includes corporate items not allocated by client segment comprising the goodwill impairment charge on Korea business \$1,000m

II. By geography – regions and key countries (new view for OFR)

Full year 2013						
	Operating income	Operating expenses	Loan impairment	Other impairment	Profit from associates and joint ventures	Operating profit/(loss)
	\$million	\$million	\$million	\$million	\$million	\$million
Hong Kong	3,725	(1,666)	(135)	(4)	-	1,920
China	934	(753)	(58)	4	146	273
Taiwan	539	(353)	(49)	1	-	138
Greater China	5,198	(2,772)	(242)	1	146	2,331
Korea	1,563	(1,120)	(427)	(1,029)	-	(1,013)
Other NEA	76	(66)	-	-	-	10
North East Asia	1,639	(1,186)	(427)	(1,029)	-	(1,003)
India	1,663	(684)	(195)	(105)	-	679
Other SA	377	(139)	(20)	-	-	218
South Asia	2,040	(823)	(215)	(105)	-	897
Singapore	2,103	(1,129)	(88)	10	-	896
Malaysia	696	(344)	(104)	-	-	248
Other ASEAN	1,212	(602)	(204)	(8)	78	476
ASEAN	4,011	(2,075)	(396)	2	78	1,620
UAE	1,222	(573)	(52)	-	-	597
Other MENAP	643	(387)	5	-	-	261
MENAP	1,865	(960)	(47)	-	-	858
Africa	1,751	(862)	(270)	-	-	619
Americas	858	(536)	(11)	-	-	311
UK	1,050	(812)	(6)	2	2	236
Other Europe	259	(167)	(3)	-	-	89
Europe	1,309	(979)	(9)	2	2	325
Total	18,671	(10,193)	(1,617)	(1,129)	226	5,958

Operating income and operating profit excludes own credit adjustment (China \$(1)m within Greater China; Korea \$2m within NE Asia; Singapore \$29m, Malaysia \$4m and Other ASEAN \$12m within total ASEAN \$45m and UK \$60m within Europe)

Six months ended 30.06.13

	Operating income	Operating expenses	Loan impairment	Other impairment	Profit from associates and joint ventures	Operating profit/(loss)
	\$million	\$million	\$million	\$million	\$million	\$million
Hong Kong	1,929	(826)	(70)	(2)	-	1,031
China	448	(383)	(27)	6	73	117
Taiwan	282	(175)	(30)	2	-	79
Greater China	2,659	(1,384)	(127)	6	73	1,227
Korea	898	(549)	(193)	(1,019)	-	(863)
Other NEA	38	(36)	-	-	-	2
North East Asia	936	(585)	(193)	(1,019)	-	(861)
India	908	(356)	(113)	-	-	439
Other SA	191	(69)	(4)	-	-	118
South Asia	1,099	(425)	(117)	-	-	557
Singapore	1,123	(614)	(39)	10	-	480
Malaysia	350	(173)	(57)	-	-	120
Other ASEAN	613	(282)	(76)	(9)	38	284
ASEAN	2,086	(1,069)	(172)	1	38	884
UAE	631	(290)	(17)	-	-	324
Other MENAP	340	(203)	(17)	-	-	120
MENAP	971	(493)	(34)	-	-	444
Africa	853	(421)	(75)	-	-	357
Americas	443	(278)	(7)	-	-	158
UK	566	(297)	(3)	1	1	268
Other Europe	138	(82)	(2)	-	-	54
Europe	704	(379)	(5)	1	1	322
Total	9,751	(5,034)	(730)	(1,011)	112	3,088

Operating income and operating profit excludes own credit adjustment (China \$5m and Hong Kong \$2m within total Greater China \$7m; Korea \$2m within NE Asia; Singapore \$64m, Malaysia \$8m and Other ASEAN \$21m within total ASEAN \$93m; and UK \$135m within Europe)

III. Operating income by product by segment (new disclosure)

	Full year 2013				
	Total	Corporate & institutional Clients	Commercial Clients	Private Banking Clients	Retail Clients
	\$million	\$million	\$million	\$million	\$million
Transaction Banking	3,911	3,253	640	3	15
Trade	2,069	1,715	336	3	15
Cash Management and Custody	1,842	1,538	304	-	-
Financial Markets*	3,856	3,594	262	-	-
Corporate Finance	2,519	2,486	33	-	-
Wealth Management	1,449	-	140	378	931
Retail Products	5,046	-	5	196	4,845
Cards, Personal Loans and Unsecured Lending	2,788	-	-	-	2,788
Deposits	1,193	-	5	140	1,048
Mortgage & Auto	997	-	-	54	943
Other Retail Products	68	-	-	2	66
Others	1,890	1,323	431	9	127
Asset & Liability Management	548	375	37	9	127
Lending and Portfolio Management	1,065	767	298	-	-
Principal Finance	277	181	96	-	-
Total operating income*	18,671	10,656	1,511	586	5,918

Financial Markets operating income by desk

Foreign Exchange	1,413	1,195	218	-	-
Rates	917	900	17	-	-
Commodities and Equities	507	492	15	-	-
Capital Markets	558	553	5	-	-
Credit and Other*	461	454	7	-	-
Total Financial Markets operating income*	3,856	3,594	262	-	-

*Excludes own credit adjustment of \$106m

Six months ended 30.06.13

	Total	Corporate & institutional Clients	Commercial Clients	Private Banking Clients	Retail Clients
	\$million	\$million	\$million	\$million	\$million
Transaction Banking	1,964	1,633	322	1	8
Trade	1,042	865	168	1	8
Cash Management and Custody	922	768	154	-	-
Financial Markets*	2,212	2,043	169	-	-
Corporate Finance	1,238	1,220	18	-	-
Wealth Management	755	-	71	191	493
Retail Products	2,588	-	3	98	2,487
Cards, Personal Loans and Unsecured Lending	1,401	-	-	-	1,401
Deposits	605	-	3	72	530
Mortgage & Auto	519	-	-	25	494
Other Retail Products	63	-	-	1	62
Others	994	681	229	11	73
Asset & Liability Management	305	199	22	11	73
Lending and Portfolio Management	522	380	142	-	-
Principal Finance	167	102	65	-	-
Total operating income*	9,751	5,577	812	301	3,061

Financial Markets operating income by desk

Foreign Exchange	835	687	148	-	-
Rates	552	542	10	-	-
Commodities and Equities	288	276	12	-	-
Capital Markets	283	281	2	-	-
Credit and Other*	254	257	(3)	-	-
Total Financial Markets operating income*	2,212	2,043	169	-	-

*Excludes own credit adjustment of \$237m

Additional Table

I. Customer loans and Deposits by segment

	As at 31.12.13				
	Corporate and Institutional Clients \$million	Commercial Clients \$million	Private Banking Clients \$million	Retail Clients \$million	Total \$million
Customer loans	159,894	19,025	17,208	99,888	296,015
Customer deposits	211,051	33,705	32,212	114,003	390,971

	As at 30.06.13				
	Corporate and Institutional Clients \$million	Commercial Clients \$million	Private Banking Clients \$million	Retail Clients \$million	Total \$million
Customer loans	157,398	18,396	14,754	101,245	291,793
Customer deposits	206,125	31,883	30,275	112,502	380,785