# **HSBC HOLDINGS PLC**

# **Global Business Resegmentation Reconciliation**

# 4Q 2016

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2016*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2016*, the *Interim Report 2016*, and other reports and financial information published by HSBC.

All information is on a reported basis.

	Retail Banking and Wealth Management									
					Gains/(losses) on					
					disposal of					
					subsidiaries,					
			JV and Associates to		associates and joint					
Year ended 31 Dec 2016		to Corporate Centre	Corporate Centre C			Other Reallocations	Reported			
	\$m		\$m	\$m	\$m	\$m	\$m			
Net interest income	14,445	(640)		98		13	13,916			
Net fee income	5,046	(1)		(53)		1	4,993			
Net trading income	312	108	-	9	-	19	448			
Other income	275	55	7	30	756	(142)	981			
Net operating income before loan impairment charges and other credit risk provisions	20,078	(478)	7	84	756	(109)	20,338			
Loan impairment (charges)/recoveries and other credit risk provisions	(1,761)	128					(1,633)			
Net operating income	18,317	(350)	7	84	756	(109)	18,705			
Total operating expenses	(14,926)	1,072		(8)		(276)	(14,138)			
Operating profit	3,391	722	7	76	756	(385)	4,567			
Share of profit in associates and joint ventures	363		(343)				20			
Profit before tax	3,754	722	(336)	76	756	(385)	4,587			
		722	(000)	,,,	700	(000)	1,007			
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts				-						
Fair value movements on non-qualifying hedges	(138)	115				23				
Gain on disposal of our membership interest in Visa - Europe	354						354			
Gain on disposal of our membership interest in Visa - US	116	(44)					72			
Own credit spread										
Portfolio disposals	(137)	137								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(,									
Trading results from disposed-of operations in Brazil	216				769		985			
reality results from disposed of operations in statin	411	208			769	23	1,411			
		200			707	23	1,411			
LICs										
	(462)						(462)			
Trading results from disposed-of operations in Brazil	(462)			-		-				
	(462)	-		-			(462)			
Operating expenses										
Costs associated with portfolio disposals										
Costs to achieve	(486)						(393)			
Costs to establish UK ring-fenced bank	(2)			-			(2)			
Impairment of GPB - Europe goodwill										
Regulatory (provisions)/releases in GPB	-									
Settlements and provisions in connection with legal matters	(587)	587								
UK customer redress programmes	(498)					1	(497)			
Trading results from disposed-of operations in Brazil	(805)						(805)			
	(2,378)					1	(1,697)			
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil										
J										
	-									
Profit/(loss) before tax										
Revenue	411	208			769	23	1,411			
LICs	(462)				707	-	(462)			
Operating expenses	(2,378)					1	(1,697)			
Share of profit in associates and joint ventures	(2,376)	000				1	(1,097)			
Share of profit in associates and joint ventures	(2,429)	888			769	24	(748)			
	(2,427)	000			707	2-7	(, 10)			
Balance Sheet Data										
At 31 Dec 2016										
Loans and advances to customers (net)	311.520	(5,464)					306.056			
Customer accounts	590,502	(3,464)					590,502			
Customer accounts	590,502					•	390,302			
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn			
District Annual Control of Contro				\$DN		ηu¢				
Risk-weighted assets <sup>2</sup>	132.6	(15.5)	(2.0)		-	•	115.1			

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

				Commercial Banking			
Year ended 31 Dec 2016	Historical Rasis	US Runoff Portfolio	JV and Associates to	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint	Other Reallocations	Reported
Teal ended 31 Dec 2016	filstorical basis		\$m	\$m	\$m	\$m	\$m
Net interest income	9,193		<b>4</b> 111	(98)	<b>4111</b>	(224)	8,871
Net fee income	3,731	3		53		(115)	3,672
Net trading income	494			(9)		(13)	472
Other income	(37)	(6)		(30)	532	(69)	390
Net operating income before loan impairment charges and other credit risk provisions	13,381	(3)		(84)	532	(421)	13,405
Loan impairment (charges)/recoveries and other credit risk provisions	(1,276)					4	(1,272)
Net operating income	12,105			(84)	532	(417)	12,133
Total operating expenses	(6,008)		1	8		(88)	(6,087)
Operating profit	6,097	(3)	1	(76)	532	(505)	6,046
Share of profit in associates and joint ventures	1,462	-	(1,462)				
Profit before tax	7,559	(3)	(1,461)	(76)	532	(505)	6,046
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-	-	-			-
Fair value movements on non-qualifying hedges							-
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US	230						230
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	(252)				541		289
	(22)			-	541		519
LICs							
Trading results from disposed-of operations in Brazil	(273)						(273)
	(273)	-		-			(273)
Operating expenses							
Costs associated with portfolio disposals Costs to achieve	(62)						(62)
Costs to achieve  Costs to establish UK ring-fenced bank	(02)						(02)
Impairment of GPB - Europe goodwill	(1)						(1)
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(34)						(34)
Trading results from disposed-of operations in Brazil	(155)		-				(155)
	(252)						(252)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	(1)		1	-			
	(1)	-	1		-		<u> </u>
Des 64/0 and before Arm							
Profit/(loss) before tax Revenue	(22)				541		519
LICs	(273)				D4 I		(273)
Operating expenses	(252)						(252)
Share of profit in associates and joint ventures	(1)		1				(232)
and a practice and point rotter or	(548)		1		541	-	(6)
Polymor Characterist							
Balance Sheet Data							
At 31 Dec 2016	281,930						281,930
Loans and advances to customers (net) Customer accounts	281,930 341,729			-			281,930 341,729
Castonia accounts	341,729	•	•		•		341,129
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>2</sup>	298.0		(9.6)	-	-	(12.5)	275.9
····· · · · · · · · · · · · · · · · ·	270.0		(7.0)			(12.0)	2.0.7

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

	Global Banking and Markets									
	Gains/(losses) on									
					disposal of					
		Balance Sheet			subsidiaries,					
		Management to			associates and joint					
Year ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Reported			
	\$m	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	6,871	(2,148)	60	-		238	5,021			
Net fee income	3,305	(6)	5	-		116	3,420			
Net trading income	8,629	(2,086)	(67)	-		13	6,489			
Other income	(1,679)	1,529	7		424	2	283			
Net operating income before loan impairment charges and other credit risk provisions	17,126	(2,711)	5		424	369	15,213			
Loan impairment (charges)/recoveries and other credit risk provisions	(355)		(113)			(3)	(471)			
Net operating income	16,771	(2,711)	(108)		424	366	14,742			
Total operating expenses	(9,281)	349	75	-		(445)	(9,302)			
Operating profit	7,490	(2,362)	(33)	-	424	(79)	5,440			
Share of profit in associates and joint ventures	527			(527)						
Profit before tax	8,017	(2,362)	(33)	(527)	424	(79)	5,440			
	'									
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts	26						26			
Fair value movements on non-qualifying hedges	(33)	33					-			
Gain on disposal of our membership interest in Visa - Europe	-									
Gain on disposal of our membership interest in Visa - US		-		-						
Own credit spread		-		-						
Portfolio disposals		-		-						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-		-						
Trading results from disposed-of operations in Brazil	(199)	43		-	424		268			
	(206)	76			424		294			
	'									
LICs										
Trading results from disposed-of operations in Brazil	(13)						(13)			
	(13)						(13)			
	'									
Operating expenses										
Costs associated with portfolio disposals	-									
Costs to achieve	(233)						(233)			
Costs to establish UK ring-fenced bank										
Impairment of GPB - Europe goodwill										
Regulatory (provisions)/releases in GPB										
Settlements and provisions in connection with legal matters	(94)						(94)			
UK customer redress programmes	(28)						(28)			
Trading results from disposed-of operations in Brazil	(84)	1					(83)			
	(439)	1					(438)			
							(100)			
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil										
	-									
Profit/(loss) before tax										
Revenue	(206)	76			424		294			
LICs	(13)	70		_	727	-	(13)			
Operating expenses	(439)	1		_			(438)			
Share of profit in associates and joint ventures	(434)	1				•	(430)			
Shale of profit in associates and joint ventures	(658)	77	-	-	424		(157)			
Balance Sheet Data					<u>-</u>					
At 31 Dec 2016										
Loans and advances to customers (net)	229.830	(2,563)	(1,412)				225,855			
Customer accounts	269,356	(12,410)	(852)			1	256,095			
castomer accounts	207,350	(12,410)	(002)			1	230,073			
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn			
Nich welchand are do 2					\$DN					
Risk-weighted assets <sup>2</sup>	362.9	(46.6)	(22.2)	(6.2)		12.5	300.4			

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

	Global Private Banking									
				Gains/(losses) on						
				disposal of						
		Balance Sheet		subsidiaries,						
		Management to	JV and Associates to	associates and joint						
Year ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Reported				
	\$m	\$m	\$m	\$m	\$m	\$m				
Net interest income	763	48			5	816				
Net fee income	753					753				
Net trading income	315	(130)				185				
Other income	(1)	(12)		5	(1)	(9)				
Net operating income before loan impairment charges and other credit risk provisions	1,830	(94)		5	4	1,745				
Loan impairment (charges)/recoveries and other credit risk provisions	1	-				1				
Net operating income	1,831	(94)		5	4	1,746				
Total operating expenses	(5,058)	20			(36)	(5,074)				
Operating profit	(3,227)	(74)		5	(32)	(3,328)				
Share of profit in associates and joint ventures	1		(1)							
Profit before tax	(3,226)	(74)		5	(32)	(3,328)				
	(0,220)	(, ,)	(.)		(02)	(0,020)				
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts						-				
Fair value movements on non-qualifying hedges										
Gain on disposal of our membership interest in Visa - Europe										
Gain on disposal of our membership interest in Visa - US										
Own credit spread										
Portfolio disposals	(26)					(26)				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2					2				
Trading results from disposed-of operations in Brazil	7			5		12				
	(17)			5		(12)				
						<u> </u>				
LICs										
Trading results from disposed-of operations in Brazil										
Trading results from disposed of operations in Brazili										
	-									
Operating expenses										
Costs associated with portfolio disposals	(10)					(10)				
Costs to achieve	(6)					(6)				
	(6)					(0)				
Costs to establish UK ring-fenced bank	(2.240)					(2.240)				
Impairment of GPB - Europe goodwill	(3,240)					(3,240)				
Regulatory (provisions)/releases in GPB	(341)					(341)				
Settlements and provisions in connection with legal matters	-									
UK customer redress programmes										
Trading results from disposed-of operations in Brazil	(8)					(8)				
	(3,605)			-		(3,605)				
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil						-				
	-					-				
Profit/(loss) before tax										
Revenue	(17)			5		(12)				
LICs										
Operating expenses	(3,605)					(3,605)				
Share of profit in associates and joint ventures	-									
	(3,622)			5		(3,617)				
Balance Sheet Data										
At 31 Dec 2016										
	05.454					25 457				
Loans and advances to customers (net)	35,456					35,456				
Customer accounts	69,850					69,850				
					4.	4.				
, i	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn				
Risk-weighted assets <sup>2</sup>	16.2	(0.8)	(0.1)	-	•	15.3				

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>2</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

Note moded 31 box 2014 box 20			Ot	her / Corporate Cent	re		
March   Marc	Year ended 31 Dec 2016		elimination	Reclassifications to	Other Reallocations	Reported	Total
Medical parametric p							\$m
Mart   1967   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978   1978			(512)				
Martin common   Martin commo			512				
Control properties and other credit risk provisions   1,90							
Met operating income	Net operating income before loan impairment charges and other credit risk provisions	1,999			157		
Content proposes   1,00			-				
Part							
1							
Profit for face   (8,92)   2,358   1,001   (5,63)   7,112					1,001		
Newtone					1,001		
Pebli Nation and push from tron Consular Principals	Significant Items						
Fair used movements on non qualifying besgs							24
Sain and algonal of our membership interest in Wai – Lisrope (1972)   1.0		(E14)	-	(1.40)	(22)	(607)	
Cash and algonated four membership interest in Visa- US   1.0		(510)		(140)	(23)	(007)	
Port floid disposed				44		44	
Provising from the ongoing review of compliance with the UK Consumer Credit Act	Own credit spread	(1,792)					(1,792)
Companies   Comp				(137)		(137)	
Castar   C		(20)	(17)	(1.702)		(1.020)	
Page	trading results from disposed-of operations in Brazil				(23)		
Containing results from disposed-of operations in Brazil		(2,331)	(17)	(2,023)	(23)	(4,400)	(2,100)
Cost associated with portfoliod disposals	LICs						
Costs associated with portfolio disposals   18	Trading results from disposed-of operations in Brazil		-			-	
Costs to achieve		-	-		-	-	(748)
Costs to schelwe  Costs to s	Operating expenses						
Cost os establish UK ing-fenced bank   (220)   .   .   .   .   (220)   (223)   (223)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)   (224)	Costs associated with portfolio disposals					(18)	
Figuration of GPB - Europe goodwill   C			-	(93)			
Regulatory (provisions) / releases in GPB		(220)				(220)	
Company   Comp		- (3)				(3)	
Contract		(3)		(587)			
Trading results from disposed-of operations in Brazil		1		-	(1)	-	
Share of profit in associates and joint ventures   Shar	Trading results from disposed-of operations in Brazil						
Profit/(oss) before tax   Profit/(oss) before tax   Pervenue		(2,595)	17	(681)	(1)	(3,260)	(9,252)
Profit/(joss) before tax   Revenue							
Profit/(Joss) before tax   Revenue   (2,337)   (17)   (2,023)   (23)   (4,400)   (2,188)   (15)   (2,186)   (1,400)   (2,188)   (1,500)   (2,186)   (1,500)   (2,186)   (1,500)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186)   (2,186	Trading results from disposed-of operations in Brazil	<u> </u>	-		•		
Revenue         (2,337)         (17)         (2,023)         (23)         (4,400)         (2,188)           LLCS         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -				(1)		(1)	(1)
Comment   Comm		(0.007)	(47)	(0.000)	(0.0)	(4.400)	(0.400)
Operating expenses         (2,595)         17         (681)         (1)         (3,260)         (9,252)           Share of profit in associates and joint ventures         1         (1)         1         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)         (1)		(2,337)	(17)	(2,023)	(23)	(4,400)	
Balance Sheet Data         4 (4,932)         2 (7,05)         (24)         (7,661)         (1)           At 31 Dec 2016         5 (2,768)         9,439         1 (2,207)         861,504           Customer accounts         949         1 (3,262)         (1)         14,210         1,272,386           Sbn		(2 595)	17	(681)	(1)	(3.260)	
Balance Sheet Data       At 31 Dec 2016       Loans and advances to customers (net)     2,768     -     9,439     -     12,207     861,504       Customer accounts     949     -     13,262     (1)     14,210     1,272,386       Sbn     Sbn     Sbn     Sbn     Sbn     Sbn     Sbn		(2,070)			-		
At 31 Dec 2016         2,768         9,439         - 12,207         861,504           Customer accounts         949         - 13,262         (1)         14,210         1,272,386           \$bn         \$bn         \$bn         \$bn         \$bn         \$bn         \$bn		(4,932)		(2,705)	(24)	(7,661)	(12,189)
At 31 Dec 2016         2,768         9,439         - 12,207         861,504           Customer accounts         949         - 13,262         (1)         14,210         1,272,386           \$bn         \$bn         \$bn         \$bn         \$bn         \$bn         \$bn	Ralance Sheet Data						
Loans and advances to customers (net)         2,768         -         9,439         -         12,207         861,504           Customer accounts         949         -         13,262         (1)         14,210         1,272,386           Sbn         Sbn         Sbn         Sbn         Sbn         Sbn         Sbn         Sbn							
Customer accounts 949 - 13,262 (1) 14,210 1,272,386 \$bn		2,768	-	9,439	-	12,207	861,504
		949	-	13,262	(1)	14,210	1,272,386
KISK-weighted assets - 47.5 - 103.0 - 150.5 857.2							
	міsк-weigntea asséts <sup>-</sup>	47.5		103.0	•	150.5	857.2

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

			Retail Bank	ing and Wealth Mar	nagement		
			JV and Associates to	Insurance from Commercial	Gains/(losses) on disposal of subsidiaries, associates and joint		
Year ended 31 Dec 2015		<sup>1</sup> to Corporate Centre		Banking		Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	15,926		-	76	-	(2)	14,967
Net fee income  Net trading income	6,218 521	4 31		(47) (4)		1 (25)	6,176 523
Other income	521 851	172		(4)		(25) (96)	523 958
Net operating income before loan impairment charges and other credit risk provisions	23,516		<del></del>	56		(122)	22,624
Loan impairment (charges)/recoveries and other credit risk provisions	(1,939			30		(122)	(1,878)
Net operating income	21,577		-	56		(123)	20,746
Total operating expenses	(17,020)			(3)		(331)	(15,970)
Operating profit	4,557	620		53		(454)	4,776
Share of profit in associates and joint ventures	410		(386)			(1)	23
Profit before tax	4,967	620	(386)	53	-	(455)	4,799
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges	(90	) 115				(25)	
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							-
Portfolio disposals	(214	) 214					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(22)	-		-			(22)
Trading results from disposed-of operations in Brazil	2,239						2,239
	1,913	329				(25)	2,217
LICs							
Trading results from disposed-of operations in Brazil	(731						(731)
	(731	) -	-	-	-	-	(731)
Operating expenses							
Costs to achieve	(198	) 44				1	(153)
Costs to establish UK ring-fenced bank	(170	,					(100)
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs	(32	) 23					(9)
Settlements and provisions in connection with legal matters	(700						-
UK customer redress programmes	(541						(541)
Trading results from disposed-of operations in Brazil	(1,822	) -					(1,822)
	(3,293	) 767				1	(2,525)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							-
	-	-		-	-		-
Profit/(loss) before tax						(0.5)	
Revenue LICs	1,913 (731					(25)	2,217 (731)
Operating expenses Share of profit in associates and joint ventures	(3,293	) 767				1	(2,525)
Share of profit in associates and joint ventures	(2,111	) 1,096				(24)	(1,039)
Balance Sheet Data							
At 31 Dec 2015	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	340,009						321,749
Customer accounts	584,872						584,872
	\$bn		\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	189.5	(39.5)	(19.3)		-	-	130.7

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

Part   Interest income					Commercial Banking			
Part					*			
Part								
The content of 10 to 2015   Content in terms   Co								
Page			110 D 66 D 46 - 11 -					
Part   Interest income								
Marcian concess   1,450	Year ended 31 Dec 2015							Restated
Met training accome   4,100		\$m	\$m	\$m	\$m	\$m	\$m	\$m
Met training accome   4,100	Net interest income	9.859			(76)		(348)	9,435
Marchang macrons			4					
Section   Content   Cont								
Not operating income before lose impairment charges and other credit risk provisions	Net trading income	555			-		(28)	531
Labor insparament (charges)/Inconecies and other credit risk provisions   13,100   00	Other income	266	(15)		(31)		(57)	163
Labor insparament (charges)/Inconecies and other credit risk provisions   13,100   00	Net operating income before loan impairment charges and other credit risk provisions	14.870	(9)		(56)		(607)	14,198
Methods   13,100   (9)					(/			
Column   C								
Poperating profit	Net operating income	13,100	(9)		(56)			12,437
Second profit in associates and joint ventures	Total operating expenses	(6,744)	1		3		(112)	(6,852)
Second profit in associates and joint ventures	Operating profit	6.356	(8)		(53)		(710)	5,585
Port life process   7,972   (8) (1.47)   (3.3)   7,100   5,55				(4 (47)	(/		()	-,
Revenue   Reve								
Desit squatement (DVA) on derivative contracts	Profit before tax	7,973	(8)	(1,617)	(53)		(710)	5,585
Desit squatement (DVA) on derivative contracts	Significant Items							
Potal fact when the more than concept with predicts   1								
Calcain on the partial and or shareholding in industrial Bank								
Case on the partial sale of bareholding in Indiadrial Bank								
Control spreade	Fair value movements on non-qualifying hedges	1					(1)	
Control spreade	Gain on the partial sale of shareholding in Industrial Bank							
Perfolit disposals								
Provisions/inclasses anising from the onapinar provise of compliance with the UK Consumer Credit Act   188								
Trading results from disposed of operations in Brazil								
LiCs	(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)						(18)
LiCs	Trading results from disposed-of operations in Brazil	712						712
LiCs	3						(1)	694
Cabit   Cabi		073					(1)	074
Cabin   Cabi								
Capital pageness   Capital pag	LICs							
Capital pageness   Capital pag	Trading results from disposed-of operations in Brazil	(262)					-	(262)
Costs to achieve	, , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , ,							(262)
Costs to achieve		(202)						(EUL)
Costs to achieve								
Costs to establish UK (ring-fened bank								
Regulatory (provisions)/releases in CPB	Costs to achieve	(163)						(163)
Regulatory (provisions)/releases in CPB	Costs to establish UK ring-fenced bank							
Restructuring and other related costs								
Settlements and provisions in connection with legal matters		-						-
Continue of the Continue of		(5)						(5)
1	Settlements and provisions in connection with legal matters							
1	UK customer redress programmes	(18)						(18)
Share of profit in associates and joint ventures								(434)
Share of profit in associates and joint ventures   1	Hading results from disposed-of operations in brazil							
Trading results from disposed of operations in Brazil		(620)			-			(620)
Trading results from disposed of operations in Brazil	Share of profit in associates and joint ventures							
Profit/(loss) before tax   Revenue		(4)						
Profit/(loss) before tax   Revenue	rading results from disposed-or operations in Brazil							
Revenue		(1)		1				
Revenue								
Revenue	Profit/(loss) before tax							
LICS     (262)     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     <		406					(1)	694
Operating expenses         (620)         -         -         -         -         -         -         -         -         (66)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>(1)</td> <td></td>							(1)	
Contemporary   Cont								(262)
Share of profit in associates and joint ventures	Operating expenses	(620)						(620)
Balance Sheet Data         Sm	Share of profit in associates and joint ventures	(1)		1				
At 31 Dec 2015 \$m \$m \$m \$m \$m \$m \$m \$m \$sm \$sm \$sm \$sm				1			(1)	(188)
At 31 Dec 2015 \$m \$m \$m \$m \$m \$m \$m \$m \$sm \$sm \$sm \$sm								
Loans and advances to customers (net)         302,240         -         -         -         -         -         (14,572)         287,66           Customer accounts         361,701         -         -         -         -         -         (13,503)         348,19           Sbn         S	Balance Sheet Data							
Loans and advances to customers (net)         302,240 (14,572)         287,66           Customer accounts         361,701 (13,503)         348,19           \$bn         <	At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Customer accounts         361,701         -         -         -         -         (13,503)         348,19           \$bn			•			•		287,668
\$bn \$bn \$bn \$bn \$bn \$bn \$t			•					
	customer accounts	361,701	-	-		-	(13,503)	348,198
		\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
	Risk-weighted assets <sup>3</sup>		-		-			302.2
	· · · · · · · · · · · · · · · · · · ·	421.0	•	(103.2)			(13.0)	302.2

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			Glob	oal Banking and Markets			
					Gains/(losses) on		
					disposal of		
		Balance Sheet Management to	Lonony Crodit to	JV and Associates to ass	subsidiaries,		
Year ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
Total Gradua of Boo Edito	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	6,931	(2,192)	(141)			348	4,946
Net fee income	3,375	67	13			175	3,630
Net trading income	7,169	(189)	(9)			28	6,999
Other income	758	(424)	61			2	397
Net operating income before loan impairment charges and other credit risk provisions	18,233	(2,738)	(76)		-	553	15,972
Loan impairment (charges)/recoveries and other credit risk provisions			(38)			(9)	(47)
Net operating income	18,233	(2,738)	(114)	-	-	544	15,925
Total operating expenses  Operating profit	(10,834) 7,399	437 (2,301)	104	-		(474) 70	(10,767) 5,158
Share of profit in associates and joint ventures	511	(2,301)	(10)	(511)		70	3,136
Profit before tax	7,910	(2,301)	(10)	(511)	-	70	5,158
		(=1)	(/	(,			
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	230						230
Fair value movements on non-qualifying hedges	(31)	31					
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread Portfolio disposals							-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	490	(8)					482
Trading results from any oscial of operations in States	689	23					712
							,
LICs							
Trading results from disposed-of operations in Brazil	28						28
	28	-	-		-		28
Operating expenses							
Costs to achieve	(69)						(69)
Costs to establish UK ring-fenced bank	(07)						(07)
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs	(22)						(22)
Settlements and provisions in connection with legal matters	(949)						(949)
UK customer redress programmes	19						19
Trading results from disposed-of operations in Brazil	(234)	12					(222)
	(1,255)	12					(1,243)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Trading results from any oscial of operations in States							-
Profit/(loss) before tax							
Revenue	689	23					712
LICs	28				-		28
Operating expenses	(1,255)	12					(1,243)
Share of profit in associates and joint ventures	(538)	35	-				(503)
	(536)	33					(303)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	236,932	(1,378)	(1,920)			14,572	248,206
Customer accounts	261,728	(11,928)	(501)		-	13,503	262,802
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	440.6	(59.3)	(29.8)	(36.8)	\$011	15.6	330.3
······································	440.0	(37.3)	(27.0)	(30.0)	-	13.0	330.3

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			Global Priva	to Rankina		
			Giobai Filva	Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries		
			JV and Associates to			
Year ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
Tear critica 31 Dec 2013	\$m	\$m	\$m	\$m		\$m
Net interest income	870		φIII -	3111	, am	898
		28			•	
Net fee income	959					959
Net trading income	325	(113)			(1)	211
Other income	18	(9)			(1)	8
Net operating income before loan impairment charges and other credit risk provisions	2,172	(94)			(2)	2,076
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	(1)				(13)
Net operating income	2,160	(95)			(2)	2,063
Total operating expenses	(1,832)	21			(29)	(1,840)
Operating profit	328	(74)			(31)	223
Share of profit in associates and joint ventures	16	(74)			(31)	223
			(16)			
Profit before tax	344	(74)	(16)	-	(31)	223
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges	1				(1)	
					(1)	
Gain on the partial sale of shareholding in Industrial Bank						
Own credit spread	•					
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	30	-	-			30
Trading results from disposed-of operations in Brazil	29					29
	60				(1)	59
LICs						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-or operations in brazil					-	
Operating expenses						
Costs to achieve	(1.1)					(1.1)
	(16)					(16)
Costs to establish UK ring-fenced bank						
Regulatory (provisions)/releases in GPB	(171)					(171)
Restructuring and other related costs	(18)					(18)
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil	(23)					(23)
Trading results from disposed of operations in Brazili	(228)					(228)
	(220)					(220)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		-				<u>-</u>
		-		-		
Profit/(loss) before tax						
Revenue	60				(1)	59
LICs						
Operating expenses	(228)					(228)
Share of profit in associates and joint ventures	(==-,					(===)
Share of profit in associates and joint ventures	(168)	-	-		(1)	(169)
	(100)				(1)	(107)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	42,942	-	-	-		42,942
Customer accounts	80,404	-	-	-		80,404
				4.	41	**
Did welshad a was 3	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	19.3	(1.0)	(0.3)			18.0

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

		Inter-segment	Business			
	Other Originally	elimination	Reclassifications to			
Year ended 31 Dec 2015	Reported <sup>1</sup> Origin	nally Reported1	Corporate Centre <sup>2</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(710)	(345)	3,338	2	2,285	32,531
Net fee income	(37)	(,	(90)	(2)	(129)	14,705
Net trading income	(192)	345	280	26	459	8,723
Other income	8,543	(6,595)	215	152	2,315	3,841
				178		
Net operating income before loan impairment charges and other credit risk provisions	7,604	(6,595)	3,743		4,930	59,800
Loan impairment (charges)/recoveries and other credit risk provisions			(23)	1	(22)	(3,721)
Net operating income	7,604	(6,595)	3,720	179	4,908	56,079
Total operating expenses	(9,933)	6,595	(1,947)	946	(4,339)	(39,768)
Operating profit	(2,329)	-	1,773	1,125	569	16,311
Share of profit in associates and joint ventures	2		2,530	1	2,533	2,556
Profit before tax	(2,327)	-	4,303	1,126	3,102	18,867
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts		-				230
Fair value movements on non-qualifying hedges	(208)		(146)	27	(327)	(327)
Gain on the partial sale of shareholding in Industrial Bank	1,372				1,372	1,372
Own credit spread	1,002				1,002	1,002
Portfolio disposals	1,002		(214)	-	(214)	(214)
	•		(214)		(214)	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-				(10)
Trading results from disposed-of operations in Brazil	96	(34)	8		70	3,532
	2,262	(34)	(352)	27	1,903	5,585
LICs						
Trading results from disposed-of operations in Brazil						(965)
	-					(965)
						(133)
Operating expenses						
Costs to achieve	(462)		(44)	(1)	(507)	(908)
			(44)			
Costs to establish UK ring-fenced bank	(89)	-			(89)	(89)
Regulatory (provisions)/releases in GPB	(1)	-	-		(1)	(172)
Restructuring and other related costs	(40)	-	(23)		(63)	(117)
Settlements and provisions in connection with legal matters	-	-	(700)		(700)	(1,649)
UK customer redress programmes	(1)				(1)	(541)
Trading results from disposed-of operations in Brazil	(98)	35	(12)		(75)	(2,576)
3	(691)	35	(779)	(1)	(1,436)	(6,052)
	(071)		(,,,,	(1)	(1,100)	(0,002)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil			(1)		(1)	(1)
		-	(1)		(1)	(1)
	·					·
Profit/(loss) before tax						
Revenue	2,262	(34)	(352)	27	1,903	5,585
LICS			,			(965)
Operating expenses	(691)	35	(779)	(1)	(1,436)	(6,052)
Share of profit in associates and joint ventures	(071)	33	(1)	(1)	(1,430)	(0,032)
Share of profit in associates and joint ventures	1.571	1		26		
	1,5/1	- 1	(1,132)	26	466	(1,433)
Deleger Charle Date						
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,331	-	21,558	-	23,889	924,454
Customer accounts	881		12,429	-	13,310	1,289,586
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	32.6		289.2		321.8	1,103.0
man morginiou ussois	32.0		209.2	•	321.0	1,103.0

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

		Retail Banking and Wealth Management							
					Gains/(losses) on		<u>_</u>		
					disposal of				
				Insurance from	subsidiaries,				
V	0-1-1	US Runoff Portfolio to Corporate Centre	JV and Associates to		associates and joint	Oth DII	D. state d		
Year ended 31 Dec 2014	Uriginally Reported \$m		•	Banking \$m		Other Reallocations \$m	Restated \$m		
Nick Internal Income	17,130		\$m	55	\$m		15,788		
Net interest income Net fee Income	6,836	(1,390)		(50)		(7)	6,789		
						(1)			
Net trading income Other income	(17) 1,200	301 (252)		(1) 48	5	176 19	459 1,020		
Net operating income before loan impairment charges and other credit risk provisions	25,149	(1,337)	<del></del>	52	5	187	24.056		
Loan impairment (charges)/recoveries and other credit risk provisions	(1,936)	30	•	32	3	107	(1,905)		
Net operating income	23,213	(1,307)		52	5	188	22,151		
Total operating expenses	(18,030)	738		(3)		(375)	(17,670)		
Operating profit	5,183	(569)		49	5	(187)	4,481		
Share of profit in associates and joint ventures	398	(307)	(357)	77	3	(107)	41		
Profit before tax	5,581	(569)	(357)	49	5	(187)	4,522		
FIGUR DETOIL (ax	3,361	(307)	(337)	47	3	(107)	4,322		
Significant Items									
- <del>y</del>									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges	(493)	317				176			
Gain/(loss) and trading results from disposals and changes in ownership levels	16				5		21		
Gain/loss on sale of Bank of Shanghai									
Impairment of investment in Industrial Bank									
Own credit spread									
Portfolio disposals	168	(168)							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(568)						(568)		
Trading results from disposed-of operations in Brazil	3,165						3,165		
	2,288	149			5	176	2,618		
LICs									
Trading results from disposals and changes in ownership levels	(2)			-			(2)		
Trading results from disposed-of operations in Brazil	(775)						(775)		
	(777)						(777)		
Operating expenses									
Charge in relation to settlement agreement with Federal Housing Finance Authority	(17)	17							
Regulatory (provisions)/releases in GPB							-		
Restructuring and other related costs	(88)	2					(86)		
Settlements and provisions in connection with legal matters	-						-		
UK customer redress programmes	(992)						(992)		
Trading results from disposals and changes in ownership levels	(21)						(21)		
Trading results from disposed-of operations in Brazil	(2,568)						(2,568)		
	(3,686)	19	-				(3,667)		
Profit/(loss) before tax									
Revenue	2,288	149			5	176	2,618		
					5	170			
LICs	(777)						(777)		
Operating expenses	(3,686)	19		-		- 17/	(3,667)		
	(2,175)	168	-		5	176	(1,826)		
Balance Sheet Data									
At 31 Dec 2014	\$m	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	360,704	(22,743)	<b>4</b> 111	-		ψIII -	337,961		
Customer accounts	583,757	(22,143)					583,757		
	555,757	-	-	_	_	-	555,757		
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn		
Risk-weighted assets <sup>3</sup>	207.2	(55.0)	(18.5)				133.7		
not rogited about	201.2	(33.0)	(10.3)				155.7		

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

				Commercial Banking	ı		
					Gains/(losses) on disposal of subsidiaries,		
Version and all Dec 2014	Outstandly Demonstrate		JV and Associates to	I	associates and joint		Destate d
Year ended 31 Dec 2014	Originally Reported \$m	to Corporate Centre \$m	Corporate Centre \$m	Insurance to RBWM \$m		Other Reallocations \$m	Restated \$m
Net interest income	10,158		\$III	(55)		(309)	9,794
Net fee income	4,570			50		(162)	4,460
Net trading income	616			1		(26)	591
Other income	404			(48)	7	(1)	352
Net operating income before loan impairment charges and other credit risk provisions	15,748			(52)		(498)	15,197
Loan impairment (charges)/recoveries and other credit risk provisions	(1,558)			()		7	(1,551)
Net operating income	14,190			(52)	7	(491)	13,646
Total operating expenses	(6,981			3		(138)	(7,115)
Operating profit	7,209			(49)	7	(629)	6,531
Share of profit in associates and joint ventures	1,605	-	(1,605)	-			-
Profit before tax	8,814	(7)	(1,605)	(49)	7	(629)	6,531
Significant Items							
Revenue  Dabit valuation adjustment ('DWA') on derivative contracts							
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	- 1					(1)	
Gain/(loss) and trading results from disposals and changes in ownership levels	14				7	(1)	21
Gain/(loss) and trading results from disposals and changes in ownership levels  Gain/loss on sale of Bank of Shanghai	14				,		- 21
Impairment of investment in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(24)	) -					(24)
Trading results from disposed-of operations in Brazil	938						938
	929				7	(1)	935
LICs							
	2						2
Trading results from disposals and changes in ownership levels  Trading results from disposed-of operations in Brazil	(474						(474)
Hauling results from disposed-of operations in Brazil	(474					· ·	(472)
	(472		<u> </u>	-		<u> </u>	(472)
Operating expenses							
Charge in relation to settlement agreement with Federal Housing Finance Authority							
Regulatory (provisions)/releases in GPB	-						
Restructuring and other related costs	(37)	-		-			(37)
Settlements and provisions in connection with legal matters		-					-
UK customer redress programmes	(138	) -		-			(138)
Trading results from disposals and changes in ownership levels	(14)						(14)
Trading results from disposed-of operations in Brazil	(553						(553)
	(742	) -					(742)
Profit/(loss) before tax							
Revenue	929	_	_	_	7	(1)	935
LICs	(472					-	(472)
Operating expenses	(742						(742)
Sporting appoints	(285		-	-	7	(1)	(279)
Balance Sheet Data							
At 31 Dec 2014	\$n	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	313,039		şiii	<b>9</b> 111		(12,296)	300,743
Customer accounts	361,318					(10,932)	350,386
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	430.3		(102.4)		-	(15.7)	312.1
	100.0	(0.1)	(.02.1)			(,)	

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Global Banking and Markets								
					Gains/(losses) on				
					disposal of				
		Balance Sheet			subsidiaries,				
		Management to		JV and Associates to ass					
Year ended 31 Dec 2014	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated		
	\$m	\$m	\$m	\$m	\$m		\$m		
Net interest income	7,022	(2,544)	147		-	309	4,934		
Net fee income	3,560	41	10		-	163	3,774		
Net trading income	5,861	(87)	56		-	24	5,854		
Other income	1,335	(264)	(238)		(3)		830		
Net operating income before loan impairment charges and other credit risk provisions	17,778	(2,854)	(25)		(3)		15,392		
Loan impairment (charges)/recoveries and other credit risk provisions	(365)	-	(349)		-	(7)	(721)		
Net operating income	17,413	(2,854)	(374)		(3)	489	14,671		
Total operating expenses	(12,028)	448	714			(391)	(11,257)		
Operating profit	5,385	(2,406)	340		(3)	98	3,414		
Share of profit in associates and joint ventures	504			(504)	-				
Profit before tax	5,889	(2,406)	340	(504)	(3)	98	3,414		
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	(332)						(332)		
Fair value movements on non-qualifying hedges	(8)	8					()		
Gain/(loss) and trading results from disposals and changes in ownership levels	12	-			(3)		9		
Gain/loss on sale of Bank of Shanghai	12				(3)		7		
Impairment of investment in Industrial Bank									
Own credit spread									
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil	667	(57)					610		
rrauling results from disposed-or operations in Brazil	339	(49)		<del></del>	(3)	<del></del>	287		
	339	(49)	<u> </u>	-	(3)		201		
LICs									
Trading results from disposals and changes in ownership levels	- (244)						(24()		
Trading results from disposed-of operations in Brazil	(246)						(246)		
	(246)				-		(246)		
0									
Operating expenses	4								
Charge in relation to settlement agreement with Federal Housing Finance Authority	(533)		533						
Regulatory (provisions)/releases in GPB							-		
Restructuring and other related costs	(27)	-			-		(27)		
Settlements and provisions in connection with legal matters	(1,187)				-		(1,187)		
UK customer redress programmes	(145)						(145)		
Trading results from disposals and changes in ownership levels	(4)						(4)		
Trading results from disposed-of operations in Brazil	(305)	22			-		(283)		
	(2,201)	22	533				(1,646)		
	·								
Profit/(loss) before tax									
Revenue	339	(49)			(3)		287		
LICs	(246)				-		(246)		
Operating expenses	(2,201)	22	533				(1,646)		
	(2,108)	(27)	533		(3)		(1,605)		
		```			(-,				
Balance Sheet Data									
At 31 Dec 2014	\$m	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	254,463	(1,921)	(2,627)		-	12,296	262,211		
Customer accounts	319,121	(23,839)	(516)			10,932	305,698		
	,.	, .,,	()			·• ·=			
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn		
Risk-weighted assets <sup>3</sup>	516.1	(70.4)	(44.1)	(31.5)	-	15.7	385.8		
man-weighted dasets	310.1	(70.4)	(44.1)	(31.3)		13.7	303.0		

 $<sup>^{1}</sup>$  Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Global Private Banking									
	' <u>-</u>			Gains/(losses) on						
				disposal of						
		Balance Sheet		subsidiaries,						
		Management to .	JV and Associates to a	ssociates and joint						
Year ended 31 Dec 2014	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated				
	\$m	\$m	\$m	\$m	\$m	\$m				
Net interest income	994	(77)				917				
Net fee income	1,056					1,056				
Net trading income	294	(32)			1	263				
Other income	33	(21)				12				
Net operating income before loan impairment charges and other credit risk provisions	2,377	(130)			1	2,248				
Loan impairment (charges)/recoveries and other credit risk provisions	8	(130)		-		8				
	2,385	(130)			<u> </u>	2,256				
Net operating income				-						
Total operating expenses	(1,778)	25		-	(27)	(1,780)				
Operating profit	607	(105)			(26)	476				
Share of profit in associates and joint ventures	19		(19)							
Profit before tax	626	(105)	(19)	-	(26)	476				
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts										
Fair value movements on non-qualifying hedges	(1)				1					
Gain/(loss) and trading results from disposals and changes in ownership levels	(-)									
Gain/loss on sale of Bank of Shanghai										
Impairment of investment in Industrial Bank										
Own credit spread	•									
	•									
Portfolio disposals										
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(40)					(40)				
Trading results from disposed-of operations in Brazil	35					35				
	(6)				1	(5)				
LICs										
Trading results from disposals and changes in ownership levels										
Trading results from disposed-of operations in Brazil	(5)					(5)				
3	(5)					(5)				
						(-)				
Operating expenses										
Charge in relation to settlement agreement with Federal Housing Finance Authority										
Regulatory (provisions)/releases in GPB	(65)					(65)				
Restructuring and other related costs	(6)	(1)				(7)				
Settlements and provisions in connection with legal matters		-				-				
UK customer redress programmes										
Trading results from disposals and changes in ownership levels										
Trading results from disposed-of operations in Brazil	(32)					(32)				
	(103)	(1)				(104)				
Profit //Jeon) hefere tou										
Profit/(loss) before tax	<b>40</b>					/=>				
Revenue	(6)	-		-	1	(5)				
LICs	(5)					(5)				
Operating expenses	(103)	(1)				(104)				
	(114)	(1)			1	(114)				
Balance Sheet Data										
At 31 Dec 2014	\$m	\$m	\$m	\$m	\$m	\$m				
Loans and advances to customers (net)	44,102	-	<b>4</b>	• • • • • • • • • • • • • • • • • • • •	•	44,102				
Customer accounts	85,465					85,465				
Disk weighted exects <sup>3</sup>	\$bn 20.8	\$bn	\$bn	\$bn	\$bn	\$bn				
Risk-weighted assets <sup>3</sup>	20.8	(1.7)	(0.2)		-	18.9				

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2014	Other Originally		Business Reclassifications to	Other Dealleastland	Restated	Total
Year ended 31 Dec 2014	keportea (	Originally Reported <sup>1</sup> \$m	Corporate Centre \$m	Other Reallocations \$m	kestated \$m	iotai \$m
Net interest income	(501)	(98)	3,864	7	3,272	34,705
Net fee income	(65)		(57)		(122)	15,957
Net trading income	(92)	98	(238)	(175)	(407)	6,760
Other income	7,023	(6,169)	776	(18)	1,612	3,826
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	6,365	(6,169)	4,345 319	(186) (1)	4,355 318	61,248 (3,851)
Net operating income	6,365	(6,169)	4,664	(187)	4,673	57,397
Total operating expenses	(8,601)	6,169	(1,926)	931	(3,427)	(41,249)
Operating profit	(2,236)	-	2,738	744	1,246	16,148
Share of profit in associates and joint ventures	6		2,485		2,491	2,532
Profit before tax	(2,230)	-	5,223	744	3,737	18,680
Significant Items						
Revenue Debit valuation adjustment ('DVA') on derivative contracts						(332)
Fair value movements on non-qualifying hedges	(40)		(325)	(176)	(541)	(541)
Gain/(loss) and trading results from disposals and changes in ownership levels	(33)	-	(9)		(42)	9
Gain/loss on sale of Bank of Shanghai	428	-			428	428
Impairment of investment in Industrial Bank Own credit spread	(271) 417				(271) 417	(271) 417
Portfolio disposals	417		168		168	168
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						(632)
Trading results from disposed-of operations in Brazil	76	(59)	57		74	4,822
	577	(59)	(109)	(176)	233	4,068
LICs						
Trading results from disposals and changes in ownership levels						
Trading results from disposed-of operations in Brazil						(1,500)
		-			-	(1,500)
Operating expenses  Charge in relation to settlement agreement with Federal Housing Finance Authority			(550)		(550)	(550)
Regulatory (provisions)/releases in GPB			(550)		(550)	(65)
Restructuring and other related costs	(120)		(1)		(121)	(278)
Settlements and provisions in connection with legal matters	-					(1,187)
UK customer redress programmes		-			-	(1,275)
Trading results from disposals and changes in ownership levels	(1)	-	- (22)	-	(1)	(40)
Trading results from disposed-of operations in Brazil	(84)	59 59	(22)		(47)	(3,483)
	(203)	37	(373)		(717)	(0,070)
Profit/(loss) before tax						
Revenue	577	(59)	(109)	(176)	233	4,068
LICs	-		-		-	(1,500)
Operating expenses	(205)	59	(573) (682)	(176)	(719)	(6,878)
	3/2		(002)	(176)	(400)	(4,310)
Balance Sheet Data						
At 31 Dec 2014	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,352	-	27,291	-	29,643	974,660
Customer accounts	981	-	24,355		25,336	1,350,642
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	45.4	3011	323.9	- POIL	369.3	1,219.8
· · · · · · · · · · · · · · · · · · ·	13.4	-	525.7	-	507.5	1,217.0

<sup>&</sup>lt;sup>1</sup> Originally reported in the 2015 Annual Report and Accounts. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

Control processed of the 2016   Processed of the 201				Retail Ra	nking and Wealth Ma	nagement		
Columbr anded 31 Dec 2014   Columbr and 2014   Colum				notali ba	mang and Weath Ma	Gains/(losses) on		
Pate			US Pupoff Portfolio	IV and Associates to		subsidiaries,		
Main	Quarter ended 31 Dec 2016		to Corporate Centre	Corporate Centre	Insurance to RBWM	l ventures	Other Reallocations	Reported
Mart   Facing   1,559   (0)   (1)   2   1,11   (1)   (1)   1,1   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)   (1)	Not interest income			\$m				\$m
Met transpire (more before loan impairment charges and other credit risk provisions						-		1,156
Net operating income before loan impairment charges and other credit risk provisions   2,772	Net trading income	117					(7)	122
Case								139
A				-	14	•		4,664 (259)
Column   C					14	-		4,405
15	Total operating expenses	(3,463	89				(38)	(3,417)
Profit before tax							(91)	988
SparkCant Homes   Sevenue   Sevenu						-	- (01)	990
Deal to Malation adjustment (DMA) on derivative contracts	FIGUR DEIGNE COX	1,100	32	(00)	9	<u> </u>	(91)	990
Debt   Markation adjustment (DWA) on derivative contracts	Significant Items							
Fair value movements on non-qualifying hedges   38								
16		38		-			(36)	2
Control spread   Cont								-
Port folio disposals   GRO   REGISTER   Comparison of compilance with the UK Consumer Credit Act		116	(44)					72
Provisions/releases arising from the ongoing review of compiliance with the UK Consumer Credit Act   Trading results from disposed of operations in Brazil		(86	. 86					
LICs   Trading results from disposed-of operations in Brazil								-
Cost as sociated with portfolio disposals	Trading results from disposed-of operations in Brazil			-				-
Coperating expenses		68	42	-		-	(36)	74
Cost associated with portfolio disposals   Cost sassociated with portfolio disposals   Cost to ashbleve   (173)	LICs							
Costs associated with portfolio disposals   Costs to achieve   Costs to establish UK ring-fenced bank   City   Ci								
Costs to achieve			-	-	-			-
Costs to achieve	Operating expenses							
Costs to establish UK ring-fenced bank   (1)								
Impairment of GRB - Europe goodwill   Regulatory (provisions)/releases in GRB   C								(164)
Regulatory (provisions)/releases in GPB		(1)					•	(1)
Settlements and provisions in connection with legal matters								
Cash   Share of profit in associates and joint ventures   Cash   Share of profit in associates and joint ventures   Cash   Cas				-				-
Case   Profit in associates and joint ventures   Trading results from disposed-of operations in Brazil		(60)	-	-			1	(59)
Share of profit in associates and joint ventures	Trading results from disposed-of operations in Brazil	(224	- 0	-	-		- 1	(224)
Profit/(Joss) before tax   Profit/(Joss) befor		(234	9		-			(224)
Profit/(joss) before tax         Company of the profit in associates and joint ventures         68         42         Company of the profit in associates and joint ventures         68         42         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in associates and joint ventures         Company of the profit in asso								
Revenue 68 42 (36) LICs (36) LICs	Trading results from disposed-of operations in Brazil		<u> </u>		-	-	<u> </u>	-
Revenue 68 42 (36)  LICS (36)  LICS (36)  LICS	Profit/(loss) before tay							
Operating expenses         (234)         9         -         -         -         1         (2:           Share of profit in associates and joint ventures         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		68	42	-			(36)	74
Share of profit in associates and joint ventures						-	-	
(166) 51 (35) (1)  Balance Sheet Data		(234	9	-			1	(224)
	snare or profit in associates and joint ventures	(166	51			-	(35)	(150)
At 31 Dec 2016 \$m \$m \$m \$m \$m \$m								
				\$m	\$m	ı \$m		\$m
								306,056 590,502
\$bn \$bn \$bn \$bn \$bn \$bn \$		\$hn	\$hn	\$hn	\$hn	\$hn	\$hn	\$bn
	Risk-weighted assets <sup>2</sup>					-	-	115.1

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

				Commercial Banking			
				ooming bunning	Gains/(losses) on disposal of subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 31 Dec 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	2,124		-	(33)	-	19	2,110
Net fee income	841	-		1		2	844
Net trading income	89	-		(13)	-	-	76
Other income	3,061	-		31	(9)	(18)	3,041
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	3,061			(14)	(9)	3 (2)	(201)
Net operating income	2.862		<del></del>	(14)	(9)	1	2.840
Total operating expenses	(1,450)		1	5	(7)	(28)	(1,472)
Operating profit	1,412		1	(9)	(9)	(27)	1,368
Share of profit in associates and joint ventures	308		(308)	-		(27)	.,000
Profit before tax	1,720		(307)	(9)	(9)	(27)	1,368
						. ,	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts			-		-		
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe		-					
Gain on disposal of our membership interest in Visa - US		-					
Own credit spread Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-of operations in brazil							<del></del>
	-						
LICs							
Trading results from disposed-of operations in Brazil							
							-
	·						
Operating expenses							
Costs associated with portfolio disposals	(1.4)						(1.0)
Costs to achieve	(14)	-					(14)
Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(11)						(11)
Trading results from disposed-of operations in Brazil	( )						(,
· · · · · · · · · · · · · · · · · · ·	(25)	-					(25)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		-	-	-	· ·	•	<u> </u>
			-	-			
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(25)						(25)
Share of profit in associates and joint ventures	(20)						(=5)
	(25)	-		-		-	(25)
Balance Sheet Data							
At 31 Dec 2016	\$m	sm	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	281.930		-	- Jili	şiii	şiii	281.930
Customer accounts	341,729					-	341,729
District Indiana 2	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>2</sup>	298.0	-	(9.6)	-	-	(12.5)	275.9

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

			Glo	bal Banking and Mark	ets		
					Gains/(losses) or	1	
					disposal of	f	
		Balance Sheet			subsidiaries		
		Management to	Legacy Credit to	JV and Associates to			
Quarter ended 31 Dec 2016	Historical Basis		Corporate Centre	Corporate Centre		Other Reallocations	Reported
Cautier chaca 31 Dec 2010	\$m	\$m	\$m	\$m	\$m		\$m
					\$11		
Net interest income	1,618	(517)	48			(18)	1,131
Net fee income	780	(53)				(1)	726
Net trading income	2,003	(430)	(42)			(4)	1,527
Other income	(202)	315	23			1	137
Net operating income before loan impairment charges and other credit risk provisions	4,199	(685)	29			(22)	3,521
Loan impairment (charges)/recoveries and other credit risk provisions	30		(44)			2	(12)
Net operating income	4,229	(685)	(15)			(20)	3,509
Total operating expenses	(2,305)	76	19			(90)	(2,300)
Operating profit	1,924	(609)	4			(110)	1,209
Share of profit in associates and joint ventures	126			(125)		(1)	-
Profit before tax	2,050	(609)	4	(125)		(111)	1,209
		(/		(/		(,	-,
Clariff and Harry							
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(70)						(70)
							(70)
Fair value movements on non-qualifying hedges	(1)	1					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals	-					-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act					-	-	-
Trading results from disposed-of operations in Brazil						-	
	(71)	1					(70)
	(71)	-					(10)
LICs							
Trading results from disposed-of operations in Brazil						-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(91)						(91)
	(7.7						(71)
Costs to establish UK ring-fenced bank	-					-	
Impairment of GPB - Europe goodwill					-	-	-
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters	42						42
UK customer redress programmes	-					-	-
Trading results from disposed-of operations in Brazil						-	
	(49)					-	(49)
Character and the language of							
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	·	<u> </u>	<u> </u>		·		
						-	
Profit/(loss) before tax							
Revenue	(71)	1					(70)
LICs						-	
Operating expenses	(49)						(49)
Share of profit in associates and joint ventures	(47)						(47)
snare or profit in associates and joint ventures							
	(120)	1					(119)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	*	*	ė	e
				\$m	\$m		\$m
Loans and advances to customers (net)	229,830	(2,563)	(1,412)				225,855
Customer accounts	269,356	(12,410)	(852)			1	256,095
			,				
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
					\$DN		
Risk-weighted assets <sup>2</sup>	362.9	(46.6)	(22.2)	(6.2)		12.5	300.4

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

	Global Private Banking									
				Gains/(losses) on						
				disposal of						
		Balance Sheet		subsidiaries,						
			JV and Associates to	associates and joint						
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Reported				
	\$m	\$m	\$m	\$m	\$m	\$m				
Net interest income	182	12	-		4	198				
Net fee income	171	-				171				
Net trading income	74	(36)		-	1	39				
Other income	(32)	-			(3)	(35)				
Net operating income before loan impairment charges and other credit risk provisions	395	(24)			2	373				
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-			1	(8)				
Net operating income	386	(24)			3	365				
Total operating expenses	(3,200)	6			(10)	(3,204)				
Operating profit	(2,814)	(18)			(7)	(2,839)				
Share of profit in associates and joint ventures	(6)		6							
Profit before tax	(2,820)	(18)	6		(7)	(2,839)				
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts										
Fair value movements on non-qualifying hedges										
Gain on disposal of our membership interest in Visa - Europe										
Gain on disposal of our membership interest in Visa - US										
Own credit spread										
Portfolio disposals	(26)					(26)				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	. ,					-				
Trading results from disposed-of operations in Brazil										
	(26)					(26)				
						· /				
LICs										
Trading results from disposed-of operations in Brazil										
Trading results from disposed of operations in States										
Operating expenses										
Costs associated with portfolio disposals	(10)					(10)				
Costs to achieve	(10)	-		-		(10)				
Costs to establish UK ring-fenced bank										
Impairment of GPB - Europe goodwill	(2,440)					(2,440)				
Regulatory (provisions)/releases in GPB	(389)					(389)				
Settlements and provisions in connection with legal matters	(307)					(307)				
UK customer redress programmes										
Trading results from disposed-of operations in Brazil	(2,839)					(2,839)				
	(2,839)	-		-		(2,839)				
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil										
		-								
Profit/(loss) before tax										
Revenue	(26)					(26)				
LICs		-								
Operating expenses	(2,839)					(2,839)				
Share of profit in associates and joint ventures										
	(2,865)			-		(2,865)				
Balance Sheet Data										
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m				
Loans and advances to customers (net)	35,456	-	-			35,456				
Customer accounts	69,850					69,850				
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn				
Risk-weighted assets <sup>2</sup>	16.2	(0.8)	(0.1)	-		15.3				
•		,,	(,			· <del>-</del>				

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>2</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

		Ot	her / Corporate Cent	re		
Quarter ended 31 Dec 2016	Other Historical Basis	Inter-segment elimination Historical Basis	Business Reclassifications to Corporate Centre <sup>1</sup>	Other Reallocations	Reported	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	(270) (22)	(109)	569 57	(8)	182 32	6,868 2,929
Net trading income	(495)	109	509	10	133	1,897
Other income	(738)	(1,918)	(375)	69	(2,962)	(2,710)
Net operating income before loan impairment charges and other credit risk provisions	(1,525)	(1,918)	760	68	(2,615)	8,984
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	-	23	1	12	(468)
Net operating income	(1,537) (3,959)	(1,918) 1,918	783 (191)	69	(2,603)	8,516 (12,459)
Total operating expenses  Operating profit	(5,496)	1,918	592	166 235	(2,066)	(3,943)
Share of profit in associates and joint ventures	(5)	_	500	1	496	498
Profit before tax	(5,501)	-	1,092	236	(4,173)	(3,445)
Significant Items						
Revenue Debit valuation adjustment ('DVA') on derivative contracts						(70)
Fair value movements on non-qualifying hedges	(339)	-	(1)	36	(304)	(302)
Gain on disposal of our membership interest in Visa - Europe		-				
Gain on disposal of our membership interest in Visa - US	(1 (40)	-	44		44	116
Own credit spread Portfolio disposals	(1,648)		(86)		(1,648) (86)	(1,648) (112)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act			(00)		(00)	(112)
Trading results from disposed-of operations in Brazil		-				
	(1,987)		(43)	36	(1,994)	(2,016)
LICs						
Trading results from disposed-of operations in Brazil		-	·	· ·		
Operating expenses						
Costs associated with portfolio disposals Costs to achieve	(18) (808)		(9)		(18) (817)	(28) (1,086)
Costs to establish UK ring-fenced bank	(75)		(9)		(75)	(76)
Impairment of GPB - Europe goodwill	(73)				(73)	(2,440)
Regulatory (provisions)/releases in GPB	(1)				(1)	(390)
Settlements and provisions in connection with legal matters		-			-	42
UK customer redress programmes	1			(1)		(70)
Trading results from disposed-of operations in Brazil	(901)	-	(9)	(1)	(911)	(4,048)
Share of profit in associates and joint ventures	(901)		(9)	(1)	(911)	(4,046)
Trading results from disposed-of operations in Brazil		-			-	
	-			-		-
Profit/(loss) before tax Revenue	(1,987)		(43)	36	(1,994)	(2,016)
LICs Operating expenses	(901)		(9)	(1)	(911)	(4,048)
Share of profit in associates and joint ventures						
	(2,888)		(52)	35	(2,905)	(6,064)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	2,768 949		9,439 13,262	(1)	12,207 14,210	861,504 1,272,386
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>2</sup>	47.5	-	103.0		150.5	857.2

<sup>Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
Risk-weighted assets is calculated and presented on a CRD IV basis.</sup> 

			Retail Bank	ring and Wealth Mar	nagement		
				*	Gains/(losses) on disposal of		
		LIS Runoff Portfolio	JV and Associates to	Insurance from	subsidiaries, associates and joint		
Quarter ended 30 Sep 2016	Originally Reported					Other Reallocations	Restated
i	\$m		\$m	\$m	\$m		\$m
Net interest income	3,398	(140)		22		4	3,284
Net fee income	1,311	1		(18)		(1)	1,293
Net trading income	130			(3)	-	(2)	122
Other income	(650)			26	769	(35)	219
Net operating income before loan impairment charges and other credit risk provisions	4,189			27	769	(34)	4,918
Loan impairment (charges)/recoveries and other credit risk provisions	(363)		<u> </u>			2	(351)
Net operating income	3,826		-	27	769	(32)	4,567
Total operating expenses	(3,655)			(1)	- 7/0	(73)	(3,592) 975
Operating profit	95		- (04)	26	769	(105)	
Share of profit in associates and joint ventures  Profit before tax	266		(91)	26	769	(105)	979
FIGUR DETOTE TAX		114	(91)	20	709	(105)	919
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	(34)					32	(2)
Gain on disposal of our membership interest in Visa - Europe	(34)					32	(2)
Gain on disposal of our membership interest in Visa - LG							
Own credit spread							
Portfolio disposals	(119)	) 119					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(117)						
Loss and trading results from disposed-of operations in Brazil	(770)	) -			769		(1)
	(923)				769		(3)
LICs							
Trading results from disposed-of operations in Brazil							
							-
Operating expenses							
Costs associated with portfolio disposals							-
Costs to achieve	(171)						(124)
Costs to establish UK ring-fenced bank	(1)	) -					(1)
Impairment of GPB - Europe goodwill							-
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(438)	-					(438)
Trading results from disposed-of operations in Brazil							<del></del>
	(610)	) 47					(563)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-			-			
Profit/(loss) before tax							
Revenue	(923)	) 119			769	32	(3)
LICs	(						(-)
Operating expenses	(610)	) 47					(563)
Share of profit in associates and joint ventures							
,	(1,533)	) 166	-		769	32	(566)
Palance Shoot Onto							
Balance Sheet Data							
At 30 Sep 2016 Loans and advances to customers (net)	\$m 324,062		\$m	\$m	\$m	\$m	\$m 313,369
Customer accounts	324,062 597,211				:		313,369 597,211
Customer accounts	371,211					•	371,211
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	145.9		(2.2)	-	3011	-	120.2
	143.7	(23.3)	(2.2)	-	-		.23.2

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

				Commercial Banking			
				commercial ballking	Gains/(losses) on	1	
					disposal of		
					subsidiaries,		
		US Runoff Portfolio	JV and Associates to		associates and joint		
Quarter ended 30 Sep 2016	Originally Reported	to Corporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Restated
	\$m	s \$m	\$m	\$m	\$m	\$m	\$m
Net interest income	2,260			(22)		(78)	2,160
Net fee income	925	1		18		(37)	907
Net trading income	127			3		(1)	129
Other income	(501)			(26)	541	(8)	5
Net operating income before loan impairment charges and other credit risk provisions	2,811			(27)		(124)	3,201
Loan impairment (charges)/recoveries and other credit risk provisions	(244)			` .		3	(241)
Net operating income	2,567			(27)	541	(121)	2,960
Total operating expenses	(1,415			1		(22)	(1,436)
Operating profit	1,152			(26)	541	(143)	1,524
Share of profit in associates and joint ventures	383		(383)			()	.,
Profit before tax	1,535		(383)		541	(143)	1,524
	1,550		(000)	(23)	011	(110)	1,021
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts			-				
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil	(541)				541		
	(541	-			541		
LICs							
Trading results from disposed-of operations in Brazil							
			-			-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(11						(11)
Costs to establish UK ring-fenced bank	(1						(1)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(8)						(8)
Trading results from disposed-of operations in Brazil	ν-						(-)
3·	(20)						(20)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
trading results from disposed-or operations in Brazil							-
D. CHA. Al. Co. Lo.							
Profit/(loss) before tax							
Revenue	(541				541		
LICs							-
Operating expenses	(20	-					(20)
Share of profit in associates and joint ventures	(561		-	-	541		(20)
	(301)				541	•	(20)
Balance Sheet Data							
At 30 Sep 2016	\$n		\$m	\$m	\$m		\$m
Loans and advances to customers (net)	296,975			-		(12,371)	284,604
Customer accounts	353,632	-		-	-	(13,104)	340,528
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	305.4		(10.2)			(12.9)	282.3

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			Glo	bal Banking and Marl	kets		
					Gains/(losses) or	1	
					disposal of		
		Balance Sheet			subsidiaries		
		Management to	Lanani Candit ta	JV and Associates to			
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	1 \$m	\$m
Net interest income	1,819	(584)	17			81	1,333
Net fee income	884	16	4			37	941
Net trading income	1,866	(381)	(90)			6	1,401
Other income	(555)	270	(51)		424	(1)	87
Net operating income before loan impairment charges and other credit risk provisions	4,014	(679)	(120)		424	123	3,762
Loan impairment (charges)/recoveries and other credit risk provisions	40	(,	(58)			(2)	(20)
Net operating income	4,054	(679)	(178)		424	121	3,742
Total operating expenses	(2,227)	86	18			(120)	(2,243)
Operating profit	1,827	(593)	(160)		424	1	1,499
		(070)	(100)	(135)		1	1,177
Share of profit in associates and joint ventures	134						
Profit before tax	1,961	(593)	(160)	(135)	424	2	1,499
	·						
Significant Items							
Significant terms							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(55)						(55)
Fair value movements on non-qualifying hedges	(12)	12					()
	(12)	12					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread						_	
	-	-	-			-	
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil	(424)				424	-	
3 4	(491)	12			424		(55)
	(491)	12			424		(55)
LICs							
Trading results from disposed-of operations in Brazil							
trading results from disposed-of operations in Brazil							
Operating expenses							
Costs associated with portfolio disposals	-						
Costs to achieve	(51)						(51)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill						_	
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(10)						(10)
	(.0)						(10)
Trading results from disposed-of operations in Brazil							
	(61)						(61)
	'						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue	(491)	12			424	-	(55)
LICs							
Operating expenses	(61)						(61)
	(01)						(01)
Share of profit in associates and joint ventures							
	(552)	12			424		(116)
							. ,
Reference Short Parts							
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	1 \$m	\$m
Loans and advances to customers (net)	217,835	(2,482)	(1,959)			12,371	225,765
Customer accounts	266,407	(11,775)	(809)			13,104	266,927
customer accounts	200,407	(11,775)	(809)			13,104	200,921
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	383.7	(58.8)	(24.0)	(6.6)	_	12.9	307.2
man rengiment usacia	363.7	(30.0)	(24.0)	(0.0)		12.7	301.2

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			01.1.10.	. I. B II.		
			GIODAI Priv	ate Banking Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
			IV and Associates to	associates and joint		
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
dulitor oracle on sop 2010	\$m	\$m	\$m		\$m	\$m
Net interest income	186	12	<b>4</b> 111	4111	1	199
Net fee income	196	12			'	196
Net trading income	84	(38)			(1)	45
Other income	(4)	(3)		5	2	
Net operating income before loan impairment charges and other credit risk provisions	462	(29)		5	2	440
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	-			(1)	(2)
Net operating income	461	(29)		5	1	438
Total operating expenses	(313)	5			(10)	(318)
Operating profit	148	(24)		5	(9)	120
Share of profit in associates and joint ventures	3	(2-1)	(3)		(7)	120
Profit before tax		-			•	
Profit before tax	151	(24)	(3)	5	(9)	120
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
	-					
Gain on disposal of our membership interest in Visa - Europe	-					
Gain on disposal of our membership interest in Visa - US						
Own credit spread	-					
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed-of operations in Brazil	(5)					
Loss and trading results from disposed-or operations in brazil	(5)			5		
	(5)					
LICs						
Trading results from disposed-of operations in Brazil						
One setting a virginia set						
Operating expenses						
Costs associated with portfolio disposals	-					
Costs to achieve	(1)					(1)
Costs to establish UK ring-fenced bank	-					
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB	48					48
Settlements and provisions in connection with legal matters						
	-					
UK customer redress programmes	-					
Trading results from disposed-of operations in Brazil	-					
	47					47
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		_				_
reading resolution disposed of operations in brazil		-			-	
Profit/(loss) before tax						
Revenue	(5)			- 5		-
LICs	_					
Operating expenses	47					47
Share of profit in associates and joint ventures		_				
State of profit in associates and joint ventures	42	-		. 5		47
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	39,050					39,050
Customer accounts	77,421	-	-	-		77,421
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	18.0	(1.0)	(0.2)	, pp. 1	,	16.8
Mak-weighted dasets	18.0	(1.0)	(0.2)			10.0

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

				-		
		Inter-segment	Business			
	Other Originally	elimination	Reclassifications to			
Quarter ended 30 Sep 2016	Reported <sup>1</sup> C	riginally Reported <sup>1</sup>	Corporate Centre <sup>2</sup>	Other Reallocations	Restated	Total
·	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(285)	(193)	695	(8)	209	7,185
Net fee income	(54)		(22)	1	(75)	3,262
Net trading income	(169)	193	512	(2)	534	2,231
Other income	4	(1,460)	(2,063)	42	(3,477)	(3,166)
Net operating income before loan impairment charges and other credit risk provisions	(504)	(1,460)	(878)	33	(2,809)	9,512
Loan impairment (charges)/recoveries and other credit risk provisions	2	(1,100)	48	(2)	48	(566)
Net operating income	(502)	(1,460)	(830)	31	(2,761)	8,946
Total operating expenses	(2,571)	1,460	(246)	225	(1,132)	(8,721)
Operating expenses  Operating profit	(3,073)	1,400	(1,076)	256	(3,893)	225
	(3,073)					
Share of profit in associates and joint ventures			612	(1)	614	618
Profit before tax	(3,070)		(464)	255	(3,279)	843
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						(55)
Fair value movements on non-qualifying hedges	58		(12)	(32)	14	12
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						
Own credit spread	(1,370)				(1,370)	(1,370)
Portfolio disposals			(119)		(119)	(119)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						1
Loss and trading results from disposed-of operations in Brazil	(3)		(1,739)		(1,742)	(1,743)
•	(1,315)		(1,870)	(32)	(3,217)	(3,275)
	(.,,)		(.,)	(02)	(=,=,	(=,=)
LICs						
Trading results from disposed-of operations in Brazil						
rrading results from disposed-or operations in brazil						
Operation company						
Operating expenses						
Costs associated with portfolio disposals	-		-		-	
Costs to achieve	(780)		(47)		(827)	(1,014)
Costs to establish UK ring-fenced bank	(51)				(51)	(53)
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB	2				2	50
Settlements and provisions in connection with legal matters						
UK customer redress programmes						(456)
Trading results from disposed-of operations in Brazil						
	(829)		(47)		(876)	(1,473)
		_	_	_		
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Profit/(loss) before tax						
Revenue	(1,315)		(1,870)	(32)	(3,217)	(3,275)
LICs	(1,515)		(1,070)	(02)	(0,217)	(5,275)
Operating expenses	(829)		(47)		(876)	(1,473)
Share of profit in associates and joint ventures	(027)	-	(47)	-	(070)	(1,473)
Share of profit in associates and joint ventures	(2,144)		(1,917)	(32)	(4,093)	(4,748)
	(2,144)	-	(1,917)	(32)	(4,093)	(4,748)
Deliver Charles						
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,929		15,134		18,063	880,851
Customer accounts	1,773		12,584		14,357	1,296,444
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	51.1		126.5		177.6	904.1

Other / Corporate Centre

 $<sup>^{1}</sup>$  Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			Retail Banki	ing and Wealth Ma	nagement		
				,	Gains/(losses) on		
					disposal of		
					subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 30 Jun 2016	Originally Reported					Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	3,880	(166)		23		3	3,740
Net fee income	1,321			(18)			1,303
Net trading income	88	(3)		(3)		(1)	81
Other income	668	(80)		18		(33)	573
Net operating income before loan impairment charges and other credit risk provisions	5,957	(249)		20		(31)	5,697
Loan impairment (charges)/recoveries and other credit risk provisions	(539)						(539
Net operating income	5,418	(249)		20		(31)	5,158
Total operating expenses	(4,276)			(1)		(73)	(3,642
Operating profit	1,142	459		19		(104)	1,516
Share of profit in associates and joint ventures	107		(100)				7
Profit before tax	1,249	459	(100)	19		(104)	1,523
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts					-	-	
Fair value movements on non-qualifying hedges	6					(2)	
Gain on disposal of our membership interest in Visa - Europe	354	-					35
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals	68	(68)					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	524						52
	952	2 (72)				(2)	87
LICs							
Trading results from disposed-of operations in Brazil	(245)						(245
	(245)	-			-		(245
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(76)	15					(61
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters	(587)	587					
UK customer redress programmes	(507)						
Trading results from disposed-of operations in Brazil	(434)						(43
Trading results from disposed-or operations in brazil	(1,097)						(49)
	(1,077)	002					(47.
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil			-		-	-	
	-						
Profit/(loss) before tax							
revenue	952					(2)	8
.ICs	(245)			-	-		(24
Operating expenses	(1,097)	602					(49
hare of profit in associates and joint ventures							
	(390)	530	-			(2)	1:
alance Sheet Data							
kt 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$
oans and advances to customers (net)	326,699	(11,945)					314,75
Customer accounts	588,864	-	-		-	-	588,86
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	Sbi
Risk-weighted assets <sup>3</sup>	176.1	(27.1)	(19.6)	- JUII	- Juli	- Port	129.
Mak-weighted dasets	170.1	(27.1)	(17.0)		•	•	129.

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

				Commercial Booking			
				Commercial Banking	Gains/(losses) on		
					disposal of		
					subsidiaries		
			JV and Associates to		associates and joint		
Quarter ended 30 Jun 2016	Originally Reported			Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m		\$m		\$m
Net interest income	2,386		-	(23)		(81)	2,281
Net fee income	984			18		(39)	963
Net trading income	150			3		(6)	147
Other income	366			(18)		(36)	312
Net operating income before loan impairment charges and other credit risk provisions	3,886			(20)		(162)	3,703
Loan impairment (charges)/recoveries and other credit risk provisions	(443)			(00)		(1)	3,259
Net operating income Total operating expenses			-	(20)		(163)	
Operating expenses  Operating profit	(1,619)			(19)		(163)	(1,618) 1,641
Share of profit in associates and joint ventures	430		(430)	(19)		(103)	1,041
Profit before tax	2,254		(430)	(19)	<del></del>	(163)	1,641
FIGUR Detaile tax	2,204	(1)	(430)	(19)		(103)	1,041
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe	23						230
Gain on disposal of our membership interest in Visa - US	23	-					230
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	14	7 .					147
reading results from disposed of operations in status	37						377
LICs							
Trading results from disposed-of operations in Brazil	(160	) -					(160)
Trading results from disposed of operations in Stabil	(160						(160)
		,					
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(14	) -					(14)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(15	) -					(15)
Trading results from disposed-of operations in Brazil	(81	) -					(81)
	(110	) -					(110)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue	37					-	377
LICs	(160	) -					(160)
Operating expenses	(110	) -					(110)
Share of profit in associates and joint ventures							
	10	7 -					107
Balance Sheet Data							
At 30 Jun 2016	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	298,641					(13,426)	285,215
Customer accounts	347,842					(12,896)	334,946
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	414.8	-	(101.1)		-	(14.9)	298.8

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			Glo	bal Banking and Mark	ets		
					Gains/(losses) or	1	
					disposal of		
		Balance Sheet			subsidiaries		
		Management to	Logogy Crodit to	JV and Associates to			
Quarter ended 30 Jun 2016	0.:						D. date I
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	1,756	(542)	5			86	1,305
Net fee income	892	16				39	947
Net trading income	2,228	(576)	29			6	1,687
		409				U	1,007
Other income	(429)		24				
Net operating income before loan impairment charges and other credit risk provisions	4,447	(693)	58			131	3,943
Loan impairment (charges)/recoveries and other credit risk provisions	(232)		(34)			2	(264)
Net operating income	4,215	(693)	24			133	3,679
Total operating expenses	(2,471)	99	19			(120)	(2,473)
					-		
Operating profit	1,744	(594)	43			13	1,206
Share of profit in associates and joint ventures	141			(142)		1	
Profit before tax	1,885	(594)	43	(142)		14	1,206
Significant Items							
Revenue  Debit valuation adjustment ('DVA') on derivative contracts	(7)	_	_	_			(7)
		-					(7)
Fair value movements on non-qualifying hedges	(12)	12					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
	-	-	-	-		-	-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Trading results from disposed-of operations in Brazil	97	19					116
	78	31					109
		-					
LICs							
Trading results from disposed-of operations in Brazil	(9)						(9)
	(9)						(9)
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(61)						(61)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill						_	
Regulatory (provisions)/releases in GPB							-
Settlements and provisions in connection with legal matters	(136)						(136)
UK customer redress programmes	(18)						(18)
Trading results from disposed-of operations in Brazil	(35)						(35)
reading results from disposed of operations in Grazin	(250)						(250)
	(250)						(250)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
• • •							
Profit/(loss) before tax							
Revenue	78	31					109
LICs	(9)						(9)
Operating expenses	(250)						(250)
Share of profit in associates and joint ventures	(===)						(===)
share or promein associates and joint ventures	-						(4==-)
	(181)	31		-			(150)
Balance Sheet Data							
	_	_	_	_	_		_
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	219,186	(2,438)	(2,058)			13,426	228,116
Customer accounts	274,095	(17,469)	(672)			12,896	268,850
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
					\$DI1		
Risk-weighted assets <sup>3</sup>	437.1	(58.8)	(22.7)	(36.1)	-	14.9	334.4

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Global Private Banking							
	Gains/(losses) on							
				disposal of				
		Balance Sheet		subsidiaries,				
				associates and joint				
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated		
No. 12 control of the	\$m	\$m	\$m	\$m	\$m	\$n		
Net interest income	193	12				205		
Net fee income	179	-				179		
Net trading income	79	(29)				50		
Other income	35	(8)		-		27		
Net operating income before loan impairment charges and other credit risk provisions	486	(25)				461		
Loan impairment (charges)/recoveries and other credit risk provisions	<u>11</u>		<del></del>			11 472		
Net operating income		(25)						
Total operating expenses	(1,166)	4 (24)		-	(8)	(1,170		
Operating profit	(669)	(21)	-		(8)	(698		
Share of profit in associates and joint ventures	2	-	(2)	-	-			
Profit before tax	(667)	(21)	(2)	•	(8)	(698		
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US	-							
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2							
Trading results from disposed-of operations in Brazil	6		-		•			
	8		-					
LICs								
Trading results from disposed-of operations in Brazil								
··g·	-	-			-			
Operating expenses								
Costs associated with portfolio disposals	_							
Costs to achieve	(3)					(3		
Costs to establish UK ring-fenced bank	(-)							
Impairment of GPB - Europe goodwill	(800)					(800		
Regulatory (provisions)/releases in GPB	(===,					(		
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil	(4)					(4		
	(807)					(807		
	()					(		
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	_							
Profit/(loss) before tax								
Revenue	8							
LICs	0							
Operating expenses	(807)					(807		
Share of profit in associates and joint ventures	(607)				•	(00)		
State of profit in associates and joint ventures	(799)	-			-	(799		
Balance Sheet Data	<u> </u>							
balance sneet Data	\$m	\$m	\$m	\$m	\$m			
	\$m		\$m	\$m	\$m	\$r 39,923		
At 30 Jun 2016	20.5							
At 30 Jun 2016 Loans and advances to customers (net)	39,923				-			
At 30 Jun 2016	39,923 77,981	•	:		:			
At 30 Jun 2016 Loans and advances to customers (net)		- - \$bn	- - \$bn	- - \$bn	-	77,981 \$bn		

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Jun 2016  Net interest income Net fee income Net trading income Other income Net operating income before loan impairment charges and other credit risk provisions Loan impairment (charges)/recoveries and other credit risk provisions Net operating income Total operating expenses Operating profit Share of profit in associates and joint ventures Profit before tax	Other Originally Reported Sm (244) 13 (180) 1.781 1.370 (2) 1.388 (2.484) (1.116) 3 (1.113)	Inter-segment elimination Originally Reported	Business Reclassifications to Corporate Centre' \$m\$ 692 (16) 579 (345) 910 34 (830) 114 674 788	Other Reallocations Sm (8) - 1 - 69 - 62 - (1) - 61 - 201 - 262 - (1) - 261	Restated \$m 316 (3) 523 (146) 690 31 721 (1.461) (740) 676 (64)	Total \$m 7,847 3,389 2,488 770 14,494 (1,205) 13,289 (10,364) 2,925 683 3,608
Significant Items						
Revenue  Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit spread Portfolio disposals (Provisions)/releases arising from the ongoing review of compiliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil	(158) - - 75 - (16) (99)	- - - - - (10)	(8) - - - 68 - (19)		(164) - - 75 68 - (45)	(7) (164) 584 - 75 68 2 748 1,306
LICs						
Trading results from disposed-of operations in Brazil				-	<del></del>	(414) (414)
Operating expenses Costs associated with portfolio disposals Costs to achieve Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters UK customer redress programmes Trading results from disposed-of operations in Brazil	(523) (63) (3) (3) (11) (600)	- - - - - - 10	(15) - - (587) - - (602)		(538) (63) (3) (587) (1) (1,192)	(677) (63) (800) (3) (723) (33) (555) (2.854)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-				<del></del>	<del></del>
Profit/(loss) before tax Revenue LICs Operating expenses Share of profit in associates and joint ventures	(99) - (600) - (699)	(10) - 10 -	41 - (602) - (561)	2	(66) - (1,192) - (1,258)	1,306 (414) (2,854) - (1,962)
Balance Sheet Data At 30 Jun 2016 Loans and advances to customers (net) Customer accounts	\$m 3,107 2,176	\$m - -	\$m 16,441 18,141	\$m - -	\$m 19,548 20,317	\$m 887,556 1,290,958
Risk-weighted assets <sup>3</sup>	\$bn 35.7	\$bn -	\$bn 266.6	\$bn -	\$bn 302.3	\$bn 1,082.2

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Retail Banking and Wealth Management								
					Gains/(losses) on				
					disposal of				
					subsidiaries,				
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>		JV and Associates to	Insurance from Commercial Banking	associates and joint	Other Reallocations	Restated		
Quarter ended 31 Mai 2010	\$m						\$m		
Net interest income	3,844	(222)		20	•	3	3,645		
Net fee income	1,255	2		(16)			1,241		
Net trading income	(23)			2		29	123		
Other income	84	(13)		17	(13)	(25)	50		
Net operating income before loan impairment charges and other credit risk provisions	5,160			23	(13)	7	5,059		
Loan impairment (charges)/recoveries and other credit risk provisions	(581)	97					(484)		
Net operating income	4,579	(21)		23	(13)	7	4,575		
Total operating expenses	(3,532)	138		(1)		(92)	(3,487)		
Operating profit	1,047	117		22	(13)	(85)	1,088		
Share of profit in associates and joint ventures	86	-	(79)				7		
Profit before tax	1,133	117	(79)	22	(13)	(85)	1,095		
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts			-		-				
Fair value movements on non-qualifying hedges	(148)	) 119	9		-	- 29			
Gain on disposal of our membership interest in Visa - Europe			-		-				
Gain on disposal of our membership interest in Visa - US			-		-				
Own credit spread			-		-				
Portfolio disposals			-		-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Ac									
Trading results from disposed-of operations in Brazil	46		-				462		
	31-	4 11	9			- 29	462		
LICs	(a. m)						(0.4 %)		
Trading results from disposed-of operations in Brazil	(217)						(217)		
	(217)	)	-				(217)		
Operating expenses									
Costs associated with portfolio disposals									
Costs to achieve	(66)	) 2	2				(44)		
Costs to establish UK ring-fenced bank	(00)	. 2.	_		_		(44)		
Impairment of GPB - Europe goodwill									
Regulatory (provisions)/releases in GPB					_				
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil	(371)		_				(371)		
······································	(437)		2				(415)		
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
			-		-		-		
Profit/(loss) before tax									
Revenue	31-		9			- 29	462		
LICs	(217)		-		-		(217)		
Operating expenses	(437)	) 2:	2		-		(415)		
Share of profit in associates and joint ventures			-						
	(340)	) 14	1			- 29	(170)		
Balance Sheet Data									
At 31 Mar 2016	\$m	sm	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	335,431	(12,955)		-	-	-	322,476		
Customer accounts	594,803	(,,,,,,,,					594,803		
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn		
Risk-weighted assets <sup>3</sup>	188.1	(38.0)	(19.9)				130.2		

 $<sup>^{1}</sup>$  Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

 $<sup>^{\</sup>it 3}$  Risk-weighted assets is calculated and presented on a CRD IV basis.

	_			Commercial Banking			
				Commercial Banking	Gains/(losses) on		
					disposal of		
					subsidiaries,		
		US Runoff Portfolio	JV and Associates to		associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>		Corporate Centre	Insurance to RBWM		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	2,423	1		(20)		(84)	2,320
Net fee income	981	2		16		(41)	958
Net trading income	128			(2)		(6)	120
Other income	91	(5)		(17)		(7)	62
Net operating income before loan impairment charges and other credit risk provisions	3,623	(2)		(23)		(138)	3,460
Loan impairment (charges)/recoveries and other credit risk provisions	(390)					4	(386)
Net operating income	3,233	(2)		(23)		(134)	3,074
Total operating expenses	(1,524)			1		(38)	(1,561)
Operating profit	1,709	(2)	-	(22)		(172)	1,513
Share of profit in associates and joint ventures	341		(341)				
Profit before tax	2,050	(2)	(341)	(22)		(172)	1,513
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					
Fair value movements on non-qualifying hedges		-					
Gain on disposal of our membership interest in Visa - Europe		-					
Gain on disposal of our membership interest in Visa - US		-					
Own credit spread		-					
Portfolio disposals		-					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Ac							
Trading results from disposed-of operations in Brazil	14.						142
	14.	2 .					142
LICs							
Trading results from disposed-of operations in Brazil	(113)						(113)
	(113)						(113)
Operating expenses							
Costs associated with portfolio disposals		-					
Costs to achieve	(23)						(23)
Costs to establish UK ring-fenced bank		-					
Impairment of GPB - Europe goodwill		-					
Regulatory (provisions)/releases in GPB		-					
Settlements and provisions in connection with legal matters		-					
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(74)						(74)
	(97)						(97)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	(1)		. 1				
	(1)		. 1				
						·	
Profit/(loss) before tax							
Revenue	14:	2 .					142
LICs	(113)						(113)
Operating expenses	(97)						(97)
Share of profit in associates and joint ventures	(1)	<u> </u>	. 1		<u> </u>		·
	(69)	l .	. 1				(68)
Balance Sheet Data							
			<b></b>	<b></b>			
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	304,521					(14,556)	289,965
Customer accounts	358,578				-	(12,702)	345,876
	AL	AL	AL	<b>AL</b>	<b>AL</b>	\$bn	\$bn
Post	\$bn	\$bn	\$bn	\$bn	\$bn		
Risk-weighted assets <sup>3</sup>	421.9		(101.2)			(16.4)	304.3

 $<sup>^{1}</sup>$  Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

 $<sup>^{\</sup>it 3}$  Risk-weighted assets is calculated and presented on a CRD IV basis.

	Global Banking and Markets								
			OIC.	bai balikilig alia iviaik	Gains/(losses) on				
					disposal of				
		Balance Sheet			subsidiaries,				
		Management to	Legacy Credit to	JV and Associates to	associates and joint				
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m		
Net interest income	1,678	(505)	(10)			89	1,252		
Net fee income	749	15	1			41	806		
Net trading income	2,532	(699)	36			5	1,874		
Other income	(493)	535	11			2	55		
Net operating income before loan impairment charges and other credit risk provisions	4,466	(654)	38			137	3,987		
Loan impairment (charges)/recoveries and other credit risk provisions	(193)	()	23			(5)	(175)		
Net operating income	4,273	(654)	61			132	3,812		
Total operating expenses	(2,278)	88	19			(115)	(2,286)		
Operating profit	1,995	(566)	80			17	1,526		
Share of profit in associates and joint ventures	126	(300)	00	(125)	-	(1)	1,320		
Profit before tax	2,121	(566)	80	(125)		16	1,526		
FIGURE	2,121	(300)	80	(125)		10	1,320		
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	158	-					158		
Fair value movements on non-qualifying hedges	(8)	8							
Gain on disposal of our membership interest in Visa - Europe									
Gain on disposal of our membership interest in Visa - US									
Own credit spread									
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Ac									
Trading results from disposed-of operations in Brazil	128	24					152		
True grown aspect of operations in State	278						310		
	270	32					310		
LICs									
Trading results from disposed-of operations in Brazil	(4)						(4)		
trading results from disposed-of operations in brazil	(4)					<u> </u>			
	(4)				•	· · ·	(4)		
Out of the same of									
Operating expenses									
Costs associated with portfolio disposals	(0.0)						-		
Costs to achieve	(30)						(30)		
Costs to establish UK ring-fenced bank									
Impairment of GPB - Europe goodwill									
Regulatory (provisions)/releases in GPB									
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil	(49)	1					(48)		
	(79)	1					(78)		
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
Profit/(loss) before tax									
Revenue	278	32					310		
LICs	(4)						(4)		
Operating expenses	(79)	1							
	(79)	,					(78)		
Share of profit in associates and joint ventures							-		
	195	33					228		
Delivery Characterists									
Balance Sheet Data									
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m		\$m		
Loans and advances to customers (net)	235,190	(3,156)	(2,362)		-	14,556	244,228		
Customer accounts	277,345	(17,260)	(600)		-	12,702	272,187		
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn		
Risk-weighted assets <sup>3</sup>	451.8	(62.4)	(24.8)	(36.7)		16.4	344.3		

 $<sup>^{1}</sup>$  Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

 $<sup>^{\</sup>it 3}$  Risk-weighted assets is calculated and presented on a CRD IV basis.

			Clobal Brius	ato Pankina					
	Global Private Banking Gains/(losses) on								
				disposal of					
		Balance Sheet		subsidiaries,					
			JV and Associates to						
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	202	12				214			
Net fee income	207				-	207			
Net trading income	78	(27)				51			
Other income		(1)				(1)			
Net operating income before loan impairment charges and other credit risk provisions	487	(16)				471			
Loan impairment (charges)/recoveries and other credit risk provisions									
Net operating income	487	(16)				471			
Total operating expenses	(379)	5			(8)	(382)			
Operating profit	108	(11)			(8)	89			
Share of profit in associates and joint ventures	2		(2)						
Profit before tax	110	(11)	(2)		(8)	89			
Significant Items									
•									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-								
Fair value movements on non-qualifying hedges	-								
Gain on disposal of our membership interest in Visa - Europe	-								
Gain on disposal of our membership interest in Visa - US	-								
Own credit spread	-								
Portfolio disposals	-								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Ac						:			
Trading results from disposed-of operations in Brazil	6					6			
	6					6			
LICs									
Trading results from disposed-of operations in Brazil									
			-		•	<del></del>			
Operating expenses									
Costs associated with portfolio disposals									
Costs to achieve	(2)					(2)			
Costs to establish UK ring-fenced bank	(-)					(-)			
Impairment of GPB - Europe goodwill									
Regulatory (provisions)/releases in GPB									
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil	(4)					(4)			
reading results from disposed-of operations in brazil	(6)					(6)			
	(0)					(0)			
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
Trading results from disposed of operations in brazil	<del></del>								
Profit/(loss) before tax									
Revenue						,			
	6					6			
LICS	-					-			
Operating expenses	(6)					(6)			
Share of profit in associates and joint ventures									
	<u>-</u>		<u> </u>		· · · · · ·				
Balance Sheet Data									
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	41,685					41,685			
Customer accounts	80,806					80,806			
	,								
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn			
Risk-weighted assets <sup>3</sup>	19.3	(1.2)	(0.2)	-		17.9			
nar regined dates	17.3	(1.2)	(0.2)	•	-	17.7			

 $<sup>^{1}</sup>$  Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

 $<sup>^{\</sup>rm 3}$  Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Mar 2016  Net interest income	\$m (148)	Originally Reported <sup>1</sup> \$m (86)	Business Reclassifications to Corporate Centre <sup>2</sup> \$m 724	\$m (8)	Restated \$m 482	Total \$m 7,913
Net fee income	5 34	- 87	(20) 575	- (20)	(15)	3,197
Net trading income Other income	2,767	(1,419)	(514)	(28) 30	668 864	2,836 1,030
Net operating income before loan impairment charges and other credit risk provisions	2,658	(1,418)	765	(6)	1,999	14,976
Loan impairment (charges)/recoveries and other credit risk provisions	3		(120)	1	(116)	(1,161)
Net operating income	2,661	(1,418)	645	(5)	1,883	13,815
Total operating expenses	(1,969)	1,418	(250)	253	(548)	(8,264)
Operating profit Share of profit in associates and joint ventures	692		395 547	248 1	1,335 548	5,551 555
Profit before tax	692	-	942	249	1,883	6,106
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts					-	158
Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe	(77)	-	(127)	(29)	(233)	(233)
Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US						
Own credit spread	1,151				1,151	1,151
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Ac						
Trading results from disposed-of operations in Brazil	(10)		(24)	(20)	(41)	721
	1,064	(7)	(151)	(29)	877	1,797
LICs						
Trading results from disposed-of operations in Brazil						(334)
				-		(334)
Operating expenses Costs associated with portfolio disposals						
Costs to achieve	(220)		(22)		(242)	(341)
Costs to establish UK ring-fenced bank	(31)				(31)	(31)
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB	(1)				(1)	(1)
Settlements and provisions in connection with legal matters UK customer redress programmes						
Trading results from disposed-of operations in Brazil	(13)		(1)		(7)	(504)
·9 ·	(265)	7	(23)		(281)	(877)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil			(1)		(1)	(1)
			(1)		(1)	(1)
Profit/(loss) before tax Revenue	1,064	(7)	(151)	(29)	877	1,797
LICs	1,004		(131)	. (27)		(334)
Operating expenses	(265)	7	(23)		(281)	(877)
Share of profit in associates and joint ventures			(1)		(1)	(1)
	799		(175)	(29)	595	585
Balance Sheet Data At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	3,312	-	18,473	-	21,785	920,139
Customer accounts	3,526	-	17,860	-	21,386	1,315,058
Risk-weighted assets <sup>3</sup>	\$bn 34.1	\$bn -	\$bn 284.4	\$bn -	\$bn 318.5	\$bn 1,115.2

 $<sup>^{1}</sup>$  Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

<sup>&</sup>lt;sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Retail Banking and Wealth Management								
				Insurance from	Gains/(losses) on disposal of subsidiaries,				
			JV and Associates to		associates and joint				
Quarter ended 31 Dec 2015	Originally Reported	to Corporate Centre \$m	Corporate Centre \$m	Banking \$m	ventures \$m	Other Reallocations \$m	Restated \$m		
Net interest income	3,916		-	19	-	(2)	3,691		
Net fee income	1,402			(12)		1	1,391		
Net trading income	279	(104)				(8)	167		
Other income	7	231		2		(62)	178		
Net operating income before loan impairment charges and other credit risk provisions	5,604		-	9	-	(71)	5,427		
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	(543) 5,061	(89)		9		(1)	(518) 4,909		
Total operating expenses	(4,712			(1)		(27)	(4,207)		
Operating profit	349	444		8		(99)	702		
Share of profit in associates and joint ventures	96		(89)			(1)	6		
Profit before tax	445	444	(89)	8		(100)	708		
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	40	(32)		-		(8)	•		
Gain on the partial sale of shareholding in Industrial Bank	40	(32)				(6)			
Own credit spread									
Portfolio disposals	(214	) 214							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil	485	182				(8)	485 485		
	311	102	·	-	<u> </u>	(0)	400		
LICs									
Trading results from disposed-of operations in Brazil	(197			-	-		(197)		
	(197	) -	-	-	-		(197)		
Operating expenses									
Costs to achieve	(142	) 20				1	(121)		
Costs to establish UK ring-fenced bank		-		-		-	-		
Regulatory (provisions)/releases in GPB		-		-		-	-		
Restructuring and other related costs Settlements and provisions in connection with legal matters	(350	350		-		-			
UK customer redress programmes	(378						(378)		
Trading results from disposed-of operations in Brazil	(406						(406)		
	(1,276	370				1	(905)		
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
<del> </del>	-						-		
	-								
Profit/(loss) before tax		400				(0)	405		
Revenue LICs	311 (197			-		(8)	485 (197)		
Operating expenses	(1,276					1	(905)		
Share of profit in associates and joint ventures							-		
	(1,162	552		-		(7)	(617)		
Balance Sheet Data									
At 31 Dec 2015	\$m		\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net) Customer accounts	340,009 584,872				•		321,749 584,872		
outomic accounts	334,872	-				•	304,072		
Risk-weighted assets <sup>3</sup>	\$bn 189.5		\$bn	\$bn	\$bn	\$bn	\$bn 130.7		
vizvmailitian assats	189.5	(39.5)	(19.3)	-	•	-	130.7		

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Commercial Banking							
					Gains/(losses) on			
					disposal of			
					subsidiaries,			
		US Runoff Portfolio	JV and Associates to		associates and joint			
Quarter ended 31 Dec 2015	Originally Reported	to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated	
<del></del>	\$m		\$m	\$m		\$m	\$m	
Not belong the same	2,472		-	(19)				
Net interest income						(87)	2,366	
Net fee income	973	1		12		(38)	948	
Net trading income	145					(7)	138	
Other income	44	(4)		(2)		(13)	25	
Net operating income before loan impairment charges and other credit risk provisions	3,634	(3)		(9)		(145)	3,477	
Loan impairment (charges)/recoveries and other credit risk provisions	(1,013)				_	5	(1,008)	
Net operating income	2,621					(140)		
. •		(3)		(9)			2,469	
Total operating expenses	(1,747)			1		(22)	(1,768)	
Operating profit	874	(3)		(8)		(162)	701	
Share of profit in associates and joint ventures	350		(350)					
Profit before tax	1,224	(3)	(350)	(8)		(162)	701	
The Bellete tax	1,221	(0)	(000)	(0)		(TOL)		
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges	1	_	_	_	_	(1)	_	
						(1)		
Gain on the partial sale of shareholding in Industrial Bank								
Own credit spread		-					-	
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)						(18)	
Trading results from disposed-of operations in Brazil	152						152	
Trading results from disposed of operations in Brazili	135					(1)	134	
	133					(1)	134	
LICs								
Trading results from disposed-of operations in Brazil	(81)						(81)	
	(81)						(81)	
							<u> </u>	
Operating expenses								
	(450)						(450)	
Costs to achieve	(150)						(150)	
Costs to establish UK ring-fenced bank								
Regulatory (provisions)/releases in GPB								
Restructuring and other related costs								
Settlements and provisions in connection with legal matters								
	າາ						23	
UK customer redress programmes	23							
Trading results from disposed-of operations in Brazil	(101)						(101)	
	(228)						(228)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
Trauling results from disposed-or operations in brazil								
							-	
Profit/(loss) before tax								
Revenue	135					(1)	134	
LICs	(81)					. ,	(81)	
Operating expenses	(228)						(228)	
	(228)						(228)	
Share of profit in associates and joint ventures							-	
	(174)	-		-		(1)	(175)	
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	302,240					(14,572)	287,668	
Customer accounts	361,701			_	_	(13,503)	348,198	
oustomer accounts	301,701					(13,303)	340,170	
	4.	41		4.	4.	ė.	et.	
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	
Risk-weighted assets <sup>3</sup>	421.0		(103.2)			(15.6)	302.2	

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

			Glob	oal Banking and Marke	ts		
				· ·	Gains/(losses) on		•
					disposal of		
		Balance Sheet Management to	Logacy Crodit to	JV and Associates to a	subsidiaries,		
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
<del></del>	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,699	(527)	(8)		-	87	1,251
Net fee income	904	14	2			39	959
Net trading income	889	(157)	(16)			7	723
Other income	(45)	90	49		-	(1)	93
Net operating income before loan impairment charges and other credit risk provisions	3,447	(580)	27		-	132	3,026
Loan impairment (charges)/recoveries and other credit risk provisions	(90)		(16)		-	(4)	(110)
Net operating income	3,357	(580)	11	-	-	128	2,916
Total operating expenses	(2,449)	103	28		-	(107)	(2,425)
Operating profit	908	(477)	39	-		21	491
Share of profit in associates and joint ventures	107			(107)	-		
Profit before tax	1,015	(477)	39	(107)		21	491
Significant Items							
Revenue	****						40.0
Debit valuation adjustment ('DVA') on derivative contracts	(186)			-	-		(186)
Fair value movements on non-qualifying hedges	(13)	13					
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil	77	15					92
Haurity results from disposed-of operations in brazil	(122)	28	<del></del>	<del></del>		· ·	(94)
	(122)	20	-		-		(94)
LICs							
Trading results from disposed-of operations in Brazil	1						1
Trading to sails from disposed of operations in Brazili	1						1
Operating expenses							
Costs to achieve	(49)						(49)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters	(20)						(20)
UK customer redress programmes	19						19
Trading results from disposed-of operations in Brazil	(65)	2					(63)
	(115)	2					(113)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil					-		-
		-					
Profit/(loss) before tax	(400)						(0.1)
Revenue	(122)	28					(94)
LICs	1 (115)	2					1
Operating expenses Share of profit in associates and joint ventures	(115)	2					(113)
Share of profit in associates and joint ventures	(236)	30	<del></del>			· ·	(206)
	(230)	30					(200)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	236,932	(1,378)	(1,920)	-	-	14,572	248,206
Customer accounts	261,728	(11,928)	(501)	-		13,503	262,802
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	440.6	(59.3)	(29.8)	(36.8)	-	15.6	330.3
•		,,,,,,	,,				

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Global Private Banking							
	L		Ciobairinta	Gains/(losses) on	1			
				disposal of				
		Balance Sheet		subsidiaries				
			IV and Associates to					
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated		
	\$m	\$m	\$m	\$m		\$m		
Net interest income	213	11		****		224		
Net fee income	207			-		207		
Net trading income	73	(24)				39		
•		(34)						
Other income	(6)	2			(1)	(5)		
Net operating income before loan impairment charges and other credit risk provisions	487	(21)	-		(1)	465		
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	(1)	-		•	(4)		
Net operating income	484	(22)				461		
Total operating expenses	(405)	5			(7)	(407)		
Operating profit	79	(17)		-	(8)	54		
Share of profit in associates and joint ventures	4	(1)	(3)					
Profit before tax	83	(18)	(3)		(8)	54		
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on the partial sale of shareholding in Industrial Bank	-							
Own credit spread								
Portfolio disposals	-							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	6					6		
Trading results from disposed-of operations in Brazil	7					7		
3	13					13		
LICs								
Trading results from disposed-of operations in Brazil		-				<u>_</u>		
Operating expenses								
Costs to achieve	(15)					(15)		
Costs to establish UK ring-fenced bank	-							
Regulatory (provisions)/releases in GPB	(17)					(17)		
Restructuring and other related costs	-							
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil	(4)					(4)		
rraung results from disposed-or operations in brazil	(36)		<u>.</u>		<del></del>	(36)		
	(36)					(30)		
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil						<u> </u>		
						<u> </u>		
Profit/(loss) before tax								
Revenue	13					13		
LICs								
Operating expenses	(36)					(36)		
Share of profit in associates and joint ventures	(30)	-				(30)		
Share of profit in associates and joint ventures	(23)		<u>.</u>		<del></del>	(23)		
	(23)				· ·	(23)		
Delegan Characterist								
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	1 \$m	\$m		
Loans and advances to customers (net)	42,942	-	-		•	42,942		
Customer accounts	80,404	-	-	-		80,404		
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn		
Risk-weighted assets <sup>3</sup>	19.3	(1.0)	(0.3)			18.0		
	17.5	(1.0)	(0.3)					

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	ļ		ici / corporate cent	10		
		Inter-segment	Business			
	Other Originally	elimination	Reclassifications to			
Quarter ended 31 Dec 2015		riginally Reported1		Other Reallocations	Restated	Total
	\$m	\$m	\$m		\$m	\$m
Net interest income	(183)	(58)	766	2	527	8,059
Net fee income	(15)	(00)	(17)	(2)	(34)	3,471
Net trading income	(36)	58	311	8	341	1,408
•	611	(1,777)	(368)	77		
Other income	377		(368)	85	(1,457)	(1,166)
Net operating income before loan impairment charges and other credit risk provisions		(1,777)			(623)	11,772
Loan impairment (charges)/recoveries and other credit risk provisions	5		(9)		(4)	(1,644)
Net operating income	382	(1,777)	683	85	(627)	10,128
Total operating expenses	(4,006)	1,777	(669)	163	(2,735)	(11,542)
Operating profit	(3,624)	-	14	248	(3,362)	(1,414)
Share of profit in associates and joint ventures	(1)		550	1	550	556
Profit before tax	(3,625)		564	249	(2,812)	(858)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-				(186)
Fair value movements on non-qualifying hedges	(2)	-	19	9	26	26
Gain on the partial sale of shareholding in Industrial Bank		-				
Own credit spread	(773)			-	(773)	(773)
Portfolio disposals	-	-	(214)		(214)	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						(12)
Trading results from disposed-of operations in Brazil	5	(5)	(15)		(15)	721
	(770)	(5)	(210)	9	(976)	(438)
	·-					
LICs						
Trading results from disposed-of operations in Brazil						(277)
	-				-	(277)
	-					
Operating expenses						
Costs to achieve	(387)		(20)	(1)	(408)	(743)
Costs to establish UK ring-fenced bank	(61)		(20)	(1)	(61)	(61)
Regulatory (provisions)/releases in GPB						(18)
	(1)				(1)	(10)
Restructuring and other related costs		-	(050)		(0.50)	(0.70)
Settlements and provisions in connection with legal matters	-	-	(350)		(350)	(370)
UK customer redress programmes	(1)				(1)	(337)
Trading results from disposed-of operations in Brazil	(28)	5	(2)		(25)	(599)
	(478)	5	(372)	(1)	(846)	(2,128)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
	-				-	-
Profit/(loss) before tax						
Revenue	(770)	(5)	(210)	9	(976)	(438)
LICs	(770)	(5)	(210)	· ·	(770)	(277)
Operating expenses	(478)	5	(372)	(1)	(846)	(2,128)
	(476)	5	(372)	(1)	(040)	(2,120)
Share of profit in associates and joint ventures	(1.010)		(500)		(4.000)	(0.040)
	(1,248)	-	(582)	8	(1,822)	(2,843)
Polonos Chost Data						
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,331	-	21,558		23,889	924,454
Customer accounts	881	-	12,429		13,310	1,289,586
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	32.6		289.2		321.8	1,103.0
····· · · · · · · · · · · · · · · · ·	32.0	•	207.2	-	321.0	1,103.0

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.
<sup>3</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

	Retail Banking and Wealth Management								
					Gains/(losses) on				
					disposal of				
					subsidiaries				
			JV and Associates to		associates and joint				
Quarter ended 31 Dec 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported		
	\$m		\$m	\$m	\$m		\$m		
Net interest income	982					1	983		
Net fee income	349					2	351		
Net trading income	23				-	(7)	16		
Other income	107					(1)	106		
Net operating income before loan impairment charges and other credit risk provisions	1,461					(5)	1,456		
Loan impairment (charges)/recoveries and other credit risk provisions	(39)	-	-			(1)	(40)		
Net operating income	1,422					(6)	1,416		
Total operating expenses	(1,246)					(81)	(1,327)		
Operating profit	176					(87)	89		
Share of profit in associates and joint ventures	1		(1)			(1)	(1)		
Profit before tax	177		(1)			(88)	88		
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges	38					(36)	2		
Gain on disposal of our membership interest in Visa - Europe	- 30					(30)	-		
Gain on disposal of our membership interest in Visa - US									
Own credit spread									
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil	-	-				- (0.1)			
	38	-	-			(36)	2		
LICs									
Trading results from disposed-of operations in Brazil									
Operating expenses									
Costs associated with portfolio disposals									
Costs to achieve	(75)	-					(75)		
Costs to establish UK ring-fenced bank	(1)						(1)		
Impairment of GPB - Europe goodwill									
Regulatory (provisions)/releases in GPB									
Settlements and provisions in connection with legal matters									
UK customer redress programmes	(60)					1	(59)		
Trading results from disposed-of operations in Brazil									
·	(136)					1	(135)		
							, ,		
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
many results from any occurrence of operations in States									
	-								
Profit/(loss) before tax									
Revenue	38					(36)	2		
	30					(36)	2		
LICs	(40/)						(405)		
Operating expenses	(136)	-				1	(135)		
Share of profit in associates and joint ventures	-				-	*	,,		
	(98)	-		-		(35)	(133)		
Balance Sheet Data									
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	136,096				-		136,096		
Customer accounts	179,947						179,947		

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Dec 2016	Historical Basi	s to Corporate Centre	Corporate Centre	Insurance to RBWM		Other Reallocations	Reported
	\$n		\$m	\$m	\$m	\$m	\$m
Net interest income	727		-		-	(1)	726
Net fee income	355			-			355
Net trading income	2						2
Other income	30				(9)	1	22
Net operating income before loan impairment charges and other credit risk provisions	1,114		-		(9)	-	1,105
Loan impairment (charges)/recoveries and other credit risk provisions	(75			-		(4)	(79)
Net operating income	1,039			-	(9)	(4)	1,026
Total operating expenses	(516 523				- (0)	(40) (44)	(556) 470
Operating profit Share of profit in associates and joint ventures			(3)		(9)		470
Profit before tax	<u>2</u> 525		(3)		(9)	(43)	470
FIGHT DETOTE LAX		-	(3)		(9)	(43)	470
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-	-	-	-	-	-
Fair value movements on non-qualifying hedges				-			
Gain on disposal of our membership interest in Visa - Europe		-					
Gain on disposal of our membership interest in Visa - US Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Hading results from disposed-or operations in brazil							<del></del>
LICs							
Trading results from disposed-of operations in Brazil							
				-			-
							,
Operating expenses							
Costs associated with portfolio disposals		-		-			-
Costs to achieve	2						2
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters		-		-			-
UK customer redress programmes	(11	) -		-			(11)
Trading results from disposed-of operations in Brazil							-
	(9	) -		-	· ·		(9)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil			-	-	-	-	<u>-</u>
							<u>_</u>
Profit/(loss) before tax							
Revenue		_	_	_	_	_	_
LICs							
Operating expenses	(9						(9)
Share of profit in associates and joint ventures	(7	, -					(7)
and a process of an application of the second of the secon	(9	) -					(9)
		,					(7)
Balance Sheet Data							
At 31 Dec 2016	\$n	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	98,009						98,009
Customer accounts	119,910						119,910

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Duarter ended 31 Dec 2016	Reported \$m 226 191 975 58 1,450 23 1,473 (1,153) 320
Mistorical Baine Sheet   Mistorical Basis   Management	\$m 226 191 975 58 1,450 23 1,473 (1,153) 320
Quarter ended 31 Dec 2016         Historical Basis Instinct and Basis Instinct Instin	\$m 226 191 975 58 1,450 23 1,473 (1,153) 320
Mistorical Basis   Corporate Centre   Corporate C	\$m 226 191 975 58 1,450 23 1,473 (1,153) 320
Net interest income         \$m         \$m <th>\$m 226 191 975 58 1,450 23 1,473 (1,153) 320</th>	\$m 226 191 975 58 1,450 23 1,473 (1,153) 320
Net interest income	226 191 975 58 1,450 23 1,473 (1,153) 320
Net fee income   189   1	191 975 58 1,450 23 1,473 (1,153) 320
Cither income   (169)   200   23	1,450 23 1,473 (1,153) 320
Class   Clas	1,450 23 1,473 (1,153) 320
Coan impairment (charges)/recoveries and other credit risk provisions   65	23 1,473 (1,153) 320
Net operating income	1,473 (1,153) 320
Total operating expenses   (1,097)   13   13   13	(1,153) 320
Sparage of profit in associates and joint ventures   S70 (199) 29 - (80)	320
Share of profit in associates and joint ventures	-
Profit before tax   574 (199) 29 (2) . (82)	
Significant Items  Revenue  Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US  Own credit spread  Own C	320
Revenue  Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US  Own credit spread  Portfolio disposals	
Revenue  Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US  Own credit spread  Portfolio disposals	
Debit valuation adjustment ('DVA') on derivative contracts (50)	
Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  (2)  (2)  (3)  (3)  (4)  (5)  (5)  (7)  (7)  (8)  (8)  (9)  (9)  (9)  (9)  (9)  (9	
Fair value movements on non-qualifying hedges (2)	(50)
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit spread Ow	(2)
Gain on disposal of our membership interest in Visa - US  Own credit spread	
Own credit spread	
Portfolio disposals	
	-
Trading results from disposed-of operations in Brazil	
(52)	(52)
LICS	
Trading results from disposed-of operations in Brazil	
Applies are seen	
Operating expenses	
Costs associated with portfolio disposals	(72)
	(73)
Costs to establish UK ring-fenced bank	
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB	-
Regulatory (Liuvision) riceitases in urbo	42
Settlements and provisions in Confection with regardinaters 42	42
UN. CUSTOME TEUTES PROGRAMMES  Trading results from disposed-of operations in Brazil	
(31)	(31)
(31)	(31)
Share of profit in associates and joint ventures	
Trading results from disposed-of operations in Brazil	-
No. (March March 1997)	
Profit/(joss) before tax Revenue (52) · · · · · · ·	(52)
	(52)
LICS	(24)
Operating expenses (31)	(31)
State to profit in associates and print ventures (83)	(83)
	(00)
Balance Sheet Data	
At 31 Dec 2016 Sm	
Loans and advances to customers (net) 84,280 (947) (1,321)	\$m
Customer accounts 113,191 (3,168) (851) - · 1	\$m 82,013 109,173

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Private Banking								
				Gains/(losses) on					
				disposal of					
		Balance Sheet		subsidiaries,					
		Management to .	JV and Associates to	associates and joint					
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Reported			
	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	88	12				100			
Net fee income	91	-				91			
Net trading income	46	(36)			1	11			
Other income	(33)				(4)	(37)			
Net operating income before loan impairment charges and other credit risk provisions	192	(24)			(3)	165			
Loan impairment (charges)/recoveries and other credit risk provisions	(11)				1	(10)			
Net operating income	181	(24)			(2)	155			
Total operating expenses	(3,042)	(24)			(7)	(3,043)			
Operating profit	(2,861)	(18)			(9)	(2,888)			
						(2,000)			
Share of profit in associates and joint ventures	(1)				1	-			
Profit before tax	(2,862)	(18)			(8)	(2,888)			
Classification A Bassa									
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts						-			
Fair value movements on non-qualifying hedges	-								
Gain on disposal of our membership interest in Visa - Europe	-	-		-		-			
Gain on disposal of our membership interest in Visa - US	-								
Own credit spread	-	-				-			
Portfolio disposals	(26)					(26)			
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-					-			
Trading results from disposed-of operations in Brazil						-			
	(26)					(26)			
LICs									
Trading results from disposed-of operations in Brazil									
reading results from disposed of operations in order									
Operating expenses									
	(10)					(10)			
Costs associated with portfolio disposals						(10)			
Costs to achieve	1					1			
Costs to establish UK ring-fenced bank	-	-		-		-			
Impairment of GPB - Europe goodwill	(2,440)	-		-		(2,440)			
Regulatory (provisions)/releases in GPB	(388)					(388)			
Settlements and provisions in connection with legal matters	-					-			
UK customer redress programmes	-								
Trading results from disposed-of operations in Brazil						-			
	(2,837)					(2,837)			
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
A				-					
Profit/(loss) before tax									
Revenue	(26)					(26)			
	(26)					(20)			
LICs	(0.007)	-				(0.003)			
Operating expenses	(2,837)					(2,837)			
Share of profit in associates and joint ventures	-					-			
	(2,863)	-		-		(2,863)			
Balance Sheet Data									
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	17,797	-	-	-		17,797			
Customer accounts	33,375					33,375			

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		01	her / Corporate Cent	re		
Quarter ended 31 Dec 2016	Other Historical Basis	Inter-segment elimination Historical Basis	Corporate Centre 1	Other Reallocations	Reported	Total
	\$m	\$m	\$m		\$m	\$m
Net interest income	(191)	(37)	(7)	-	(235)	1,800
Net fee income	(22) (533)	37	(1) 407	(3) 11	(26) (78)	962 926
Net trading income Other income	(1,881)	(95)	(214)	"	(2,190)	(2,041)
Net operating income before loan impairment charges and other credit risk provisions	(2,627)	(95)	185	8	(2,529)	1,647
Loan impairment (charges)/recoveries and other credit risk provisions	(2,027)	(75)	44	2	46	(60)
Net operating income	(2,627)	(95)	229	10	(2,483)	1,587
Total operating expenses	(2,527)	95	(32)	210	(2,254)	(8,333)
Operating profit	(5,154)		197	220	(4,737)	(6,746)
Share of profit in associates and joint ventures	(1)	-	6	1	6	5
Profit before tax	(5,155)	-	203	221	(4,731)	(6,741)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts		-			-	(50)
Fair value movements on non-qualifying hedges	(339)	-		36	(303)	(303)
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US	(4.504)	-			(4.52()	(1.52()
Own credit spread Portfolio disposals	(1,526)				(1,526)	(1,526) (26)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						(20)
Trading results from disposed-of operations in Brazil						
	(1,865)			36	(1,829)	(1,905)
LICs						
Trading results from disposed-of operations in Brazil						
		-			<u> </u>	
Operating expenses						
Costs associated with portfolio disposals	(18)	-			(18)	(28)
Costs to achieve	(575)	-			(575)	(720)
Costs to establish UK ring-fenced bank	(75)				(75)	(76)
Impairment of GPB - Europe goodwill	- (4)	-			- (1)	(2,440)
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters	(1)				(1)	(389) 42
UK customer redress programmes	1			(1)		(70)
Trading results from disposed-of operations in Brazil	<u>-</u>			-		-
	(668)		-	(1)	(669)	(3,681)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-		-	
		-	-		-	<del></del>
Profit/(loss) before tax						
Revenue	(1,865)		-	36	(1,829)	(1,905)
LICs Operating expenses	(668)		-	(1)	(669)	(3,681)
Share of profit in associates and joint ventures			-		<u>-</u>	
	(2,533)	-		35	(2,498)	(5,586)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net)	478	-	2,268	(1)	2,745	336,660
Customer accounts	191	-	4,019	(1)	4,209	446,614

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bankii	ng and Wealth Mar			
		UC Downess Double III	N 1 A 1-A A -		Gains/(losses) on disposal of subsidiaries,		
Quarter ended 30 Sep 2016	Originally Reported		JV and Associates to Corporate Centre Co		associates and joint ventures (	ther Reallocations	Restated
addition shadd by bop 2010	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	1,039						1,039
Net fee income	381	-	-	-	-	(1)	380
Net trading income	24	-		-	-	(2)	22
Other income	1,437	-		<del></del>		(2)	(6) 1,435
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	(38)					(2)	(37)
Net operating income	1,399	-				(1)	1,398
Total operating expenses	(1,588)					(99)	(1,687)
Operating profit	(189)					(100)	(289)
Share of profit in associates and joint ventures		-					-
Profit before tax	(189)	-	•	-	•	(100)	(289)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts				-			
Fair value movements on non-qualifying hedges	(34)			-		32	(2)
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US							-
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil							<u> </u>
	(34)	-	· · · · · ·	-	-	32	(2)
LICs							
Trading results from disposed-of operations in Brazil		-	<u> </u>		· ·		<u> </u>
		-					<u>_</u>
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(79)	-		-			(79)
Costs to establish UK ring-fenced bank	(1)	-		-			(1)
Impairment of GPB - Europe goodwill				-			
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters				-			
UK customer redress programmes	(438)						(438)
Trading results from disposed-of operations in Brazil	(430)						(430)
	(518)			-		-	(518)
Share of profit in associates and joint ventures							<u>.</u>
Trading results from disposed-of operations in Brazil							
· · · · · · · · · · · · · · · · · · ·	-						-
Profit/(loss) before tax							
Revenue	(34)			-		32	(2)
LICs Operating expenses	(518)	-	-	-	•		(518)
Share of profit in associates and joint ventures	(316)			-			(310)
	(552)	-				32	(520)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	141,834						141,834
Customer accounts	185,714	-	-	-		-	185,714

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio			Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Sep 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
No. 11	\$m		\$m	\$m	\$m		\$m
Net interest income Net fee income	762 385					(9)	753 380
Net trading income	385					(5) 3	380
Other income	(1)					3 1	3
Net operating income before loan impairment charges and other credit risk provisions	1,146		<del></del>	<u>:</u>	<del></del>	(10)	1,136
Loan impairment (charges)/recoveries and other credit risk provisions	(102)					3	(99)
Net operating income	1,044					(7)	1,037
Total operating expenses	(487)					(58)	(545)
Operating profit	557					(65)	492
Share of profit in associates and joint ventures	(4)		5			(1)	
Profit before tax	553		5			(66)	492
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-			-		-
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US				-			-
Own credit spread							-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil			-				<u>-</u>
			-	-			<del></del>
LICs							
Trading results from disposed-of operations in Brazil							
							-
	-						
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(2)	) -					(2)
Costs to establish UK ring-fenced bank	(1)	) -					(1)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB				-			
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(8)	-		-			(8)
Trading results from disposed-of operations in Brazil							
	(11)						(11)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-		-	-		-
							-
Profit/(loss) before tax							
Revenue				-			
LICs	/447			-			(11)
Operating expenses	(11)			-			(11)
Share of profit in associates and joint ventures	(11)	-		-		<u> </u>	(11)
	(11,	, -		-	<u> </u>	-	(11)
Balance Sheet Data							
At 30 Sep 2016	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	105,824					(1,466)	104,358
Customer accounts	126,166					(2,565)	123,601

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Markets	i		
					Gains/(losses) on		4
		Balance Sheet			disposal of subsidiaries,		
		Management to	Legacy Credit to .	IV and Associates to as			
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	494 241	(117) 1	11 4			9 5	397 251
Net trading income	1,171	(365)	(61)	•		1	746
Other income	(174)	307	(51)			(3)	79
Net operating income before loan impairment charges and other credit risk provisions	1,732	(174)	(97)			12	1,473
Loan impairment (charges)/recoveries and other credit risk provisions	93		(58)			(1)	34
Net operating income	1,825	(174)	(155)			11	1,507
Total operating expenses	(1,068)	34	12			(82)	(1,104)
Operating profit	757	(140)	(143)	-	-	(71)	403
Share of profit in associates and joint ventures  Profit before tax	(2)	-	- (4.40)		-	2	
Profit Defore tax	755	(140)	(143)	-	-	(69)	403
Significant Items							
Revenue Debit valuation adjustment ('DVA') on derivative contracts	(4)						(4)
Fair value movements on non-qualifying hedges	(2)	4					2
Gain on disposal of our membership interest in Visa - Europe	-						-
Gain on disposal of our membership interest in Visa - US							-
Own credit spread		-			-		
Portfolio disposals		-					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-					
Loss and trading results from disposed-of operations in Brazil	(6)	- 4				· · · · · · · · · · · · · · · · · · ·	(2)
	(6)	4					(2)
LICs							
Trading results from disposed-of operations in Brazil					-		
	<u>.</u>	-	-	-	-	-	<u>-</u>
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(41)						(41)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill			-				-
Regulatory (provisions)/releases in GPB		-	-		-		-
Settlements and provisions in connection with legal matters	- (4.0)	-					-
UK customer redress programmes Trading results from disposed-of operations in Brazil	(10)						(10)
Hauling results from disposed of operations in brazil	(51)						(51)
	(0.1)						(0.)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							<u> </u>
	-	-	-			•	<u>-</u>
Profit/(loss) before tax							
Revenue	(6)	4	_	_	_		(2)
LICs	(0)						(2)
Operating expenses	(51)						(51)
Share of profit in associates and joint ventures				<u> </u>		<u>-</u>	
	(57)	4			-	•	(53)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	90,687	(1,531)	(1,864)			1,466	88,758
Customer accounts	118,549	(2,706)	(808)	-	-	2,565	117,600

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
			JV and Associates to	associates and joint		
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	86	12				98
Net fee income	97					97
Net trading income	47	(38)				9
Other income	(2)	(3)			1	(4)
Net operating income before loan impairment charges and other credit risk provisions	228	(29)	<u>:</u>	<del></del>	1	200
Loan impairment (charges)/recoveries and other credit risk provisions	1				(1)	
Net operating income	229	(29)	-	-		200
Total operating expenses	(211)	5			(9)	(215)
Operating profit	18	(24)			(9)	(15)
Share of profit in associates and joint ventures	2		(1)		(1)	
Profit before tax	20	(24)	(1)		(10)	(15)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						-
Gain on disposal of our membership interest in Visa - Europe	-					
Gain on disposal of our membership interest in Visa - US	-					
Own credit spread	-					
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed-of operations in Brazil						
Loss did trading results from disposed of operations in Statin						
						<u>-</u>
LICs						
Trading results from disposed-of operations in Brazil		-				-
						-
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(1)					(1)
Costs to establish UK ring-fenced bank	(.)					(.,
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB	1					1
Settlements and provisions in connection with legal matters						
UK customer redress programmes	-					
Trading results from disposed-of operations in Brazil						
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
	-	-				-
Profit/(loss) before tax						
Revenue						
LICs						
Operating expenses						
Share of profit in associates and joint ventures	_	-	_	-	-	-
Share of profit in associates and joint ventures	<del></del>					
	-	-		-		
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	20,056					20,056
Customer accounts	37,361	-				37,361

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Ot	her / Corporate Cent	re		
Quarter ended 30 Sep 2016	Other Originally Reported <sup>1</sup> (	Inter-segment elimination Originally Reported <sup>1</sup>			Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(229)	(119)	94	-	(254)	2,033
Net fee income	5 (181)	119	(5) 464	1	1 400	1,109 1,180
Net trading income Other income	(1,175)	60	(253)	(2)	(1,368)	(1,299)
Net operating income before loan impairment charges and other credit risk provisions	(1,580)	60	300	(1)	(1,221)	3,023
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	58	(2)	58	(44)
Net operating income	(1,578)	60	358	(3)	(1,163)	2,979
Total operating expenses	(1,180)	(60)	(51)	248	(1,043)	(4,594)
Operating profit	(2,758)		307	245	(2,206)	(1,615)
Share of profit in associates and joint ventures	2	-	(4)		(2)	(2)
Profit before tax	(2,756)	-	303	245	(2,208)	(1,617)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts					-	(4)
Fair value movements on non-qualifying hedges	53		(4)	(32)	17	17
Gain on disposal of our membership interest in Visa - Europe					-	
Gain on disposal of our membership interest in Visa - US	(1.250)				(1.250)	(1.250)
Own credit spread Portfolio disposals	(1,359)				(1,359)	(1,359)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed of operations in Brazil						
	(1,306)		(4)	(32)	(1,342)	(1,346)
LICs Trading results from disposed-of operations in Brazil						
Trading results from disposed of operations in order						
	-					
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(505)	-			(505)	(628)
Costs to establish UK ring-fenced bank	(51)				(51)	(53)
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB	2				2	3
Settlements and provisions in connection with legal matters	2				2	
UK customer redress programmes						(456)
Trading results from disposed-of operations in Brazil						-
	(554)			•	(554)	(1,134)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-				-	<u>-</u>
		-		•	<u>-</u>	<u>·</u>
Profit/(loss) before tax						
Revenue	(1,306)		(4)	(32)	(1,342)	(1,346)
LICs	(1,300)		(4)	(52)	(1,542)	(1,340)
Operating expenses	(554)				(554)	(1,134)
Share of profit in associates and joint ventures	-		-			
	(1,860)		(4)	(32)	(1,896)	(2,480)
Balance Sheet Data At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	\$m 469	\$m	\$m 3,395	əM -	3,864	358,870
Customer accounts	514		3,514		4,028	468,304
	314		5,514		1,020	.30,304

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Retail Banking and W	ealth Management			
		Turkey from Europe		-		Gains/(losses) on disposal of subsidiaries,		
		to Middle East and	US Runoff Portfolio	JV and Associates to		associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup> \$m		to Corporate Centre \$m	Corporate Centre C	Commercial Banking \$m	ventures \$m	Other Reallocations \$m	Restated \$m
Net interest income	1,192	(30)		əiii	\$111	şiii	əiii	1,162
Net fee income	411	(30)					(1)	380
Net trading income	22	(2)					(2)	18
Other income	353	(12)					2	343
Net operating income before loan impairment charges and other credit risk provisions	1,978	(74)					(1)	1,903
Loan impairment (charges)/recoveries and other credit risk provisions	(71)	32					(1)	(40)
Net operating income	1,907	(42)					(2)	1,863
Total operating expenses	(1,280)						(98)	(1,311)
Operating profit	627	25					(100)	552
Share of profit in associates and joint ventures	4		·	(4)	·	·		
Profit before tax	631	25	-	(4)		-	(100)	552
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	4						(4)	
Gain on disposal of our membership interest in Visa - Europe	354	(11)					(4)	343
Gain on disposal of our membership interest in Visa - Lui ope	334	(11)						343
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
	358	(11)			-		(4)	343
LICs Trading results from disposed-of operations in Brazil								
<del></del>	-							
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve	(40)	14						(26)
Costs to establish UK ring-fenced bank								-
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters		-			-			-
UK customer redress programmes		-						-
Trading results from disposed-of operations in Brazil								
	(40)	14						(26)
Character of the constant and black and black and								
Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil								
rrauling results from disposed of operations in brazil	<del></del>						· ·	<del></del>
Profit/(loss) before tax								
Revenue	358	(11)					(4)	343
LICs		-						
Operating expenses	(40)	14						(26)
Share of profit in associates and joint ventures			-	-	-	-		-
	318	3					(4)	317
Balance Sheet Data	<b></b>		*	*	*	*	ėv-	¢
At 30 Jun 2016 Loans and advances to customers (net)	\$m 146,164	\$m (2,280)	\$m	\$m -	\$m	\$m	\$m	\$m 143,884
Customer accounts	146,164	(2,280)				-	(1)	187,682
customor accounts	191,473	(3,790)	-			-	(1)	107,002

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>7</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Commercial Banking								
	·	Turkey from Europe				Gains/(losses) on disposal of subsidiaries,		
		to Middle East and	US Runoff Portfolio			associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup> \$m	North Africa* \$m	to Corporate Centre \$m	Corporate Centre	Insurance to RBWM	ventures \$m	Other Reallocations \$m	Restated \$m
Net interest income	\$m 830		\$m	\$m	ı şm	\$m	\$m (9)	\$m 800
Net fee income	411	(3)					(5)	403
Net trading income	8	(2)					(1)	5
Other income	288	-					(4)	284
Net operating income before loan impairment charges and other credit risk provisions	1,537	(26)		-			(19)	1,492
Loan impairment (charges)/recoveries and other credit risk provisions	(155)	5					(2)	(152)
Net operating income	1,382	(21)		-		-	(21)	1,340
Total operating expenses	(615)	22		-			(59)	(652)
Operating profit	767	1					(80)	688
Share of profit in associates and joint ventures	(7)		-	6			-	(1)
Profit before tax	760	1		6	-	-	(80)	687
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe	230							230
Gain on disposal of our membership interest in Visa - US		-		-		-		-
Own credit spread								-
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
Hading results from disposed-or operations in brazil	230				-		-	230
LICs								
Trading results from disposed-of operations in Brazil								
Operating expenses								
Costs associated with portfolio disposals	- (44)	1						(10)
Costs to achieve Costs to establish UK ring-fenced bank	(11)	1						(10)
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes	(15)							(15)
Trading results from disposed-of operations in Brazil								
	(26)	1						(25)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil		-		-		-		
							•	
Profit/(loss) before tax								
Revenue	230							230
LICs	230							
Operating expenses	(26)	1						(25)
Share of profit in associates and joint ventures								
	204	1		-				205
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m		\$m	ı \$m			\$m
Loans and advances to customers (net)	107,794	(3,001)				-	(1,670)	103,123
Customer accounts	125,572	(760)				-	(2,434)	122,378

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>7</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Global Banking	and Markets			
						Gains/(losses) on		
		Turkey from Europe				disposal of		
		to Middle East and	Balance Sheet Management to	Logacy Crodit to	JV and Associates to a	subsidiaries,		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre			Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	448	(24)	(101)				11	334
Net fee income	239	(3)	1				5	242
Net trading income	1,394	(8)	(550)	54			2	892
Other income	(571)	(8)	526	24			(2)	(31)
Net operating income before loan impairment charges and other credit risk provisions	1,510	(43)	(124)	78			16	1,437
Loan impairment (charges)/recoveries and other credit risk provisions	(10)		(1)	(34)			2	(43)
Net operating income	1,500	(43)	(125)	44			18	1,394
Total operating expenses	(1,258)	10	34	12			(81)	(1,283)
Operating profit	242	(33)	(91)	56			(63)	111
Share of profit in associates and joint ventures	2				(3)		1	
Profit before tax	244	(33)	(91)	56	(3)	-	(62)	111
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	11							11
Fair value movements on non-qualifying hedges	(3)		3					
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals				-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil				-		-		
	8	-	3	-		-		11
LICs								
Trading results from disposed-of operations in Brazil							-	
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve	(53)							(53)
Costs to establish UK ring-fenced bank	(55)							(55)
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters	(136)							(136)
UK customer redress programmes	(18)							(18)
Trading results from disposed-of operations in Brazil	(10)							(10)
<u>-</u>	(207)							(207)
								,
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
	-			-				
Profit/(loss) before tax								
Revenue	8		3	-				11
LICs		-						
Operating expenses	(207)							(207)
Share of profit in associates and joint ventures		-				-		
	(199)		3					(196)
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	90,414	(729)	(1,431)	(1,956)	-	-	1,669	87,967
Customer accounts	128,757	(672)	(6,621)	(671)			2,432	123,225

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>7</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Private Banking								
					Gains/(losses) on			
	_				disposal of			
		Turkey from Europe	Balance Sheet		subsidiaries,			
		to Middle East and			associates and joint			
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	92	(1)	12	-		1	104	
Net fee income	98	-	-			-	98	
Net trading income	41	(1)	(29)			(1)	10	
Other income	12		(8)			1	5	
Net operating income before loan impairment charges and other credit risk provisions	243	(2)	(25)	-		1	217	
Loan impairment (charges)/recoveries and other credit risk provisions	10	-	-				10	
Net operating income	253	(2)	(25)	-		1	227	
Total operating expenses	(1,016)	111	4			(9)	(1,020)	
Operating profit	(763)	(1)	(21)	-	-	(8)	(793)	
Share of profit in associates and joint ventures	(1)	-		1	-			
Profit before tax	(764)	(1)	(21)	1		(8)	(793)	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2						2	
Trading results from disposed-of operations in Brazil	-						-	
	2						2	
LICs								
Trading results from disposed-of operations in Brazil						-		
		-		-			-	
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve	(3)			•			(3)	
Costs to establish UK ring-fenced bank	(3)						(3)	
Impairment of GPB - Europe goodwill	(800)						(800)	
Regulatory (provisions)/releases in GPB	(800)						(000)	
Settlements and provisions in connection with legal matters	-							
	-							
UK customer redress programmes				-				
Trading results from disposed-of operations in Brazil	(803)	-	-	-		-	(803)	
	(803)					-	(803)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
Profit/(loss) before tax								
Revenue	2						2	
LICs							-	
Operating expenses	(803)						(803)	
Share of profit in associates and joint ventures	(000)						(000)	
	(801)			-	-	-	(801)	
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	20,411	(2)	-				20,409	
Customer accounts	36,795	(284)	-	-			36,511	

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>7</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Other / Corp	Diate Centre			
		Inter-segment	Turkey from Europe	Business	3		
	Other Originally			Reclassifications to	)		
Quarter ended 30 Jun 2016	Reported <sup>1</sup>	Originally Reported1	North Africa <sup>2</sup>	Corporate Centre <sup>3</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	ı \$m	\$m	\$m
Net interest income	(217)	(52)	8	89	(3)	(175)	2,225
Net fee income	6			(1)	1	6	1,129
Net trading income	(201)	52	(8)	525	2	370	1,295
Other income	585	(84)		(542)	3	(38)	563
Net operating income before loan impairment charges and other credit risk provisions	173	(84)		71	3	163	5,212
Loan impairment (charges)/recoveries and other credit risk provisions	(3)			35	1	33	(192)
Net operating income	170	(84)		106	4	196	5,020
Total operating expenses	(1,150)	84	4	(50)	247	(865)	(5,131)
Operating profit	(980)		4	56	251	(669)	(111)
Share of profit in associates and joint ventures					(1)	(1)	(2)
Profit before tax	(980)		4	56	250	(670)	(113)
						<u>, , , , , , , , , , , , , , , , , , , </u>	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							11
Fair value movements on non-qualifying hedges	(167)			(3)	4	(166)	(166)
Gain on disposal of our membership interest in Visa - Europe	(:=:/			(-)		()	573
Gain on disposal of our membership interest in Visa - US							
Own credit spread	118					118	118
Portfolio disposals	110					110	110
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							2
Trading results from disposed-of operations in Brazil							-
Trading results from disposed-or operations in brazil	(49)			(3)	4	(48)	538
	(47)			(3)	1	(10)	
LICs							
Trading results from disposed-of operations in Brazil							
Hauling results from disposed-of operations in Brazil						<del></del>	<del></del>
						<u>_</u>	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(381)					(381)	(473)
Costs to establish UK ring-fenced bank	(63)			-		(63)	(63)
Impairment of GPB - Europe goodwill	- (0)			-		- (0)	(800)
Regulatory (provisions)/releases in GPB	(3)					(3)	(3)
Settlements and provisions in connection with legal matters							(136)
UK customer redress programmes							(33)
Trading results from disposed-of operations in Brazil	-		-	-		-	
	(447)					(447)	(1,508)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
						-	
Profit/(loss) before tax							
Revenue	(49)			(3)	4	(48)	538
LICs							
Operating expenses	(447)					(447)	(1,508)
Share of profit in associates and joint ventures	-					-	
· · · · · · · · · · · · · · · · · · ·	(496)			(3)	4	(495)	(970)
	(****)			(=)		/	(112)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	sm \$m	\$m	\$m
Loans and advances to customers (net)	542		-	3,387	. 1	3,930	359,313
Customer accounts	395			7,292	3	7,690	477,486
oustorner accounts	373			1,272	3	7,070	477,400

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>7</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Retail Banking and Wealth Management								
						Gains/(losses) on		
						disposal of	•	
		Turkey from Europe				subsidiaries		
		to Middle East and	US Runoff Portfolio	JV and Associates to	Insurance from	associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>		to Corporate Centre		Commercial Banking		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,183	(34)				· .		1,149
Net fee income	384	(32)					1	353
Net trading income	(17)						30	11
		(2)						
Other income	(71)						(3)	(74)
Net operating income before loan impairment charges and other credit risk provisions	1,479	(68)				-	28	1,439
Loan impairment (charges)/recoveries and other credit risk provisions	(40)	13					1	(26)
Net operating income	1,439	(55)					29	1,413
Total operating expenses	(1,217)	84					(109)	(1,242)
Operating profit	222	29					(80)	171
Share of profit in associates and joint ventures		2,					(00)	.,,
Profit before tax	222	29	<del></del>	<del></del>		<del></del>	(80)	171
Profit Defore tax		29			<u> </u>		(80)	1/1
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts		-		-				-
Fair value movements on non-qualifying hedges	(29)						29	
Gain on disposal of our membership interest in Visa - Europe	-							
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
	-							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-							
Trading results from disposed-of operations in Brazil	-			-				-
	(29)						29	
LICs								
Trading results from disposed-of operations in Brazil								
								-
	-							
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve	(45)							(45)
	(45)							
Costs to establish UK ring-fenced bank								-
Impairment of GPB - Europe goodwill	-							
Regulatory (provisions)/releases in GPB	-					-		-
Settlements and provisions in connection with legal matters								
UK customer redress programmes	-							
Trading results from disposed-of operations in Brazil								
Trading results from dispersed of operations in States	(45)							(45)
	(43)							(43)
Character of the first state and label to the state of th								
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
Profit/(loss) before tax								
Revenue	(29)						29	
LICs								
Operating expenses	(45)	_	_	_	_	_	_	(45)
Share of profit in associates and joint ventures	(43)							(43)
Share of profit in associates and joint ventures	(7.4)						- 20	(45)
	(74)	-		-			29	(45)
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	153,908	(2,533)		-				151,375
Customer accounts	199,338	(4,261)						195,077

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commorci	ial Banking			
				Commerci	iai balikiliy	Gains/(losses) on		
						disposal of		
		Turkey from Europe				subsidiaries,		
			US Runoff Portfolio .			associates and joint		
Quarter ended 31 Mar 2016	Originally Reported		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	847	- 26					(8)	813
Net fee income	404	(3)					(6)	395
Net trading income	3	(1)					(1)	1
Other income	18							18
Net operating income before loan impairment charges and other credit risk provisions	1,272	(30)					(15)	1,227
Loan impairment (charges)/recoveries and other credit risk provisions	(151)	5					1	(145)
Net operating income	1,121	(25)					(14)	1,082
Total operating expenses	(556)	23					(70)	(603)
Operating profit	565	(2)					(84)	479
Share of profit in associates and joint ventures	1							1
Profit before tax	566	(2)					(84)	480
							· /	
Significant Items								
•								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
Hauling results from disposed of operations in brazil		<u>_</u>		<del></del>	<u></u>	<u>:</u>	<u>:</u>	
LICs								
Trading results from disposed-of operations in Brazil								
rraung results from disposed-or operations in brazil	<del></del>		<u>.</u>		<del></del>		· ·	<del></del>
							<u> </u>	
0								
Operating expenses								
Costs associated with portfolio disposals	- (0.1)							- (04)
Costs to achieve	(24)	3						(21)
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil				-				
	(24)	3						(21)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
Profit/(loss) before tax								
Revenue								-
LICs		-				-		-
Operating expenses	(24)	3						(21)
Share of profit in associates and joint ventures								
	(24)	3						(21)
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	112,718	(3,355)				-	(1,432)	107,931
Customer accounts	133,160	(744)					(2,478)	129,938

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Global Banking	and Markets			
		Turkey from Europe	Balance Sheet			Gains/(losses) on disposal of subsidiaries,		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	to Middle East and North Africa <sup>2</sup>	Management to Corporate Centre	Legacy Credit to 3 Corporate Centre	IV and Associates to Corporate Centre		ner Reallocations	Restated
Qual tel enueu 31 Mai 2016	\$m	\$m	\$m	\$m	\$m	ventures ou	\$m	\$m
Net interest income	429	(20)	(100)	(16)	-	-	8	301
Net fee income	193	(3)		1			5	196
Net trading income	1,438	(11)	(691)	21				757
Other income	(621)	(1)	617	11			1	7
Net operating income before loan impairment charges and other credit risk provisions	1,439	(35)	(174)	17			14	1,261
Loan impairment (charges)/recoveries and other credit risk provisions	21	-	1	23	-		(2)	43
Net operating income	1,460	(35)	(173)	40	-		12	1,304
Total operating expenses  Operating profit	(1,110)	10 (25)	32 (141)	12 52		· ·	(73) (61)	(1,129) 175
Share of profit in associates and joint ventures	330	(23)	(141)	32	1		(1)	1/3
Profit before tax	350	(25)	(141)	52	<del></del>	<u>:</u>	(62)	175
THE SOLUTION OF THE SOLUTION O		(23)	(141)	32	<u> </u>		(02)	173
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	99							99
Fair value movements on non-qualifying hedges	(1)		1					-
Gain on disposal of our membership interest in Visa - Europe	-							
Gain on disposal of our membership interest in Visa - US								
Own credit spread		-				-		
Portfolio disposals	-							-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-	-		-	-
Trading results from disposed-of operations in Brazil		-	<u> </u>	-	<u> </u>		<u> </u>	
LICs	98			•		•	•	99
Trading results from disposed-of operations in Brazil								
3	-	-		-				-
Operating expenses								
Costs associated with portfolio disposals	- (0.0)	-				-		-
Costs to achieve	(30)	-						(30)
Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
	(30)	-		-				(30)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								-
				-				
Destitation of the form that								
Profit/(loss) before tax Revenue	98		1					99
LICs	96		'					99
Operating expenses	(30)							(30)
Share of profit in associates and joint ventures	(30)							(30)
Share of profit in associates and joint voltares	68		1					69
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	106,434	(700)	(1,682)	(2,256)	- ·	-	1,432	103,228
Customer accounts	133,665	(841)	(3,709)	(599)			2,479	130,995
	.55,505	(0.11)	(0,707)	(0.7)			-,	.50,770

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			G	obal Private Banking	l		
					Gains/(losses) on		
					disposal of		
		Turkey from Europe	Balance Sheet		subsidiaries,		
		to Middle East and	Management to .	V and Associates to	associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
dual to shed or that 2010	\$m		\$m	\$m	\$m	\$m	\$m
				əm	ĮIII		
Net interest income	98		12			•	110
Net fee income	107						107
Net trading income	41		(27)				14
Other income	(2)		(1)				(3)
Net operating income before loan impairment charges and other credit risk provisions	244		(16)				228
Loan impairment (charges)/recoveries and other credit risk provisions							
Net operating income	244		(16)				228
Total operating expenses	(224)		5			(8)	(227)
Operating profit	20		(11)			(8)	1
Share of profit in associates and joint ventures	-						
Profit before tax	20		(11)			(8)	1
Significant Items							
Symican tens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
	-						
Own credit spread						-	
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-						
Trading results from disposed-of operations in Brazil							
						-	
LICs							
Trading results from disposed-of operations in Brazil		-					
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(2)						(2)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB	-						
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
rrading results from disposed-or operations in brazir	- (2)						(2)
	(2)	-		-		•	(2)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Des SA (Out of San Ass)							
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(2)						(2)
Share of profit in associates and joint ventures							
and a present access and joint fortunes	(2)			-			(2)
	(2)						(2)
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	22,522	(2)					22,520
Customer accounts	38,375	(291)					38,084
	30,313	(271)					55,554

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Other / Corp	brate centre			
		Inter-seament	Turkey from Europe	Business	;		
	Other Originally			Reclassifications to			
Quarter ended 31 Mar 2016		Originally Reported1	North Africa <sup>2</sup>		Other Reallocations	Restated	Total
	, \$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(140)		11	104		(82)	2,291
Net fee income	(3)			(1)		(4)	1,047
Net trading income	48	57	(11)	697	(29)	762	1,545
Other income	1,512	(86)	(,	(627)		801	749
Net operating income before loan impairment charges and other credit risk provisions	1,417	(86)		173		1,477	5,632
Loan impairment (charges)/recoveries and other credit risk provisions	1,47	(00)		(24)		(23)	(151)
Net operating income	1,418	(86)		149		1,454	5,481
	(888)	86	8	(49)		(583)	(3,784)
Total operating expenses	530	- 00	8	100		871	1,697
Operating profit	530		8				
Share of profit in associates and joint ventures				(1)		<del></del>	1
Profit before tax	530		8	99	234	871	1,698
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							99
Fair value movements on non-qualifying hedges	(81)			(1)	(29)	(111)	(111)
Gain on disposal of our membership interest in Visa - Europe	-	-		-			
Gain on disposal of our membership interest in Visa - US	-						
Own credit spread	985					985	985
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	904			(1)	(29)	874	973
LICs							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-of operations in brazil						<del></del>	
Operating expenses							
Costs associated with portfolio disposals							
	(105)		- ,				(077)
Costs to achieve	(185)		6			(179)	(277)
Costs to establish UK ring-fenced bank	(31)	-				(31)	(31)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB	(1)					(1)	(1)
Settlements and provisions in connection with legal matters		-	-	-			
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(217)		6			(211)	(309)
	<u> </u>						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue	904			(1)	(29)	874	973
LICs	704	-		(1)	(27)	-	713
Operating expenses	(217)		6			(211)	(309)
	(217)						(309)
Share of profit in associates and joint ventures			-	- (2)	(00)		
	687		6	(1)	(29)	663	664
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net)	633			3,938		4,571	389,625
Customer accounts	732			4,308	(1)	5,039	499,133

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

### Europe

Quarter ended 31 Dec 2015  Net interest income Net fee income Net trading income Other income Net operating income before loan impairment charges and other credit risk provisions Loan impairment (charges)/recoveries and other credit risk provisions Net operating income Total operating expenses Operating profit Share of profit in associates and joint ventures Profit before tax	Originally Reported Sm 1,252 447 36 110 110 1.845 (1,756 (1,748) 8 (3) 5	North Africa <sup>2</sup> \$m (34) (30) (2) (1) (67) 30 (37) 82	US Runoff Portfolio	V and Associates to Corporate Centre Sm - - - - - - - - - - - - - - - - - -	Insurance from	associates and joint	Other Reallocations \$m (1) 1 (8) 1 (7) (2) (9) (95) (104) (1) (105)	Restated Sm 1,217 418 26 110 1,771 (61) 1,740 (51) (51) (2) (53)
Significant Items								
Revenue Debit valuation adjustment ("DVA") on derivative contracts Fair value movements on non-qualifying hedges Gain on the partial sale of shareholding in Industrial Bank Own credit spread Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Tradling results from disposed- of operations in Brazil	8	- - - - - -	- - - - - -	- - - - - -	- - - - - -	:	(8)	
LICs Trading results from disposed-of operations in Brazil	<u> </u>		:	:	:		:	<u>:</u>
Operating expenses Costs to achieve Costs to establish UK ring-fenced bank Regulatory (provisions)/releases in GPB Restructuring and other related costs Settlements and provisions in connection with legal matters UK customer redress programmes Trading results from disposed-of operations in Brazil	(66)    (378) (444)		: : : :	- - - - -		: : :	1 	(65) - - - - (378) - (443)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil								
Profit/(loss) before tax Revenue LICs Operating expenses Share of profit in associates and joint ventures	(444) (443)				· · ·		(8) - 1 - (7)	(443)
Balance Sheet Data At 31 Dec 2015 Loans and advances to customers (net) Customer accounts	\$m 156,156 200,437	\$m (2,563) (4,247)	\$m - -	\$m - -	\$m - -	\$m - -	\$m - -	\$m 153,593 196,190

Retail Banking and Wealth Management

 $<sup>^{1}</sup>$  Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally

Originary reported in the U4 2013 Data Paux. Significant flexibilities and the Section of Section 1992 and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in O3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Bar	nking			
					(	Gains/(losses) on		
						disposal of		
	Tu	rkey from Europe				subsidiaries,		
			US Runoff Portfolio	IV and Accociator to	200	ociates and joint		
Overton and add Day 2005							- D II N	Destated
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>		to Corporate Centre	Corporate Centre Insu		ventures Othe		Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	878 -	29		-			(10)	839
Net fee income	405	(5)					(6)	394
Net trading income	5	(1)		-				4
Other income	14						(2)	12
Net operating income before loan impairment charges and other credit risk provisions	1,302	(35)					(18)	1,249
Loan impairment (charges)/recoveries and other credit risk provisions	(279)	4	-				3	(272)
Net operating income	1,023			<del></del>			(15)	977
		(31)			-			(680)
Total operating expenses	(647)	23			· · ·		(56)	
Operating profit	376	(8)			-		(71)	297
Share of profit in associates and joint ventures	(2)			-				(2)
Profit before tax	374	(8)					(71)	295
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
	1						(1)	
Fair value movements on non-qualifying hedges	ı			-			(1)	
Gain on the partial sale of shareholding in Industrial Bank				-				
Own credit spread								
Portfolio disposals				-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)							(18)
Trading results from disposed-of operations in Brazil	(,							(,
Trading results from disposed of operations in Statin	(17)						(1)	(18)
	(17)						(1)	(10)
LICs								
Trading results from disposed-of operations in Brazil								
Operating expenses								
Costs to achieve	(122)							(122)
Costs to establish UK ring-fenced bank	()							(,
Regulatory (provisions)/releases in GPB								
Restructuring and other related costs								
Settlements and provisions in connection with legal matters				-				
UK customer redress programmes	23							23
Trading results from disposed-of operations in Brazil								
	(99)			-				(99)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
·3 · · · · ·								
	-							
Drafit/(loss) hafaya tay								
Profit/(loss) before tax	(4.70)						(4)	(4.0)
Revenue	(17)						(1)	(18)
LICs								
Operating expenses	(99)							(99)
Share of profit in associates and joint ventures								
	(116)						(1)	(117)
	(110)						(1)	()
Balance Sheet Data								
At 31 Dec 2015	*	<b>A</b>	*	e	e	¢	e	ė.
	\$m	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	110,617	(3,730)			-	-	(1,583)	105,304
Customer accounts	132,928	(860)					(2,543)	129,525

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally

Originary reported in the U4 2013 Data Paux. Significant flexibilities and the Section of Section 1992 and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in O3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Global Banking	and Markets			
				GIODAI DAIIKIIQ	and Markets	Gains/(losses) on		
						disposal of		
		Turkey from Europe	Balance Sheet			subsidiaries,		
0 1 1440 445		to Middle East and	Management to		JV and Associates to			
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup> \$m	North Africa <sup>2</sup> \$m	Corporate Centre \$m	Corporate Centre \$m	Corporate Centre \$m	ventures \$m	Other Reallocations \$m	Restated \$m
Net interest income	441	(20)	(75)	(12)	şiii	<b>\$111</b>	10	344
Net fee income	265	(4)	(75)	2			7	270
Net trading income	496	(11)	(157)	10			4	342
Other income	(124)		129	49			(2)	51
Net operating income before loan impairment charges and other credit risk provisions	1,078	(36)	(103)	49	-		19	1,007
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	34 1,112	(36)	(103)	(16)	<u> </u>		(1) 18	17 1,024
Total operating expenses	(1,230)	12	39	12			(67)	(1,234)
Operating profit	(118)		(64)	45			(49)	(210)
Share of profit in associates and joint ventures	7				(6)		1	2
Profit before tax	(111)	(24)	(64)	45	(6)		(48)	(208)
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	(70)			-	-			(70)
Fair value movements on non-qualifying hedges	(7)		7					
Gain on the partial sale of shareholding in Industrial Bank Own credit spread		-						
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
	(77)		7					(70)
LICs								
Trading results from disposed-of operations in Brazil					<u>:</u>			
								<u>_</u>
Operating expenses								
Costs to achieve	(41)	-						(41)
Costs to establish UK ring-fenced bank								
Regulatory (provisions)/releases in GPB Restructuring and other related costs								
Settlements and provisions in connection with legal matters	(20)							(20)
UK customer redress programmes	19							19
Trading results from disposed-of operations in Brazil								
	(42)							(42)
Character of the second state and to be a second state of the seco								
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil								
Trading results from disposed-of operations in brazil			-			-		<del></del>
	-							
Profit/(loss) before tax								
Revenue	(77)		7				-	(70)
LICs Operating symposos	- (42)			-				(42)
Operating expenses Share of profit in associates and joint ventures	(42)							(42)
share or profit in associates and joint ventures	(119)	<del></del>	7	<u>:</u>			<del></del>	(112)
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	101,568	(704)	(681)	(1,812)	-	- Jiii	1,583	99,954
Customer accounts	126,225	(887)	(2,079)	(500)			2,543	125,302

 $<sup>^{1}</sup>$  Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally

Originary reported in the U4 2013 Data Paux. Significant flexibilities and the Section of Section 1992 and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in O3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			G	lobal Private Bankin	0		
					Gains/(losses) on		
					disposal of		
		Turkey from Europe	Balance Sheet		subsidiaries,		
		to Middle East and			associates and joint		
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	111		11		-		122
Net fee income	118				-		118
Net trading income	44	(1)	(34)	-	-	-	9
Other income	(1)		2			(1)	
Net operating income before loan impairment charges and other credit risk provisions	272	(1)	(21)			(1)	249
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	- (4)	(1)			- (4)	(11)
Net operating income	262 (235)	(1)	(22)			(1)	238
Total operating expenses  Operating profit	27	1_	5 (17)	<del></del>		(7)	(236)
Share of profit in associates and joint ventures	1		(1)	:		(0)	2
Profit before tax	28	<u>:</u>	(18)			(8)	2
Profit before tax		-	(18)			(6)	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	6						6
Trading results from disposed-of operations in Brazil							
• • •	6						6
LICs							
Trading results from disposed-of operations in Brazil							
rrading results from disposed-or operations in Brazil	<del></del>		<u>_</u>	<del></del>	<u>:</u>	<u>:</u>	
Operating expenses							
Costs to achieve	(11)						(11)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB	(17)						(17)
Restructuring and other related costs	-						
Settlements and provisions in connection with legal matters	-						
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	-				-		-
	(28)						(28)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
v	-				-		-
Profit/(loss) before tax	,						,
Revenue	6						6
LICs	- (0.0)						- (00)
Operating expenses	(28)						(28)
Share of profit in associates and joint ventures	(22)			-			(22)
	(22)		-			•	(22)
Balance Sheet Data At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	\$m 23.273	\$m (3)	\$m	\$m	\$m	m¢	3m 23,270
Customer accounts	23,273 37,810	(361)			-		37,449
customa accounts	37,010	(301)					31,449

 $<sup>^{1}</sup>$  Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally

Originary reported in the U4 2013 Data Paux. Significant flexibilities and the Section of Section 1992 and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in O3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Quarter ended 31 Dec 2015  Net interest income Net fee income Net fee income Other income Other income Net operating income before loan impairment charges and other credit risk provisions Loan impairment (charges)/recoveries and other credit risk provisions Net operating income Total operating expenses Operating profit Share of profit in associates and joint ventures Profit before tax	Other Originally Reported¹ Origin Sm (176) (18) (41) (533) (768) 5 (768) (2,662) (3,425) (1) (3,426)	elimination	furkey from Europe to Middle East and North Africa <sup>2</sup> \$m 11 11	Business Reclassifications to Corporate Centre <sup>1</sup> Sm (2) 1811 (180) 75 17 92 (56) 36 5	Other Reallocations	Restated \$m (136) (22) 181 (852) (829) (2,348) (3,155) 4 (3,151)	Total \$m 2,386 1,178 562 (679) 3,447 (305) 3,142 (6,259) (3,117) 2 (3,115)
Significant Items							
Revenue Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on the partial sale of shareholding in Industrial Bank Own credit spread Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed- of operations in Brazil	(5) - (762) - - - - - (767)	-		(7)	- 9 - - - - - 9	(3) (762)	(70) (3) (762) - (12) (847)
LICs Trading results from disposed-of operations in Brazil							
Operating expenses Costs to achieve Costs to establish UK ring-fenced bank Regulatory (provisions)/releases in GPB Restructuring and other related costs Settlements and provisions in connection with legal matters UK customer redress programmes Tradling results from disposed-of operations in Brazil	(271) (61) (1) - - (1)	-	- - - - - - -		(1)	(272) (61) (1) - - (1) - (335)	(511) (61) (18) (20) (337)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		<u> </u>	<del>.</del>		•	<del></del>	
Profit/(joss) before tax Revenue LICS Operating expenses Share of profit in associates and joint ventures	(767) (334) (1,101)	-		(7) - - - (7)	9 - (1) - 8	(765) (335) (1,100)	(847) (947) (1,794)
Balance Sheet Data At 31 Dec 2015 Loans and advances to customers (net) Customer accounts	\$m 427 476	\$m - -	\$m - -	\$m 2,493 2,579	\$m - -	\$m 2,920 3,055	\$m 385,041 491,521

Other / Corporate Centre

 $<sup>^{1}</sup>$  Originally reported in the Q4 2015 Data Pack. Significant items reflect current year significant items as originally

Originally reported in the C4 2013 bate Paul. Significant needs reflect the management oversight provided by the <sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bar	nking and Wealth Mar	nagement		
				,	Gains/(losses) on disposal of subsidiaries,		
		US Runoff Portfolio			associates and joint		
Quarter ended 31 Dec 2016		s to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported
	\$n		\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	1,426 570			33		•	1,459 569
Net tree income  Net trading income	570			(1) 13		•	70
Other income	10		7	(31)		(2)	(16)
Net operating income before loan impairment charges and other credit risk provisions	2,063		7	14	<del></del>	(2)	2,082
Loan impairment (charges)/recoveries and other credit risk provisions	(46)		,			(2)	(46)
Net operating income	2,017		7	14		(2)	2,036
Total operating expenses	(1,152			(5)		(3)	(1,160)
Operating profit	865		7	9		(5)	876
Share of profit in associates and joint ventures	57		(56)			1	2
Profit before tax	922		(49)	9		(4)	878
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	_	_	_	_	_		
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in states			-				-
LICs	'						
Trading results from disposed-of operations in Brazil							
		-			-		-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(62						(62)
Costs to establish UK ring-fenced bank							()
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(62)						(62)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil							
frauling results from disposed-or operations in brazil	<del></del>	-					<del></del>
	-						
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(62	) -					(62)
Share of profit in associates and joint ventures					-	-	
	(62						(62)
Balance Sheet Data							
At 31 Dec 2016	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	120,727						120,727
Customer accounts	327,135						327,135

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
			JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Dec 2016		s to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported
Net interest income	\$n 906		\$m	\$m (33)	\$m	\$m	\$m 873
Net fee income	302			(33)			303
Net trading income	61			(13)			48
Other income	(33			31		(6)	(8)
Net operating income before loan impairment charges and other credit risk provisions	1,236			(14)		(6)	1,216
Loan impairment (charges)/recoveries and other credit risk provisions	(58		-	-		1	(57)
Net operating income	1,178			(14)		(5)	1,159
Total operating expenses	(520		1	5		1	(513)
Operating profit	658		1	(9)		(4)	646
Share of profit in associates and joint ventures  Profit before tax	298 956		(298)	(9)	-	(4)	646
Profit Defore tax	956		(297)	(9)	-	(4)	646
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts				-			
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in brazil		-	-	-	-	-	
LICs Trading results from disposed-of operations in Brazil			-			-	-
Operating expenses							
Costs associated with portfolio disposals Costs to achieve	- (8						- (0)
Costs to establish UK ring-fenced bank	(8	-					(8)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(8	) -					(8)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil							
gg		-	-	-		-	-
Profit/(loss) before tax							
Profit/(loss) before tax Revenue							
LICS						-	
Operating expenses	(8						(8)
Share of profit in associates and joint ventures	-	,					(0)
I	(8	) -					(8)
		-					(-)
Balance Sheet Data	_		_		_		
At 31 Dec 2016	\$n		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	128,523 165,863				•	•	128,523 165,863
castornal accounts	100,863			-		•	100,003

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glo	bal Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
		Management to		JV and Associates to			
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	875	(308)					567
Net fee income	302	1					303
Net trading income	441	(38)				1	404
Other income	28	16		-		(2)	42
Net operating income before loan impairment charges and other credit risk provisions	1,646	(329)				(1)	1,316
Loan impairment (charges)/recoveries and other credit risk provisions	(10)					1	(9)
Net operating income	1,636	(329)					1,307
Total operating expenses	(683)	34		-		(4)	(653)
Operating profit	953	(295)		-		(4)	654
Share of profit in associates and joint ventures	62			(62)			
Profit before tax	1,015	(295)		(62)		(4)	654
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(15)						(15)
Fair value movements on non-qualifying hedges	1	1					2
Gain on disposal of our membership interest in Visa - Europe	-						
Gain on disposal of our membership interest in Visa - US	-						
Own credit spread							
Portfolio disposals	-						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-						
Trading results from disposed-of operations in Brazil							
	(14)	1					(13)
	<u>-                                    </u>						
LICs							
Trading results from disposed-of operations in Brazil	<del></del>	-		-			
							<u>_</u>
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(8)					•	(8)
Costs to establish UK ring-fenced bank	(6)					•	(0)
Impairment of GPB - Europe goodwill	•					•	
	•					•	
Regulatory (provisions)/releases in GPB	-						
Settlements and provisions in connection with legal matters	-						
UK customer redress programmes	-	-		-		-	
Trading results from disposed-of operations in Brazil	- (0)	-					- (0)
	(8)	-		-	-		(8)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
				-			
Profit/(loss) before tax							
Revenue	(14)	1					(13)
LICs							-
Operating expenses	(8)						(8)
Share of profit in associates and joint ventures							
	(22)	1			-		(21)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	102,081	(21)	-	-		(1)	102,059
Customer accounts	113,394	(2,817)				(1)	110,577
oustorner accounts	113,394	(2,017)					110,377

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Private E	Banking		
			(	Gains/(losses) on		
		Dalama Chart		disposal of		
		Balance Sheet	JV and Associates to ass	subsidiaries,		
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre		Other Reallocations	Reported
Quarter critica 31 Dec 2010	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	44			-		44
Net fee income	59					59
Net trading income	24					24
Other income	3	-				3
Net operating income before loan impairment charges and other credit risk provisions	130					130
Loan impairment (charges)/recoveries and other credit risk provisions	1					1
Net operating income	131	-				131
Total operating expenses	(98)	-			(3)	(101)
Operating profit	33	-			(3)	30
Share of profit in associates and joint ventures		-				-
Profit before tax	33				(3)	30
Significant Items						
D						
Revenue  Debit valuation adjustment ('DVA') on derivative contracts						
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	•			-	•	
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US				-		
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
Trading results from disposed of operations in Statis						
LICs						
Trading results from disposed-of operations in Brazil	<del> </del>		-	-	-	
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(1)					(1)
Costs to establish UK ring-fenced bank	(-)					(.,
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB	(1)					(1)
Settlements and provisions in connection with legal matters						-
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	(2)	-		-		(2)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
		-	•	-	•	
Profit/(loss) before tax						
Revenue						-
LICs				-		-
Operating expenses	(2)					(2)
Share of profit in associates and joint ventures	(2)			-	-	(2)
	(2)	-	-	-	-	(2)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	11,808		•		•	11,808
Customer accounts	24,777			-	•	24,777

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Ot	her / Corporate Cent	re		
Quarter ended 31 Dec 2016	Other Historical Basis	Inter-segment elimination Historical Basis		Other Reallocations	Reported	Total
Net interest income	\$m (22)	\$m (33)	\$m 308	\$m	\$m 253	\$m 3,196
Net fee income	(22)	(33)	(1)		253	1,240
Net trading income	34	33	38	(1)	104	650
Other income	757	(283)	(23)	10	461	482
Net operating income before loan impairment charges and other credit risk provisions	776	(283)	322	9	824	5,568
Loan impairment (charges)/recoveries and other credit risk provisions	(12) 764	-	-	(2)	(14)	(125)
Net operating income Total operating expenses	(728)	(283) 283	322 (35)	9	810 (471)	(2,898)
Operating expenses  Operating profit	36	- 203	287	16	339	2,545
Share of profit in associates and joint ventures		-	416	(1)	415	417
Profit before tax	36	-	703	15	754	2,962
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	1		(1)		1 (1)	(14) 1
Gain on disposal of our membership interest in Visa - Europe			(1)		(1)	
Gain on disposal of our membership interest in Visa - US		-			-	
Own credit spread	(4)	-			(4)	(4)
Portfolio disposals		-			-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						•
Trading results from disposed-of operations in Brazil	(3)		(1)	<del></del>	(4)	(17)
LICs						
Trading results from disposed-of operations in Brazil						
	-	-				-
Operating expenses Costs associated with portfolio disposals						
Costs to achieve	(135)				(135)	(214)
Costs to establish UK ring-fenced bank	(100)				(100)	(2.1)
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB		-			-	(1)
Settlements and provisions in connection with legal matters						•
UK customer redress programmes Trading results from disposed-of operations in Brazil		-				
Hading results from disposed-or operations in brazil	(135)	-	-	-	(135)	(215)
Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil						
Hauling results from disposed of operations in brazil	<del></del>	<del></del>		<del></del>	<del></del>	<del></del>
Profit/(loss) before tax Revenue	(2)		(1)		(4)	(17)
LICs	(3)		(1)		(4)	(17)
Operating expenses	(135)	-			(135)	(215)
Share of profit in associates and joint ventures						
	(138)		(1)	-	(139)	(232)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,290	-	21	1	2,312	365,429
Customer accounts	554		2,817		3,371	631,723

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Banki	ng and Wealth Mar	nagement		
		UC Downess Double III	N/ 1 A 1 - 4 4 -		Gains/(losses) on disposal of subsidiaries,		
Quarter ended 30 Sep 2016	Originally Reported		JV and Associates to Corporate Centre Co		associates and joint ventures	Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	1,388	-		22		-	1,410
Net fee income Net trading income	658 71		:	(18)			640 68
Other income	194			26		(2)	218
Net operating income before loan impairment charges and other credit risk provisions	2,311	-	-	27	-	(2)	2,336
Loan impairment (charges)/recoveries and other credit risk provisions	(77)	-				-	(77)
Net operating income	2,234			27		(2)	2,259
Total operating expenses	(1,005)	-	-	(1) 26	-	(2)	(1,008) 1,251
Operating profit Share of profit in associates and joint ventures	1,229		(68)	26		(4)	1,251
Profit before tax	1,301		(68)	26		(4)	1,255
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts				-			-
Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe				-		•	
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			-
Loss and trading results from disposed-of operations in Brazil		-				<u> </u>	<del></del>
	-	•	•	·	-	-	<u> </u>
LICs Trading results from disposed-of operations in Brazil							
				-			-
Operating expenses Costs associated with portfolio disposals							
Costs to achieve	(14)						(14)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill						-	-
Regulatory (provisions)/releases in GPB				-		•	
Settlements and provisions in connection with legal matters UK customer redress programmes				-		•	
Trading results from disposed-of operations in Brazil							
3	(14)			-			(14)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							<del></del>
Profit/(loss) before tax							
Revenue	-	-	-	-	-		-
LICs		-		-			-
Operating expenses Share of profit in associates and joint ventures	(14)	-		-		•	(14)
Share or profit in associates and joint ventures	(14)		-			-	(14)
							· · · /
Balance Sheet Data	_	_		_	_		
At 30 Sep 2016 Loans and advances to customers (net)	\$m 119,969	\$m	\$m	\$m	\$m	\$m -	\$m 119,969
Customer accounts	326,521						326,521
***************************************	320,321						020,021

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
			JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Sep 2016	Originally Reported \$m		Corporate Centre \$m	Insurance to RBWM \$m	ventures (	Other Reallocations \$m	Restated \$m
Net interest income	926			(22)	- ·	(27)	877
Net fee income	329			18		(6)	341
Net trading income	98			3		(3)	98
Other income	25	-		(26)		(5)	(6)
Net operating income before loan impairment charges and other credit risk provisions	1,378			(27)		(41)	1,310
Loan impairment (charges)/recoveries and other credit risk provisions	(107)		-			(1)	(108)
Net operating income	1,271		-	(27)		(42)	1,202
Total operating expenses  Operating profit	(481) 790			(26)	· ·	(31)	(469) 733
Share of profit in associates and joint ventures	363		(363)	(20)		(31)	733
Profit before tax	1,153	-	(363)	(26)	-	(31)	733
			(/	(,		(=-/	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges				-			
Gain on disposal of our membership interest in Visa - Europe						-	
Gain on disposal of our membership interest in Visa - US		-					-
Own credit spread							
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil							
2000 and trading results from anyoned or operations in brazili	-						-
LICs							
Trading results from disposed-of operations in Brazil				-			
						-	-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(2)	) -					(2)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill						-	
Regulatory (provisions)/releases in GPB				-			
Settlements and provisions in connection with legal matters							
UK customer redress programmes Trading results from disposed-of operations in Brazil							
rrading results from disposed-of operations in brazil	(2)	) -	-				(2)
		,					(-)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			-
		-		-		•	
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(2)	) -					(2)
Share of profit in associates and joint ventures		-				<u> </u>	
	(2)	) -		-			(2)
Balance Sheet Data							
At 30 Sep 2016	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	126,209					(3,500)	122,709
Customer accounts	164,643	-				(4,756)	159,887

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Mark	ets		
		Balance Sheet Management to	Legacy Credit to J	V and Associates to	Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre	ventures O	ther Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	849 321	(303)				27 6	573 327
Net trading income	521	(25)				3	499
Other income	52	(13)					39
Net operating income before loan impairment charges and other credit risk provisions	1,743	(341)			-	36	1,438
Loan impairment (charges)/recoveries and other credit risk provisions	(23)	-		-			(23)
Net operating income	1,720	(341)		-		36	1,415
Total operating expenses  Operating profit	(660)	(314)	-	-		(11) 25	(644) 771
Share of profit in associates and joint ventures	76	(314)		(76)		25	7/1
Profit before tax	1,136	(314)	-	(76)		25	771
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(34)	-					(34)
Fair value movements on non-qualifying hedges	(10)	8	-				(2)
Gain on disposal of our membership interest in Visa - Europe						•	
Gain on disposal of our membership interest in Visa - US Own credit spread						•	
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil							
	(44)	8					(36)
LICs Trading results from disposed-of operations in Brazil							
rrauling results from disposed-of operations in brazil							<del></del>
Operating expenses							
Costs associated with portfolio disposals	-	-	-				-
Costs to achieve	(6)					•	(6)
Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill		-					
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes		-					
Trading results from disposed-of operations in Brazil							-
	(6)	-	•	-		-	(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
· · · · · · · · · · · · · · · · · · ·				-			-
Profit/(loss) before tax							
Revenue	(44)	8		-		•	(36)
LICs	- (1)						- (0)
Operating expenses Share of profit in associates and joint ventures	(6)						(6)
snare or profit in associates and joint ventures	(50)	- 8	<del></del>	<del></del>	· ·	-	(42)
	()						/
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m (450)	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	90,610 108,346	(450) (3,147)	•	-		3,500 4,756	93,660 109,955
Castonici accounts	100,340	(3,147)				4,730	107,733

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Private B	Banking		
				Gains/(losses) on		•
		Balance Sheet		disposal of subsidiaries,		
			JV and Associates to ass			
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	47	-		-		47
Net fee income	75			-	•	75
Net trading income Other income	36				•	36
Net operating income before loan impairment charges and other credit risk provisions	158	<del></del>	<del></del>	<u>:</u>	<del></del>	158
Loan impairment (charges)/recoveries and other credit risk provisions						150
Net operating income	158			-		158
Total operating expenses	(44)				1	(43)
Operating profit	114	-			1	115
Share of profit in associates and joint ventures	<u> </u>					
Profit before tax	114	-		-	1	115
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts		-		-		-
Fair value movements on non-qualifying hedges				-		-
Gain on disposal of our membership interest in Visa - Europe				-		-
Gain on disposal of our membership interest in Visa - US				-		-
Own credit spread						-
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed-of operations in Brazil						
2000 and trading results from disposed of operations in order						
						,
LICs						
Trading results from disposed-of operations in Brazil	<u> </u>	-				
		-	•	-	•	
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill				-		-
Regulatory (provisions)/releases in GPB	47					47
Settlements and provisions in connection with legal matters				-		-
UK customer redress programmes				-		-
Trading results from disposed-of operations in Brazil		-		-		
	47	-	•	-	•	47
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
	-					-
						_
Profit/(loss) before tax						
Revenue						
LICs				-		-
Operating expenses	47			-		47
Share of profit in associates and joint ventures	47	-				47
	47			-		4/
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	12,801					12,801
Customer accounts	26,762	-	-	-	-	26,762

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	l					
		Inter-segment	Business			
	Other Originally	elimination				
Quarter ended 30 Sep 2016	Reported <sup>1</sup> Origin			Other Reallocations	Restated	Total
cual tel elided 30 3ep 2010	\$m	any Reported \$m	\$m		\$m	\$m
				\$III		
Net interest income	(23)	(34)	303		246	3,153
Net fee income	6	-			6	1,389
Net trading income	14	34	25		73	774
Other income	704	(292)	13	7	432	683
Net operating income before loan impairment charges and other credit risk provisions	701	(292)	341	7	757	5,999
Loan impairment (charges)/recoveries and other credit risk provisions	(1)			1		(208)
Net operating income	700	(292)	341	8	757	5,791
Total operating expenses	(744)	292	(27)	1		
				9	(478)	(2,642)
Operating profit	(44)		314	9	279	3,149
Share of profit in associates and joint ventures			507		507	511
Profit before tax	(44)	-	821	9	786	3,660
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-					(34)
Fair value movements on non-qualifying hedges	5		(8)		(3)	(5)
Gain on disposal of our membership interest in Visa - Europe	3		(0)		(0)	(5)
	•					-
Gain on disposal of our membership interest in Visa - US	-	-		•	-	-
Own credit spread	(4)	-			(4)	(4)
Portfolio disposals						-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-				-
Loss and trading results from disposed-of operations in Brazil		-				
	1		(8)		(7)	(43)
LICs						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-of operations in Brazil						
		-			-	
Operating expenses						
Costs associated with portfolio disposals						-
Costs to achieve	(126)	-			(126)	(148)
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						47
	•					47
Settlements and provisions in connection with legal matters	-	-		•		-
UK customer redress programmes		-				-
Trading results from disposed-of operations in Brazil		-			-	
	(126)	-			(126)	(101)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Trauling results from disposed-or operations in brazin						
						<u> </u>
Profit/(loss) before tax						
Revenue	1	-	(8)		(7)	(43)
LICs	-					-
Operating expenses	(126)				(126)	(101)
Share of profit in associates and joint ventures	(123)	-		· ·	(120)	(101)
Share of profit in associates and joint ventures	(125)		- (0)			73.4.4
	(123)	-	(8)	-	(133)	(144)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,460	-	450		2,910	352,049
Customer accounts	1,040	-	3,147		4,187	627,312

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Banki	ng and Wealth Mar	nagement		
	'				Gains/(losses) on disposal of subsidiaries,		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>		JV and Associates to Corporate Centre Co		associates and joint	Other Reallocations	Restated
Qual tel ended 30 Juli 2016	\$m		\$m	milierciai bariking	\$m	\$m	\$m
Net interest income	1,359			23			1,382
Net fee income	583	-		(18)			565
Net trading income	13	-		(3)		1	11
Other income  Net operating income before loan impairment charges and other credit risk provisions	129 2,084	-	-	18 20	-	(4)	2,101
Loan impairment (charges)/recoveries and other credit risk provisions	(72)			- 20		(3)	(72)
Net operating income	2,012			20		(3)	2,029
Total operating expenses	(1,032)			(1)		(1)	(1,034)
Operating profit	980	-		19	-	(4)	995
Share of profit in associates and joint ventures  Profit before tax	1,060	-	(73)	19	-	(4)	1,002
Profit before tax	1,060		(73)	19		(4)	1,002
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					
Fair value movements on non-qualifying hedges		-		-			-
Gain on disposal of our membership interest in Visa - Europe				-			-
Gain on disposal of our membership interest in Visa - US Own credit spread				-			
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			
Trading results from disposed-of operations in Brazil							
		-		-			-
LICs Trading results from disposed-of operations in Brazil							
							-
Operating expenses Costs associated with portfolio disposals							
Costs to achieve	(18)						(18)
Costs to establish UK ring-fenced bank	-						-
Impairment of GPB - Europe goodwill				-			
Regulatory (provisions)/releases in GPB				-			
Settlements and provisions in connection with legal matters				-			
UK customer redress programmes Trading results from disposed-of operations in Brazil				-			
Hading results from disposed of operations in brazil	(18)			-			(18)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		-		-			
		-		-	-	-	
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(18)	-					(18)
Share of profit in associates and joint ventures	- (10)	-		-	-		(10)
	(18)	-	•	-	•	-	(18)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	118,734	-		-			118,734
Customer accounts	315,401			-			315,401

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to	<u>-</u>	Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Jun 2016	Originally Reported	to Corporate Centre	Corporate Centre	Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	912 338			(23) 18		(29) (9)	860 347
Net trading income	97			3		(3)	97
Other income	38			(18)		(6)	14
Net operating income before loan impairment charges and other credit risk provisions	1,385			(20)	-	(47)	1,318
Loan impairment (charges)/recoveries and other credit risk provisions	(79)		-	-	-		(79)
Net operating income	1,306	-	-	(20)		(47)	1,239
Total operating expenses  Operating profit	(492) 814			(19)	-	(36)	(480) 759
Share of profit in associates and joint ventures	399		(399)	(17)		(30)	757
Profit before tax	1,213		(399)	(19)		(36)	759
				• •			,
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts			-	-			-
Fair value movements on non-qualifying hedges				-	-	-	-
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US		-					
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							-
LICs Trading results from disposed-of operations in Brazil	<u>-</u>	<u>:</u>	:	<u>:</u>	<u>.</u>	<u> </u>	<u>-</u>
	-						
Operating expenses Costs associated with portfolio disposals							
Costs to achieve	(1)	-		-	-	-	(1)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB						•	
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(1)	-		-			(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
realing results from disposed of operations in Statis							-
							-
Profit/(loss) before tax							
Revenue			-	-	-	-	-
LICs	- (1)			-	-		- (4)
Operating expenses Share of profit in associates and joint ventures	(1)			-	-		(1)
on profit in associated that joint ventures	(1)			-			(1)
Balance Sheet Data							
At 30 Jun 2016	\$m	sm	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	125,974			-	-	(3,575)	122,399
Customer accounts	160,171	-	-		-	(4,594)	155,577

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	oal Banking and Market	s		
				, , , , , , , , , , , , , , , , , , ,	Gains/(losses) on		
		Balance Sheet			disposal of subsidiaries,		
		Management to	Legacy Credit to .	JV and Associates to a			
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	828 323	(300)				29 9	557 332
Net fee income  Net trading income	323 610	(32)				3	581
Other income	80	(47)				1	34
Net operating income before loan impairment charges and other credit risk provisions	1,841	(379)				42	1,504
Loan impairment (charges)/recoveries and other credit risk provisions	(4)					(1)	(5)
Net operating income	1,837	(379)	-			41	1,499
Total operating expenses	(649)	36				(12)	(625)
Operating profit	1,188	(343)		-		29	874
Share of profit in associates and joint ventures	83		-	(83)			
Profit before tax	1,271	(343)	-	(83)		29	874
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges	(9)	9					
Gain on disposal of our membership interest in Visa - Europe			-				-
Gain on disposal of our membership interest in Visa - US		-					
Own credit spread		-					-
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						•	-
Trading results from disposed-of operations in Brazil							
Trading results from dispessed of operations in Statis	(9)	9					-
LICs							
Trading results from disposed-of operations in Brazil							-
	-		-	-	-		
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(6)						(6)
Costs to establish UK ring-fenced bank		-		-		-	-
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB			-				-
Settlements and provisions in connection with legal matters		-		-			-
UK customer redress programmes			-				-
Trading results from disposed-of operations in Brazil	- (1)	-	-	-			- "
	(6)	-	-			-	(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
· · · · · · · · · · · · · · · · · · ·	-						
Profit/(loss) before tax							
Revenue	(9)	9		-			-
LICs				-			-
Operating expenses Share of profit in associates and joint ventures	(6)			-		•	(6)
snare or profit in associates and joint ventures	(15)	9	-	-	-		(6)
Release Short Data							
Balance Sheet Data At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	91,989	(566)	-	-	-	3,575	94,998
Customer accounts	105,627	(2,961)				4,594	107,260

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Ranking		
			Global Fills	Gains/(losses) on		
				disposal of		
		Balance Sheet	B/	subsidiaries,		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	JV and Associates to Corporate Centre		Other Reallocations	Restated
dual tel clided 30 Juli 2010	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	48					48
Net fee income	54					54
Net trading income	35	-	-	-		35
Other income	137	-			· ·	- 127
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	137					137
Net operating income	137					137
Total operating expenses	(80)					(80)
Operating profit	57				-	57
Share of profit in associates and joint ventures						-
Profit before tax	57					57
Significant Items						
Symican tems						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts		-				
Fair value movements on non-qualifying hedges		-				
Gain on disposal of our membership interest in Visa - Europe						-
Gain on disposal of our membership interest in Visa - US		-				-
Own credit spread Portfolio disposals		-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
						-
LICs						
Trading results from disposed-of operations in Brazil	<del></del>					-
Operating expenses						
Costs associated with portfolio disposals			-	-		-
Costs to achieve				-		-
Costs to establish UK ring-fenced bank						-
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	-					
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Profit/(loss) before tax						
Revenue		-				
LICs		-				
Operating expenses						-
Share of profit in associates and joint ventures		-				
		-	-	-	•	-
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	13,146					13,146
Customer accounts	27,432	-	-			27,432

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Inter-segment	Business			
	Other Originally	elimination				
Quarter ended 30 Jun 2016	Reported <sup>1</sup> Origina			Other Reallocations	Restated	Total
Qualiter ended 30 Juli 2016	keported Origina \$m		\$m			
		\$m			\$m	\$m
Net interest income	(22)	(30)	300		248	3,095
Net fee income	7	-			7	1,305
Net trading income	9	30	32	(1)	70	794
Other income	758	(280)	47	9	534	725
Net operating income before loan impairment charges and other credit risk provisions	752	(280)	379	8	859	5,919
Loan impairment (charges)/recoveries and other credit risk provisions	1			1	2	(154)
Net operating income	753	(280)	379	9	861	5,765
Total operating expenses	(729)	280	(36)	2	(483)	(2,702)
Operating profit	24	- 200	343	11	378	3,063
	24			- 11		
Share of profit in associates and joint ventures			555		555	562
Profit before tax	24	-	898	11	933	3,625
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	(1)	_	_	_	(1)	(1)
Fair value movements on non-qualifying hedges	(1)		(9)		(9)	(9)
	•		(9)		(9)	(9)
Gain on disposal of our membership interest in Visa - Europe	-	-				-
Gain on disposal of our membership interest in Visa - US		-			-	-
Own credit spread	7	-			7	7
Portfolio disposals	-	-			-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-				-
Trading results from disposed-of operations in Brazil	-					-
			(9)		(3)	(3)
			(-7		(0)	
LICs						
Trading results from disposed-of operations in Brazil						
Operating expenses						
Costs associated with portfolio disposals	-	-				-
Costs to achieve	(86)				(86)	(111)
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
	•					-
UK customer redress programmes	-	-				-
Trading results from disposed-of operations in Brazil	-	-			-	
	(86)	-			(86)	(111)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						_
3						
Profit/(loss) before tax						
			(0)		(0)	(0)
Revenue	6	-	(9)		(3)	(3)
LICs	-	-			-	-
Operating expenses	(86)	-			(86)	(111)
Share of profit in associates and joint ventures		-			-	
	(80)		(9)		(89)	(114)
	(/		(7)		(37)	(11.1)
Balance Sheet Data						
	ė	ė		e	¢	<b>A</b>
At 30 Jun 2016	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net)	2,561	-	566		3,127	352,404
Customer accounts	1,569	-	2,961		4,530	610,200

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ba	nking and Wealth Ma	nagement		
				•	Gains/(losses) on disposal of subsidiaries,		
		US Runoff Portfolio	JV and Associates to	Insurance from	associates and joint		
Quarter ended 31 Mar 2016		to Corporate Centre		Commercial Banking	ventures	Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	1,350			20		-	1,370
Net fee income	582			(16)		- (1)	566
Net trading income Other income	28 84			2 17		(1) (1)	29 100
Net operating income before loan impairment charges and other credit risk provisions	2,044	<del></del>	<del></del>	23	<del></del>	(2)	2,065
Loan impairment (charges)/recoveries and other credit risk provisions	(80)			- 23		(2)	(80)
Net operating income	1,964			23		(2)	1,985
Total operating expenses	(1,008)			(1)		(2)	(1,011)
Operating profit	956	-		22		(4)	974
Share of profit in associates and joint ventures	65		(58)				7
Profit before tax	1,021		(58)	22		(4)	981
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread				-			-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Trading results from disposed-of operations in Brazil			-	-	-		-
LICs Trading results from disposed-of operations in Brazil							
		-		-		-	
Operating expenses							
Costs associated with portfolio disposals Costs to achieve	9						9
Costs to establish UK ring-fenced bank	9					•	9
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	9					•	9
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
				-			
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	9						9
Share of profit in associates and joint ventures							
	9						9
Balance Sheet Data							
At 31 Mar 2016	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	118,850			-		-	118,850
Customer accounts	311,790					-	311,790

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
Quarter ended 31 Mar 2016	Originally Reported		JV and Associates to	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint	Other Reallocations	Restated
Qualiter erided 31 Mai 2016	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	912		-	(20)	-	(31)	861
Net fee income	335			16		(8)	343
Net trading income	79			(2)		(4)	73
Other income	39			(17)		(4)	18
Net operating income before loan impairment charges and other credit risk provisions	1,365	-	-	(23)		(47)	1,295
Loan impairment (charges)/recoveries and other credit risk provisions	(48)					1	(47)
Net operating income	1,317	-	-	(23)	-	(46) 9	1,248
Total operating expenses  Operating profit	(476)			(22)		(37)	(466) 782
Share of profit in associates and joint ventures	302		(302)	(22)		(37)	762
Profit before tax	1,143		(302)	(22)		(37)	782
Ton Soloro tax	1,143		(302)	(22)		(37)	702
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals	-	-	-	-			-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil					· ·	<u> </u>	
LICs Trading results from disposed-of operations in Brazil				-		-	-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	3	-		-			3
Costs to establish UK ring-fenced bank			-				-
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	3						3
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		-	-	-			-
Profit/(loss) before tax							
Revenue				-		-	-
LICs				-		-	-
Operating expenses	3						3
Share of profit in associates and joint ventures				-			<u> </u>
	3	-		-			3
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	125,991		-	-	- ·	(4,271)	121,720
Customer accounts	165,036					(4,603)	160,433
	100,000					(1,000)	0,100

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	oal Banking and Mark	ets		
					Gains/(losses) on		
		Balance Sheet			disposal of subsidiaries,		
		Management to		JV and Associates to	associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	779	(269)		-		31	541
Net fee income	271	-		-		8	279
Net trading income	747	(34)				4	717
Other income	75 1,872	(22)				43	1,590
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	(64)	(325)		-		43	(64)
Net operating income	1,808	(325)	<u>:</u>			43	1,526
Total operating expenses	(630)	(325)				(13)	(614)
Operating profit	1,178	(296)				30	912
Share of profit in associates and joint ventures	63	(270)		(63)			7.2
Profit before tax	1,241	(296)		(63)		30	912
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(270)		(00)			7.2
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	64						64
Fair value movements on non-qualifying hedges	(8)	8					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread				-			
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			-
Trading results from disposed-of operations in Brazil				-	-		
	56	8	-		-	-	64
LICs							
Trading results from disposed-of operations in Brazil	<del></del>		-			· · · · · ·	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
				-			
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			-
				-			
Profit/(loss) before tax							
Revenue	56	8				•	64
LICs						•	
Operating expenses Share of profit in associates and joint ventures	•					•	
share or profit in associates and joint ventures	56	- 8					64
		0			•	-	04
Balance Sheet Data	A	*	*	<b>*</b>	*	é»-	ė
At 31 Mar 2016	\$m 90,314	\$m (262)	\$m	\$m	\$m	\$m 4,271	\$m 94,323
Loans and advances to customers (net) Customer accounts	106,017	(2,149)				4,271	94,323 108,471
customer accounts	100,017	(2,149)	-			4,003	100,471

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Privat	e Banking		
				Gains/(losses) on		
		Dalama Chart		disposal of		
		Balance Sheet Management to	JV and Associates to a	subsidiaries,		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	47					47
Net fee income	69	-				69
Net trading income	34	-	-			34
Other income	1	-				1
Net operating income before loan impairment charges and other credit risk provisions	151	-	-			151
Loan impairment (charges)/recoveries and other credit risk provisions				-		<u>-</u>
Net operating income Total operating expenses	151 (85)	-	-	-	-	151
Operating profit	(85)	-	<del>.</del>			(85) 66
Share of profit in associates and joint ventures	00		•		•	00
Profit before tax	- 66				<u>:</u>	66
Significant Items						
Povonuo						
Revenue Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						-
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						
Own credit spread						
Portfolio disposals						
(Provisions), releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil		-				
						-
LICs						
Trading results from disposed-of operations in Brazil		-		-		
		-		-	•	
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						-
UK customer redress programmes						-
Trading results from disposed-of operations in Brazil						
						-
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						-
		-		-		
Profit/(loss) before tax						
Revenue LICs						-
Operating expenses						
Share of profit in associates and joint ventures						
onaro or promin associates and joint ventures	<del></del>	<del></del>	<del></del>		<del></del>	<del></del>
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	12,938		-			12,938
Customer accounts	28,527					28,527

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Inter-segment	Business			
	Other Originally	elimination				
Quarter ended 31 Mar 2016	Reported <sup>1</sup> Origi			Other Reallocations	Restated	Total
Quarter ended 31 War 2010	\$m	maliy Keporteu \$m	\$m		\$m	\$m
				\$m		
Net interest income	(19)	(23)	269		227	3,046
Net fee income	9	-			9	1,266
Net trading income	(2)	23	34	1	56	909
Other income	648	(235)	22	5	440	612
Net operating income before loan impairment charges and other credit risk provisions	636	(235)	325	6	732	5,833
Loan impairment (charges)/recoveries and other credit risk provisions	2			(1)	1	(190)
Net operating income	638	(235)	325	5	733	5,643
Total operating expenses	(579)	235	(29)	6		
	59		296	0 11	(367)	(2,543)
Operating profit	59	-		- 11	366	3,100
Share of profit in associates and joint ventures		-	423		423	430
Profit before tax	59		719	11	789	3,530
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						64
	4		(0)		(4)	
Fair value movements on non-qualifying hedges	4		(8)		(4)	(4)
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						-
Own credit spread	9				9	9
Portfolio disposals		-				-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						-
Trading results from disposed-of operations in Brazil	-					
	13		(8)		5	69
			(0)			
LICs						
Trading results from disposed-of operations in Brazil						
		-				<u> </u>
Operating expenses						
Costs associated with portfolio disposals		-				-
Costs to achieve	(15)				(15)	(3)
Costs to establish UK ring-fenced bank	-					-
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						-
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	(15)	-			(15)	(3)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
	-					
Due Chillian Albertane						
Profit/(loss) before tax						
Revenue	13	-	(8)		5	69
LICs	-	-			-	
Operating expenses	(15)				(15)	(3)
Share of profit in associates and joint ventures						-
	(2)	-	(8)		(10)	- 66
	(2)		(6)	•	(10)	
Balance Cheet Date						
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net)	2,679	-	262		2,941	350,772
Customer accounts	2,556	-	2,149		4,705	613,926

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Part				Retail Banl	ing and Wealth Ma	nagement		
Mail intered income	Overhousehold 11 Pic 2015	Originally Deported		JV and Associates to	Insurance from Commercial	Gains/(losses) on disposal of subsidiaries, associates and joint	Other Declinations	Destated
Mathematics Informs   1,30%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%	Quarter ended 31 Dec 2015							
Met incimon	Not interest income			\$m		\$m	\$m	
Method promise   47							•	
Section   Sect					(12)			
Marcian planement changes and other credit risk provisions					-		•	
Case ingress receives and other cresit risk provisions								
1,80%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00%   1,00					9			
Contains grounds   Contains and point ventures   Contains and po								
Per and profit   Per								
Same of print in associates and joint ventures								
Profit for it is associate and joint wentures   1974   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1979   1								
Paper   Pape					8		(4)	
Deal to water (DW) on definable contracts				()			( )	
Debit Nation and partial space of the partial spa	Significant Items							
Fair value movements on non qualifying hedges								
Sain on the partial saie of sheroloding in industrial Bank				-				-
Control spread   Cont			-					
Portiful disposals of operations in Brazil			-					
Productions of relations arising from the ongoing review of compliance with the UK Consumer Credit Act			-					
Paraling results from disposed-of operations in Brazil								
Cost to achieve			-		-			
Companies   Comp	trading results from disposed-of operations in Brazil		-					<del></del>
Profit of peralitin from disposed of operalitins in Brazil	un.		·	·	<u> </u>	<u> </u>	· ·	<u>-</u>
Operating expenses         (29)         1         2         1         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2         2								
Coparting expenses	trading results from disposed-of operations in Brazil		-	-		-		<del></del>
Costs to achieve								<u>-</u>
Costs to achieve	Operating expenses							
Costs to establish UK ring-fenced bank		(29)						(29)
Regulatory (provisions) / releases in GPB								(27)
Restructuring and other related costs								
Settlements and provisions in connection with legal matters								
Trading results from disposed-of operations in Brazil								
Column   C								
Share of profit in associates and joint ventures   Trading results from disposed-of operations in Brazil	· · · · · · · · · · · · · · · · · · ·	(29						(29)
Profit/(oss) before tax   Revenue			,					()
Profit/(oss) before tax   Revenue	Share of profit in associates and joint ventures							
Profit/(joss) before tax   Revenue								
Revenue	· 4	-						-
Revenue								
Revenue	Profit/(loss) before tax							
Operating expenses         (29)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -								-
Share of profit in associates and joint ventures	LICs							-
Share of profit in associates and joint ventures	Operating expenses	(29)	) -					(29)
Balance Sheet Data         Sm	Share of profit in associates and joint ventures							-
At 31 Dec 2015         \$m		(29)					-	(29)
Loans and advances to customers (net) 117,807 117,807								
				\$m	\$m	\$m	\$m	
Customer accounts         303,536         -         -         -         -         303,536				-				
	Customer accounts	303,536				-		303,536

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# Asia

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to	y	Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Dec 2015	Originally Reported	to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	895			(19)	-	(32)	844
Net fee income	331		-	12	-	(8)	335
Net trading income	94			-		(4)	90
Other income	(9)			(2)	-	(6)	(17)
Net operating income before loan impairment charges and other credit risk provisions	1,311		-	(9)	-	(50)	1,252
Loan impairment (charges)/recoveries and other credit risk provisions	(237)			-	-	1 (40)	(236)
Net operating income	1,074			(9) 1		(49) 12	1,016 (491)
Total operating expenses  Operating profit	570		<del>.</del>	(8)		(37)	525
Share of profit in associates and joint ventures	315		(315)	(6)		(37)	525
Profit before tax	885	<u>_</u>	(315)	(8)	<del></del>	(37)	525
Significant Items							
Revenue  Publit valuation adjustment ('DVA') on destructive contracts							
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges							
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
LICS	<u>-</u>		•			-	<u> </u>
Trading results from disposed-of operations in Brazil	-						-
							-
Operating expenses							
Costs to achieve	(13)						(13)
Costs to establish UK ring-fenced bank			-				
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs			-				
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil					-		-
	(13)	-	· ·	-	·		(13)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Trading Todato Total disposed of operations in Stabili							
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(13)	-					(13)
Share of profit in associates and joint ventures							-
	(13)	-	-				(13)
Balance Sheet Data							
At 31 Dec 2015	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	130,513				-	(4,166)	126,347
Customer accounts	165,202		-	-	-	(4,732)	160,470

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glol	oal Banking and Mark	cets		
	<u> </u>				Gains/(losses) on		
		Dalama Chart			disposal of		
		Balance Sheet Management to	Logacy Crodit to	IV and Associatos to	subsidiaries, associates and joint		
Quarter ended 31 Dec 2015	Originally Reported1	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
addition change on poor zono	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	826	(299)	• • • • • • • • • • • • • • • • • • • •	-	-	32	559
Net fee income	326	(3)				8	331
Net trading income	345	(12)				4	337
Other income	41	(6)					35
Net operating income before loan impairment charges and other credit risk provisions	1,538	(320)				44	1,262
Loan impairment (charges)/recoveries and other credit risk provisions	1					(1)	
Net operating income	1,539	(320)		-		43	1,262
Total operating expenses	(631)	33				(12)	(610)
Operating profit	908	(287)				31	652
Share of profit in associates and joint ventures	64			(66)			(2)
Profit before tax	972	(287)		(66)		31	650
Significant Items							
Davanua							
Revenue  Debit valuation adjustment ('DVA') on derivative contracts	(61)						(41)
	(3)	4					(61) 1
Fair value movements on non-qualifying hedges Gain on the partial sale of shareholding in Industrial Bank	(3)	4					
Own credit spread	•						
Portfolio disposals	•						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						•	
Trading results from disposed-of operations in Brazil	•						
rrauling results from disposed of operations in brazil	(64)	4	<del></del>				(60)
	(04)						(00)
LICs							
Trading results from disposed-of operations in Brazil	-						
							-
Operating expenses							
Costs to achieve	(5)						(5)
Costs to establish UK ring-fenced bank	-						-
Regulatory (provisions)/releases in GPB	-						-
Restructuring and other related costs	-						-
Settlements and provisions in connection with legal matters	-						
UK customer redress programmes	-						
Trading results from disposed-of operations in Brazil							-
	(5)		-				(5)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		-					
							<u>-</u>
Profit/(loss) before tax							
Revenue	(64)	4					(60)
LICs	(04)	4				•	(00)
Operating expenses	(5)						(5)
Share of profit in associates and joint ventures	(5)						(5)
Share of profit in associates and joint ventures	(69)	4		-		-	(65)
	(=-/	-					(/
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	93,007	(214)	-	-		4,166	96,959
Customer accounts	100,998	(2,319)	-	-		4,732	103,411

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Private Banking								
				Gains/(losses) on				
				disposal of				
		Balance Sheet		subsidiaries,				
			JV and Associates to a					
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated		
	\$m	\$m	\$m	\$m		\$m		
Net interest income	44			-	•	44		
Net fee income	57			-	•	57		
Net trading income	26	-		-		26		
Other income	1	-				11		
Net operating income before loan impairment charges and other credit risk provisions	128	-		-		128		
Loan impairment (charges)/recoveries and other credit risk provisions	3					3		
Net operating income	131	-		-		131		
Total operating expenses	(88)	-				(88)		
Operating profit	43					43		
Share of profit in associates and joint ventures						-		
Profit before tax	43					43		
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges	•							
	•							
Gain on the partial sale of shareholding in Industrial Bank								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-							
Trading results from disposed-of operations in Brazil						<u>-</u>		
	-	•	•	-	•	<del></del>		
LICs								
Trading results from disposed-of operations in Brazil								
		-				-		
Operating expenses								
Costs to achieve	(2)					(2)		
Costs to establish UK ring-fenced bank								
Regulatory (provisions)/releases in GPB		-						
Restructuring and other related costs		-						
Settlements and provisions in connection with legal matters		-				-		
UK customer redress programmes	-							
Trading results from disposed-of operations in Brazil								
	(2)	-		-		(2)		
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil		-		-		-		
				-		-		
Profit/(loss) before tax								
Revenue								
LICs		-		-				
Operating expenses	(2)	-		-		(2)		
Share of profit in associates and joint ventures	<u> </u>					<u> </u>		
	(2)	-			•	(2)		
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	13,144	-		-		13,144		
Customer accounts	28,685					28,685		
	20,000					,		

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Other Originally	Inter-segment elimination				
Quarter ended 31 Dec 2015		riginally Reported <sup>1</sup>		Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(15)	2	299		286	3,061
Net fee income  Net trading income	3	-	3	•	6	1,326
Other income	681	(2) (250)	12 6	6	10 443	510 563
Net operating income before loan impairment charges and other credit risk provisions	669	(250)	320	6	745	5,460
Loan impairment (charges)/recoveries and other credit risk provisions		(230)	320		745	(328)
Net operating income	669	(250)	320	6	745	5,132
Total operating expenses	(708)	250	(33)	4	(487)	(2,763)
Operating profit	(39)		287	10	258	2,369
Share of profit in associates and joint ventures		-	440		440	446
Profit before tax	(39)		727	10	698	2,815
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts			- (4)		- (2)	(61)
Fair value movements on non-qualifying hedges Gain on the partial sale of shareholding in Industrial Bank	2		(4)		(2)	(1)
Own credit spread	6				6	6
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
3	8		(4)	-	4	(56)
LICs						
Trading results from disposed-of operations in Brazil						
		-			-	
Operating expenses						
Costs to achieve	(66)				(66)	(115)
Costs to establish UK ring-fenced bank	(00)				(00)	(113)
Regulatory (provisions)/releases in GPB						
Restructuring and other related costs						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil		-				
	(66)	-	-		(66)	(115)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-of operations in brazil				-	<del></del>	<del></del>
	-					
Profit/(loss) before tax						
Revenue	8	-	(4)		4	(56)
LICs		-			-	
Operating expenses	(66)	-			(66)	(115)
Share of profit in associates and joint ventures	(58)	<u> </u>	(4)	<u> </u>	(62)	(171)
	(30)		(1)		(02)	(171)
Balance Sheet Data At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	\$m 1,904	\$m	\$m 214	»m	şm 2,118	356,375
Customer accounts	1,904		2,319		2,118	598,620
Customor accounts	199		2,319	•	2,310	370,020

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bar	nking and Wealth Ma	nagement		
				-	Gains/(losses) on		
					disposal of		
					subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 31 Dec 2016	Historical Basis	to Corporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	164					(1)	163
Net fee income	50					1	51
Net trading income	13						13
Other income	(6)						(6)
Net operating income before loan impairment charges and other credit risk provisions	221			<u>:</u>	<del></del>	<u>:</u>	221
Loan impairment (charges)/recoveries and other credit risk provisions	(47)		<u> </u>				(47)
Net operating income	174						174
Total operating expenses	(180)					(1)	(181)
Operating profit	(6)	-				(1)	(7)
Share of profit in associates and joint ventures	17		(16)				1
Profit before tax	11		(16)			(1)	(6)
Significant Items							
- <del></del>							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals				-		-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-		-	
Trading results from disposed-of operations in Brazil							
LICs							
Trading results from disposed-of operations in Brazil							
mauligresults from disposed-or operations in Brazil		-					
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(2)						(2)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
Trauling results from disposed-of operations in brazil	(2)						(2)
	(2)						(2)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(2)						(2)
Share of profit in associates and joint ventures	(2)						(2)
share or profit in associates and joint ventures	(2)					-	(2)
	(2)	-					(2)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	7,125						7,125
Customer accounts	17,477						17,477

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
				Commercial banking	Gains/(losses) on disposal of subsidiaries,		
Quarter ended 31 Dec 2016	Webseleel Beek	US Runoff Portfolio to Corporate Centre	JV and Associates to	Insurance to RBWM	associates and joint	Other Reallocations	Dominate d
Quarter ended 31 Dec 2016	HISTORICAI BASI:		Corporate Centre \$m	Insurance to RBWW \$m	ventures \$m		Reported \$m
Net interest income	88		şiii	3111	şiii	15	103
Net fee income	44					1	45
Net trading income	11					1	12
Other income	(4)					1	(3)
Net operating income before loan impairment charges and other credit risk provisions	139					18	157
Loan impairment (charges)/recoveries and other credit risk provisions	(57)	) -		-	-		(57)
Net operating income	82					18	100
Total operating expenses	(82)	) -				(1)	(83)
Operating profit				-		17	17
Share of profit in associates and joint ventures	5		(5)				-
Profit before tax	5	-	(5)			17	17
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges						-	
Gain on disposal of our membership interest in Visa - Europe						-	
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals				-			
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil		-	-	-	-	-	<del></del>
LICs Trading results from disposed-of operations in Brazil				-			<u>.</u>
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(6)	) -					(6)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill				-			
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	-			-			- (0)
	(6	) -		-			(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
rading results from disposed of operations in orazi							
	-						
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(6)	) -					(6)
Share of profit in associates and joint ventures	-						-
	(6)	-		-			(6)
	<u> </u>					<u> </u>	
Balance Sheet Data							
At 31 Dec 2016	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	9,915		-	-	-		9,915
Customer accounts	8,393					•	8,393

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
Quarter ended 31 Dec 2016	Web-deal Beats	Management to			associates and joint		D
Quarter ended 31 Dec 2016	Historical Basis \$m	Corporate Centre \$m	Corporate Centre \$m	Corporate Centre \$m	ventures \$m	Other Reallocations	Reported
Mad Indonesia Income			\$III	\$III	\$III		\$m
Net interest income	167	(46)				(14)	107
Net fee income	68 60	1				(4)	65 54
Net trading income Other income		(6)				-	
	(9)	2				(1)	(8)
Net operating income before loan impairment charges and other credit risk provisions	286	(49)			-	(19)	218
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	(28)	- (10)				(10)	(28) 190
·	(87)	(49)	-	-	-	(19)	(82)
Total operating expenses	171	5				(10)	108
Operating profit		(44)				(19)	
Share of profit in associates and joint ventures	61			(61)		- (40)	-
Profit before tax	232	(44)	-	(61)		(19)	108
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-			-		
Fair value movements on non-qualifying hedges		-			-		-
Gain on disposal of our membership interest in Visa - Europe				-			-
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act			-	-			-
Trading results from disposed-of operations in Brazil							
	-	-	-	-	-		<u> </u>
LICs							
Trading results from disposed of operations in Brazil							-
		-		-	-		
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)						(1)
Costs to establish UK ring-fenced bank	(.)						(.)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil			•				
Hauling results from disposed-or operations in brazil	(1)	<u> </u>	<del></del>				(1)
	(1)					-	(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
· · · · · · · · · · · · · · · · · · ·				-			
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(1)						(1)
Share of profit in associates and joint ventures		-					-
•	(1)			-			(1)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	13,710						13,710
Customer accounts	8,695	(37)					8,658

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Private Banking							
			GIODAI PITV	Gains/(losses) on				
				disposal of				
		Balance Sheet		subsidiaries,				
				associates and joint				
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre		Other Reallocations	Reported		
	\$m	\$m	\$m	\$m	\$m	\$m		
Net interest income		-				-		
Net fee income		-	-			-		
Net trading income			-			-		
Other income		-	-	-		-		
Net operating income before loan impairment charges and other credit risk provisions		-	-	-	-	-		
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	<del></del>			-		<del></del>		
Total operating expenses	(1)				1			
Operating profit	(1)		<del>.</del>	<del></del>	1			
Share of profit in associates and joint ventures	(5)		6		(1)	-		
Profit before tax	(6)		6	<del></del>	- (1)			
Tront boloto tux	(0)							
Significant Items								
<del>- 9</del>								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						-		
Trading results from disposed-of operations in Brazil								
LICs								
Trading results from disposed-of operations in Brazil		-				-		
	-			-		-		
Operating expenses								
Costs associated with portfolio disposals						-		
Costs to achieve						-		
Costs to establish UK ring-fenced bank						-		
Impairment of GPB - Europe goodwill						-		
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters UK customer redress programmes	•							
Trading results from disposed-of operations in Brazil	•							
frauling results from disposed-or operations in brazil		-				-		
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
·· <del>···································</del>								
Profit/(loss) before tax								
Revenue								
LICs								
Operating expenses								
Share of profit in associates and joint ventures								
	-					-		
Balance Sheet Data								
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)						-		
Customer accounts		-				-		

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		- OI	nei / corporate cent	ie .		
Ouarter ended 31 Dec 2016  Net interest income Net fee income Net trading income Other income Net operating income before loan impairment charges and other credit risk provisions Loan impairment (charges)/recoveries and other credit risk provisions Net operating income Total operating expenses Operating profit Share of profit in associates and joint ventures Profit before tax	Other Historical Basis \$m (1) 4 7 (1) 6 (48) (42) (5)	Inter-segment ellmination Historical Basis \$m 7 . (7) (21) (21) . (21) .	Business Reclassifications to Corporate Centre <sup>1</sup> Sm 46 (1) 6 (2) 49 - 49 (5) 44 76 120	Other Reallocations \$m	Reported \$m 53 - 2 (19) 36 (1) 35 (31) 4 72	Total \$m 426 161 81 (36) 632 (133) 499 (377) 122 73
Significant Items						
Revenue  Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US  Own credit spread  Portfolio disposals  (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act  Trading results from disposed-of operations in Brazil	(2)				(2)	
LICS Trading results from disposed-of operations in Brazil					<u>.</u>	· ·
Operating expenses Costs associated with portfolio disposals Costs to achieve Costs to establish UK ring-fenced bank Impairment of CPB - Europe goodwill Regulatory (provisions/relaeses in CPB Settlements and provisions in connection with legal matters UK customer redress programmes Trading results from disposed-of operations in Brazil	(20) - - - - - - (20)	- - - - - - -	- - - - - - -		(20)	. (29) 
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil		-			<u>.</u>	<u>-</u>
Profit/(loss) before tax Revenue LICs Operating expenses Share of profit in associates and joint ventures	(2) - (20) - (22)	- - - -		- - - -	(2) - (20) - (22)	(2) - (29) - (31)
Balance Sheet Data At 31 Dec 2016 Loans and advances to customers (net) Customer accounts	\$m - 201	\$m - -	\$m - 37	\$m - -	\$m - 238	\$m 30,750 34,766

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# **HSBC**

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			Retail Banki	ng and Wealth Man	nagement		
					Gains/(losses) on disposal of subsidiaries,		
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>		JV and Associates to Corporate Centre Co		associates and joint	Other Reallocations	Restated
quarter ended 30 Sep 2016	\$m		\$m	smillercial ballking	\$m	\$m	\$m
Net interest income	180					1	181
Net fee income	66	-		-	-	-	66
Net trading income	15			-	-	-	15
Other income  Net operating income before loan impairment charges and other credit risk provisions	264		-	-		(1)	264
Loan impairment (charges)/recoveries and other credit risk provisions	(76)						(76)
Net operating income	188						188
Total operating expenses	(208)					(2)	(210)
Operating profit	(20)	-		-		(2)	(22)
Share of profit in associates and joint ventures  Profit before tax	23	-	(23)	· ·	-	(2)	(22)
PTOTE DETOTE LAX	3	<u> </u>	(23)		<u>.</u>	(2)	(22)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges				-	-		-
Gain on disposal of our membership interest in Visa - Europe		-		-			-
Gain on disposal of our membership interest in Visa - US Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil							
		-					<u> </u>
LICs							
Trading results from disposed-of operations in Brazil				-			-
				-			<u> </u>
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(17)	-					(17)
Costs to establish UK ring-fenced bank				-			
Impairment of GPB - Europe goodwill				-	-		-
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(17)	-		-			(17)
Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil							
Hauling results if oill disposed-of operations in brazil							<del></del>
	-						
Profit/(loss) before tax							
Revenue		-	-	-	-	-	-
LICs	-	-		-			-
Operating expenses	(17)						(17)
Share of profit in associates and joint ventures	(17)			-		-	(17)
							(17)
Balance Sheet Data							
At 30 Sep 2016	\$m	sm \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	8,208	-		-	-		8,208
Customer accounts	19,991	-				-	19,991

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# **HSBC**

## MENA

				Commercial Banking			
		US Runoff Portfolio			Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Sep 2016	Originally Reported	to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	138					(19)	119
Net fee income	53					(5)	48
Net trading income Other income	13			-		(1)	12 1
Net operating income before loan impairment charges and other credit risk provisions	208				<u>.</u>	(3)	180
Loan impairment (charges)/recoveries and other credit risk provisions	(17)					(28)	(16)
Net operating income	191					(27)	164
Total operating expenses	(99)	) -				7	(92)
Operating profit	92					(20)	72
Share of profit in associates and joint ventures	27		(27)				<u> </u>
Profit before tax	119		(27)	-		(20)	72
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe			-				
Gain on disposal of our membership interest in Visa - US							
Own credit spread		-					-
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			
Loss and trading results from disposed-of operations in Brazil	•						
Loss and trading results from disposed-of operations in brazil		<del></del>	-	<del></del>	<u>.</u>		<del></del>
LICs							
Trading results from disposed-of operations in Brazil							-
Operating expenses							
Costs associated with portfolio disposals Costs to achieve	(6)	-					(6)
Costs to establish UK ring-fenced bank	(0,	, -					(6)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							-
	(6)						(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			-
							-
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(6)	) -					(6)
Share of profit in associates and joint ventures	-						-
	(6)	) -					(6)
Balance Sheet Data							
At 30 Sep 2016	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	15,150		-	-	-	(3,389)	11,761
Customer accounts	10,728			-		(1,974)	8,754
						• • •	

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# **HSBC**

# MENA

Part		Global Banking and Markets										
Manutare calact 25 kgs 270 ls			Balance Sheet			disposal of						
Mail elitered income			Management to			associates and joint						
Main Interest Intorne   122   033	Quarter ended 30 Sep 2016											
Medication   Section   S	Net interest income			şiii -		-						
Part   Contemp   Part   Contemp   Part   P			-									
March   Control prisoner before being highwarent charges and other credit rick provisions   4   6   1   1   3   1   5   1   1   5   1   1   5   5   1   1	Net trading income	52	(4)	-				48				
As in proper fire from processes and other credit risk processions   4												
Page of page			(55)	-								
Table personating regenters												
Pose file profit in seccieties and pint ventures   39				-								
Part of pottle in associates and joint ventures						-						
Pool to broke			(51)				- 10	100				
Revenue			(51)	-			18	168				
Debit valuation adjustment (TUM) on derivative contracts			(/		(/							
Deal to Musation and justifier (DMA) on derivative contracts	Significant Items											
Fair value movements on non-qualifying hedges	Revenue											
Cash and alsposed of our membership interest in Viss - LEOP												
			-	-	-	-	-	-				
Control is pread from the origing review of compliance with the UK Consumer Credit Act			-					-				
Part fold disposed												
Provisions/releases arising from the ongoing review of compliance with the UK Consumer Credit Act   Cost   Cost												
Cost and trading results from disposed of operations in Brazil												
LICS   Trading results from disposed of operations in Brazill												
Trading results from disposed of operations in Brazil	······································	-		-		-		-				
Trading results from disposed of operations in Brazil												
Costs associated with portfolio disposals   Costs to achieve   Costs to												
Costs associated with portfolio disposals	Trading results from disposed-of operations in Brazil				-	-		<u> </u>				
Costs to achieve			-	-		-	-					
Costs to achieve	Operating expenses											
Costs to sarbleve												
Regulatory (provisions) rouncection with legal matters												
Regulatory (provisions) / releases in GPB	Costs to establish UK ring-fenced bank							-				
Settlements and provisions in connection with legal matters			-									
								-				
Trading results from disposed-of operations in Brazil				-				-				
Share of profit in associates and joint ventures								-				
Share of profit in associates and joint ventures   Share of profit in associates   Share of profit in associates   Share of profit in associates   Share of p	Trading results from disposed-or operations in Brazii						-	<del>-</del>				
Profit/(loss) before tax   Revenue			-					<del></del>				
Profit/(loss) before tax   Revenue	Share of profit in associates and joint ventures											
Profit/(Joss) before tax           Revenue         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1						-		-				
Revenue  LICS  1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		-			-			-				
Revenue  LICS  1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		·										
LICS												
Operating expenses         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .			-	-	-	-		-				
Balance Sheet Data         Sm												
Balance Sheet Data         Sm								-				
Balance Sheet Data         Sm	Share of profit in associates and joint ventures	<del></del>		-		-	-	<del></del>				
At 30 Sep 2016         \$m												
Loans and advances to customers (net) 10,039 3,389 13,428	Balance Sheet Data											
	At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m				
Customer accounts 8,130 (44) 1,974 10,060			-	-	-	-						
	Customer accounts	8,130	(44)	-	-	-	1,974	10,060				

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Gains/(losses) on					
				disposal of					
		Balance Sheet		subsidiaries,					
0	0-1-111 0			associates and joint		D. state d			
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated			
	\$m	\$m	\$m		\$m	\$m			
Net interest income	(1)	-				(1)			
Net fee income		-							
Net trading income	(1)	-				(1)			
Other income						-			
Net operating income before loan impairment charges and other credit risk provisions	(2)					(2)			
Loan impairment (charges)/recoveries and other credit risk provisions									
Net operating income	(2)					(2)			
Total operating expenses	2				(1)	1			
Operating profit	-				(1)	(1)			
Share of profit in associates and joint ventures	1		(2)		1				
Profit before tax	1	-	(2)			(1)			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
	•								
Gain on disposal of our membership interest in Visa - Europe	-								
Gain on disposal of our membership interest in Visa - US	-					-			
Own credit spread	-								
Portfolio disposals	-								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-								
Loss and trading results from disposed-of operations in Brazil									
LICs									
Trading results from disposed-of operations in Brazil									
	-								
	·								
Operating expenses									
Costs associated with portfolio disposals									
Costs to achieve						-			
Costs to establish UK ring-fenced bank									
Impairment of GPB - Europe goodwill									
Regulatory (provisions)/releases in GPB									
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil	•								
rrauling results from disposed-or operations in Brazil	<del></del>	<u> </u>	<del></del>		· ·	<del></del>			
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil						-			
		-							
Profit/(loss) before tax									
Revenue	-								
LICs									
Operating expenses									
Share of profit in associates and joint ventures						-			
•	-								
Balance Sheet Data									
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	3111	<b>4</b> 111	4111	<b>4</b> 111	<b>4</b> 111	<b>4</b> 111			
Customer accounts		-							

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Oti	ilei / corporate cent	i e		
Quarter ended 30 Sep 2016	Other Originally Reported <sup>1</sup> O	Inter-segment elimination riginally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(3)	6	53		56	482
Net fee income	(11)				(11)	163
Net trading income	(,	(6)	4	1	(1)	73
Other income	20	(22)	(2)	2	(2)	7
Net operating income before loan impairment charges and other credit risk provisions	6	(22)	55	3	42	725
Loan impairment (charges)/recoveries and other credit risk provisions	1	(22)	-	(2)	(1)	(88)
Net operating income	7	(22)	55	1	41	637
Total operating expenses	(62)	22	(4)	4	(40)	(419)
	(55)	- 22	51	5	(40)	218
Operating profit						
Share of profit in associates and joint ventures	1		111	(1)	111	111
Profit before tax	(54)		162	4	112	329
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						-
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						-
Gain on disposal of our membership interest in Visa - US						-
Own credit spread	(3)				(3)	(3)
Portfolio disposals		-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						-
Loss and trading results from disposed-of operations in Brazil						
	(3)				(3)	(3)
LICs Trading results from disposed-of operations in Brazil		-		-	-	-
Operating expenses						
Costs associated with portfolio disposals		-				-
Costs to achieve	(24)				(24)	(47)
Costs to establish UK ring-fenced bank						-
Impairment of GPB - Europe goodwill		-				
Regulatory (provisions)/releases in GPB						-
Settlements and provisions in connection with legal matters						-
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						_
	(24)				(24)	(47)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil				-		
	-				-	-
Profit/(loss) before tax	(2)				(2)	(2)
Revenue	(3)			-	(3)	(3)
LICs					-	
Operating expenses	(24)				(24)	(47)
Share of profit in associates and joint ventures	-				-	
	(27)	-			(27)	(50)
Balance Sheet Data						
	*	<b>*</b>	*	¢	*	*
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)		-				33,397
Customer accounts	216	-	44		260	39,065

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Retail Banking and W	ealth Management			
			US Runoff Portfolio			Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>		to Corporate Centre				Other Reallocations	Restated
	\$m	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	150 44	30 30		•				180 74
Net trading income	13	2						15
Other income	1	12					(1)	12
Net operating income before loan impairment charges and other credit risk provisions	208	74					(1)	281
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(32)					1	(62)
Net operating income	177	42						219
Total operating expenses	(125)	(67)					(1)	(193)
Operating profit	52	(25)		-			(1)	26
Share of profit in associates and joint ventures	23	-	-	(23)				<u> </u>
Profit before tax	75	(25)		(23)		-	(1)	26
Significant Items								
Revenue Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe		11						11
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								<u> </u>
		11		-		-		11
LICs								
Trading results from disposed-of operations in Brazil								
·· <del></del>	-							
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve		(14)						(14)
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
	-	(14)						(14)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil		-		-				
	-					-		<u> </u>
Profit/(loss) before tax								
Revenue		11						11
LICs								
Operating expenses		(14)						(14)
Share of profit in associates and joint ventures								-
		(3)				-		(3)
Balance Sheet Data								
At 30 Jun 2016	\$m		\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	6,248 16,706	2,280 3,790				-	1	8,528 20,497
customer accounts	16,706	3,790						20,497

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commerci	al Banking			
						Gains/(losses) on		
						disposal of		
		Turkey from Europe				subsidiaries,		
		to Middle East and	US Runoff Portfolio .	IV and Associates to		associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>		to Corporate Centre		Insurance to RBWM	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	117	21					(18)	120
Net fee income	54	3					(6)	51
Net trading income	14		-	_	-	-	(1)	15
Other income	2	2	•				(2)	13
Net operating income before loan impairment charges and other credit risk provisions	187	26					(27)	186
Loan impairment (charges)/recoveries and other credit risk provisions	11	(5)						6
Net operating income	198			-			(27)	192
Total operating expenses	(76)						9	(89)
Operating profit	122	(1)		-	-		(18)	103
Share of profit in associates and joint ventures	40			(40)				
Profit before tax	162	(1)		(40)			(18)	103
		, ,					· · ·	
Significant Items								
oga.i. iciiz								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe				-				
Gain on disposal of our membership interest in Visa - US								
Own credit spread				-				
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
LICs								
Trading results from disposed-of operations in Brazil								
Operating expenses								
Costs associated with portfolio disposals				-				
Costs to achieve		(1)						(1)
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
		(1)						(1)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil				-				
	-							
Profit/(loss) before tax								
Revenue	_	_	_	_	_	_	_	
LICs		-		-				- (4)
Operating expenses		(1)						(1)
Share of profit in associates and joint ventures								
		(1)						(1)
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	13,298			-	-	-	(3,341)	12,958
Customer accounts	10,411	760	-	-	-		(1,935)	9,236
CUSCOTTOL DECOUNTS	10,411	700					(1,730)	7,230

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Global Bankin	g and Markets			
					*	Gains/(losses) on		
						disposal of		
		Turkey from Europe	Balance Sheet			subsidiaries,		
		to Middle East and	Management to		JV and Associates to as			
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre			Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	122	24	(48)				17	115
Net fee income	50	3			-	-	7	60
Net trading income	54	8	(2)		-	-	1	61
Other income	2	8	(8)					2
Net operating income before loan impairment charges and other credit risk provisions	228	43	(58)				25	238
Loan impairment (charges)/recoveries and other credit risk provisions	8							8
Net operating income	236	43	(58)				25	246
Total operating expenses	(61)	(10)	5				(8)	(74)
Operating profit	175	33	(53)				17	172
Share of profit in associates and joint ventures	56	-	(00)		(56)			
Profit before tax	231	33	(53)	-	(56)		17	172
Front before tax	231	33	(33)		(50)		- 17	172
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe	-							
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
Trading results from disposed of operations in brazil					-			
LICs								
Trading results from disposed-of operations in Brazil								
frauling results if official poseuror operations in brazil							<u>:</u>	
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve								
Costs to establish UK ring-fenced bank		-				-		
Impairment of GPB - Europe goodwill	-							
Regulatory (provisions)/releases in GPB	-							
Settlements and provisions in connection with legal matters								-
UK customer redress programmes		-				-		-
Trading results from disposed-of operations in Brazil								
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								-
								-
Profit/(loss) before tax								
Revenue								
LICS	-							
Operating expenses								
Share of profit in associates and joint ventures								
,		-				-		-
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	10,225	729	-	-	-	-	3,341	14,295
Customer accounts	7,768	672	(45)	-	-	-	1,935	10,330

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			G	Global Private Banking	1		
					Gains/(losses) on		
					disposal of		
		Turkey from Europe	Balance Sheet		subsidiaries,		
		to Middle East and	Management to	JV and Associates to			
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income		1	-				1
Net fee income							-
Net trading income		1					1
Other income							-
Net operating income before loan impairment charges and other credit risk provisions		2					2
Loan impairment (charges)/recoveries and other credit risk provisions							
Net operating income		2					2
Total operating expenses		(1)					(1)
Operating profit		1					1
Share of profit in associates and joint ventures	3			(3)			
Profit before tax	3	1		(3)			1
				(0)			
Significant Items							
og.mean tens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges				-			
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil		-					
							-
LICs							
Trading results from disposed-of operations in Brazil							-
Operating expenses							
Costs associated with portfolio disposals		-					-
Costs to achieve		-					-
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	-						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue		_	_	_	_		_
LICS	_	-	-	-	_		
Operating expenses				-			
Operating expenses  Share of profit in associates and joint ventures							-
share of profit in associates and joint ventures							
						-	
Reference Character Date							
Balance Sheet Data		_	_	_			_
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)		2	-				2
Customer accounts		284	-	-		-	284

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Other / Corpo	orate Centre			
	Other Originally	elimination		Business Reclassifications to			
Quarter ended 30 Jun 2016	Reported Or	riginally Reported <sup>1</sup> \$m	North Africa <sup>2</sup> \$m	Corporate Centre \$m	Other Reallocations \$m	Restated \$m	Total \$m
Net interest income	4	3	(8)	48	1	48	464
Net fee income	(1)		-	-	(1)	(2)	183
Net trading income	1	(3)	8	2		8	100
Other income	25	(20)		8	3	16	30
Net operating income before loan impairment charges and other credit risk provisions	29	(20)		58	3	70	777
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	(1)	(1)	(49)
Net operating income	29	(20)	-	58	2	69	728
Total operating expenses  Operating profit	(37)	20	(4)	(5) 53	2	(26)	(383)
Share of profit in associates and joint ventures	3		(4)	122	2	125	125
Profit before tax	(5)	-	(4)	175	2	168	470
	(6)		(.)			100_	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					
Fair value movements on non-qualifying hedges		-					
Gain on disposal of our membership interest in Visa - Europe							11
Gain on disposal of our membership interest in Visa - US Own credit spread	(3)	-				(3)	(3)
Portfolio disposals	(3)					(3)	(3)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	(3)					(3)	8
LICs							
Trading results from disposed-of operations in Brazil							
						-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)					(1)	(16)
Costs to establish UK ring-fenced bank							(/
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters		-					
UK customer redress programmes							
Trading results from disposed-of operations in Brazil				-			
	(1)			<u> </u>	-	(1)	(16)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
		-		-		-	
Profit/(loss) before tax							
Revenue	(3)					(3)	8
LICs	(0)					(0)	
Operating expenses	(1)					(1)	(16)
Share of profit in associates and joint ventures							
	(4)	-	-	-		(4)	(8)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	3	-	-	-		3	35,786
Customer accounts	209	-	-	45	(1)	253	40,600

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Retail Banking and W	ealth Management			
						Gains/(losses) on		
						disposal of		
		Turkey from Europe				subsidiaries,		
		to Middle East and	US Runoff Portfolio	JV and Associates to	Insurance from	associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>		to Corporate Centre		Commercial Banking	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	151	34						185
Net fee income	41	32					(1)	72
Net trading income	13	2					(1)	
		2					•	15
Other income	16					(13)	2	5
Net operating income before loan impairment charges and other credit risk provisions	221	68				(13)	1	277
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	(13)					(1)	(43)
Net operating income	192	55				(13)		234
Total operating expenses	(127)	(84)					(1)	(212)
Operating profit	65	(29)				(13)	(1)	22
Share of profit in associates and joint ventures	21	(27)	-		-	(13)	(1)	
				(21)				
Profit before tax	86	(29)		(21)		(13)	(1)	22
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals				-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
	-							
LICs								
Trading results from disposed-of operations in Brazil								
Trading results from disposed-or operations in Brazil								
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve								
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
Profit/floor) hadora toy								
Profit/(loss) before tax								
Revenue								
LICs					-			
Operating expenses								
Share of profit in associates and joint ventures								
•								
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
			\$III	əm	\$III	\$III	əlli	
Loans and advances to customers (net)	6,299	2,533						8,832
Customer accounts	17,180	4,261						21,441

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commerci	ial Banking			
	•					Gains/(losses) on		
						disposal of		
		Turkey from Europe				subsidiaries,		
		to Middle East and	US Runoff Portfolio	V and Associates to		associates and joint		
Quarter ended 31 Mar 2016	Originally Reported		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m			\$m		\$m		\$m
Net interest income	116		<b>4</b> 111	****	ψIII			124
			•				(18)	
Net fee income	65						(11)	57
Net trading income	14	1					(1)	14
Other income	2						(2)	
Net operating income before loan impairment charges and other credit risk provisions	197	30					(32)	195
Loan impairment (charges)/recoveries and other credit risk provisions	1	(5)						(4)
Net operating income	198						(32)	191
Total operating expenses	(77)		-	-	-	-	7	(93)
Operating profit	121						(25)	98
Share of profit in associates and joint ventures	39			(39)				-
Profit before tax	160	2		(39)			(25)	98
Significant Items								
ogcar. No								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-							
Fair value movements on non-qualifying hedges	-							
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals	-							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-							
Trading results from disposed-of operations in Brazil								
LICs								
Trading results from disposed-of operations in Brazil								
Trauling results from disposed-or operations in Brazil		<u>_</u>	<u>_</u>				<del></del>	
Operating expenses								
Costs associated with portfolio disposals	-							
Costs to achieve	(1)	(3)						(4)
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters	-							
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
3	(1)	(3)						(4)
		(3)						(4)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
Profit/(loss) before tax								
Revenue								
LICs	-							-
Operating expenses	(1)	(3)						(4)
Share of profit in associates and joint ventures								
	(1)	(3)						(4)
		(0)						(1)
Balance Sheet Data								
	_		_	_	_	_		_
At 31 Mar 2016	\$m		\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	13,667						(3,617)	13,405
Customer accounts	10,950	744			-		(2,013)	9,681

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Banking and Markets							
					•	Gains/(losses) on		
						disposal of		
		Turkey from Europe	Balance Sheet			subsidiaries,		
		to Middle East and	Management to		JV and Associates to a			
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre			Other Reallocations	Restated
Nick Internal Income	\$m	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income Net fee income	121 59	20 3	(52)				18	107 74
			-				12	
Net trading income	81	11	(7)				1	86
Other income	16_	1_	(1)			-		16
Net operating income before loan impairment charges and other credit risk provisions	277	35	(60)			-	31	283
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	277	35	(60)			<del></del>	(1)	(1) 282
Total operating expenses	(65)	(10)	(60)				(8)	(78)
Operating profit	212	25	(55)		<del></del>	<del></del>	22	204
Share of profit in associates and joint ventures	63	25	(55)		(63)		22	204
Profit before tax	275	25	(55)		(63)	<del></del>	22	204
Profit before tax		25	(55)	<u> </u>	(63)		22	204
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges						-		
Gain on disposal of our membership interest in Visa - Europe						-		
Gain on disposal of our membership interest in Visa - US								
Own credit spread						-		
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
		-		-		-		
LICs								
Trading results from disposed-of operations in Brazil								
reality results from disposed of operations in Statis	-							-
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve								
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters		-				-		-
UK customer redress programmes								
Trading results from disposed-of operations in Brazil		-				-		
Share of profit in associates and joint ventures								
Trading results from disposed of operations in Brazil	-		-	-		-	· · ·	
		-		-		-	•	
Des Chiller of his form how								
Profit/(loss) before tax Revenue								
kevenue LICs								
Operating expenses								
Share of profit in associates and joint ventures	:							
share of profit in associates and joint ventures	<del></del>							<del></del>
							*	
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	10,317	700	-			-	3,618	14,635
Customer accounts	7,299	841	(99)	-		-	2,012	10,053

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			(	Global Private Bankin	9		
					Gains/(losses) on	l	l l
					disposal of	•	
		Turkey from Europe	Balance Sheet		subsidiaries,		
		to Middle East and	Management to	JV and Associates to			
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	North Africa <sup>2</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income		-					-
Net fee income							
Net trading income							
Other income							-
Net operating income before loan impairment charges and other credit risk provisions							
Loan impairment (charges)/recoveries and other credit risk provisions							
Net operating income							
Total operating expenses							
Operating profit							
Share of profit in associates and joint ventures	2	_		(2)			
Profit before tax	2		-	(2)	-	-	-
The state of the s				(2)			
Significant Items							
signilian tens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges						•	
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	·						
LICs							
Trading results from disposed-of operations in Brazil							
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters		-		_		-	
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
Hading results from disposed-or operations in brazil		<u>-</u>	<u>.</u>			<del></del>	<del></del>
			<u> </u>				
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
		-					
Profit/(loss) before tax							
Revenue							-
LICs				-	-	-	-
Operating expenses							
Share of profit in associates and joint ventures			-				
	-						
	-						
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	2	-	-	-		2
Customer accounts	•	291				•	291
Castornel accounts	-	291					291

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Other / Corpt	Ji ate centre			
		Inter-seament	Turkey from Europe	Business			
	Other Originally	elimination					
Quarter ended 31 Mar 2016		Originally Reported <sup>1</sup>	North Africa <sup>2</sup>		Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m		\$m	\$m
Net interest income	(1)	3	(11)	52		43	459
Net fee income	(1)		` .			(1)	202
Net trading income	1	(3)	11	7		16	131
Other income	28	(20)		14		22	43
Net operating income before loan impairment charges and other credit risk provisions	27	(20)		73		80	835
Loan impairment (charges)/recoveries and other credit risk provisions		(20)			2	2	(46)
Net operating income	27	(20)		73		82	789
Total operating expenses	(31)	20	(8)	(5)		(22)	(405)
Operating profit	(4)	- 20	(8)	68		60	384
Share of profit in associates and joint ventures			(0)	125		125	125
Profit before tax	(4)		(8)	193	4	185	509
Tront before tax	(4)		(6)	173	4	103	307
Significant Items							
Symbol tens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							-
							-
Gain on disposal of our membership interest in Visa - Europe							-
Gain on disposal of our membership interest in Visa - US	- 8					-	- 8
Own credit spread	8					8	8
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Trading results from disposed-of operations in Brazil	-	-		-	· · · · · · ·	-	
	8	-		-		8	8
LICs							
Trading results from disposed-of operations in Brazil							
				-			
Operating expenses							
Costs associated with portfolio disposals	-		-			-	-
Costs to achieve	(1)		(6)			(7)	(11)
Costs to establish UK ring-fenced bank							-
Impairment of GPB - Europe goodwill		-					
Regulatory (provisions)/releases in GPB		-		-			
Settlements and provisions in connection with legal matters		-		-			
UK customer redress programmes							-
Trading results from disposed-of operations in Brazil						-	
	(1)		(6)			(7)	(11)
	<u> </u>						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			-
	-					-	
Profit/(loss) before tax							
Revenue	8					8	8
LICS							-
Operating expenses	(1)		(6)			(7)	(11)
Share of profit in associates and joint ventures							`
	7		(6)			1	(3)
			(0)		·	<del></del>	(5)
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	ĮIII	\$III	şiii	şiii	(1)	(1)	36,873
Customer accounts	215			99	1	315	41.781
Gustomici accounts	215	•	•	77	'	313	41,/01

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Retail Banking and Wealth Management								
						Gains/(losses) on			
						disposal of			
		urkey from Europe			Insurance from	subsidiaries,			
	1	to Middle East and	US Runoff Portfolio	JV and Associates to	Commercial	associates and joint			
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	North Africa	<sup>2</sup> to Corporate Centre	Corporate Centre	Banking	ventures	Other Reallocations	Restated	
	\$m	\$m	n \$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	148	34			****	****	****	182	
Net fee income	47	30						77	
					•		•		
Net trading income	5	2						7	
Other income	6	1						7	
Net operating income before loan impairment charges and other credit risk provisions	206	67						273	
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(30)	) -				1	(60)	
Net operating income	175	37					1	213	
Total operating expenses	(136)	(82)					(2)	(220)	
Operating profit	39	(45)					(1)	(7)	
Share of profit in associates and joint ventures	32	(10)	,	(32)			(1)		
Profit before tax	71	(45)	) -	(32)		-	(1)	(7)	
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
Gain on the partial sale of shareholding in Industrial Bank		-							
Own credit spread	-							-	
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-	-	
Trading results from disposed-of operations in Brazil									
								-	
LICs									
Trading results from disposed-of operations in Brazil									
	-							-	
Operating expenses									
Costs to achieve	(3)							(3)	
Costs to establish UK ring-fenced bank								-	
Regulatory (provisions)/releases in GPB									
Restructuring and other related costs									
Settlements and provisions in connection with legal matters		-							
UK customer redress programmes	-							-	
Trading results from disposed-of operations in Brazil								-	
	(3)	-		-	-			(3)	
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
Trading results from disposed of operations in Brazili		-							
Profit/(loss) before tax									
Revenue	-								
LICs									
Operating expenses	(3)							(3)	
Share of profit in associates and joint ventures	(5)							(5)	
	(3)			-				(3)	
	(3)						•	(3)	
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m		\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,374	2,563						8,937	
Customer accounts	17,172	4,247						21,419	

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

reporties.

2 Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# MENA

				Commerci	al Banking			
	·					Gains/(losses) on		
						disposal of		
		urkey from Europe				subsidiaries,		
			US Runoff Portfolio .			associates and joint		
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	North Africa	to Corporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Restated
	\$m	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Net interest income	115	29					(14)	130
Net fee income	55	5					(7)	53
Net trading income	15	1			_		(2)	14
Other income	6						(3)	3
Net operating income before loan impairment charges and other credit risk provisions	191	35			<del></del>		(26)	200
							(20)	
Loan impairment (charges)/recoveries and other credit risk provisions	(119)	(4)						(123)
Net operating income	72	31					(26)	77
Total operating expenses	(90)	(23)					6	(107)
Operating profit	(18)	8					(20)	(30)
Share of profit in associates and joint ventures	38			(38)				
Profit before tax	20	8		(38)			(20)	(30)
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges		-						
Gain on the partial sale of shareholding in Industrial Bank		-		-				
Own credit spread								
Portfolio disposals	-							-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil	-							
	-							
LICs								
Trading results from disposed-of operations in Brazil				-				
		-					-	<u> </u>
Operating expenses								
Costs to achieve	(5)							(5)
Costs to establish UK ring-fenced bank								
Regulatory (provisions)/releases in GPB								
Restructuring and other related costs								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
	•							
Trading results from disposed-of operations in Brazil	- (5)							
	(5)	-		-				(5)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
		-						-
Profit/(loss) before tax								
Revenue								
LICs	_	_	_	_	_	_	_	_
Operating expenses	(5)							(5)
	(5)							(5)
Share of profit in associates and joint ventures								-
	(5)						-	(5)
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	13,695	3,730					(3,602)	13,823
Customer accounts	12,192	860					(2,405)	10,647
							,	.,

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

reporties.

2 Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# MENA

				Global Banking	and Markets			
		Turkey from Europe	Balance Sheet			Gains/(losses) on disposal of subsidiaries,		
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	to Middle East and North Africa <sup>2</sup>	Management to Corporate Centre		JV and Associates to		Other Reallocations	Restated
Quarter ended 31 Dec 2015	Originally Reported \$m		corporate centre \$m	Corporate Centre \$m	Corporate Centre \$m	ventures (	other Reallocations \$m	kestated \$m
Net interest income	117	20	(54)	-	-	-	13	96
Net fee income	62	4	-				7	73
Net trading income	52	11	(4)		-			59
Other income	8	1_	(2)		-			7
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	239	36	(60)				20	235
Net operating income	(15)	36	(60)				20	(15) 220
Total operating expenses	(69)	(12)	5				(7)	(83)
Operating profit	155	24	(55)				13	137
Share of profit in associates and joint ventures	36		-		(35)		(1)	-
Profit before tax	191	24	(55)		(35)		12	137
Significant Items								
Revenue  Debit valuation adjustment ('DVA') on derivative contracts	(1)							(1)
Fair value movements on non-qualifying hedges	(1)							(1)
Gain on the partial sale of shareholding in Industrial Bank								
Own credit spread								
Portfolio disposals		-						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								-
Trading results from disposed-of operations in Brazil	(1)	<del></del>	<u> </u>	<del></del>	<u> </u>	<del></del>	<u> </u>	(1)
LICs Trading results from disposed-of operations in Brazil		-	-	-	-	-		<u>:</u>
Operating expenses Costs to achieve	(2)							(2)
Costs to establish UK ring-fenced bank	(2)							(2)
Regulatory (provisions)/releases in GPB								
Restructuring and other related costs								
Settlements and provisions in connection with legal matters		-						-
UK customer redress programmes		-		-		-		-
Trading results from disposed-of operations in Brazil	- (2)	-		-				- (2)
	(2)	-	-	-				(2)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
	-							-
Profit/(loss) before tax								
Revenue	(1)		-	-		-		(1)
LICs	- (2)							- (2)
Operating expenses Share of profit in associates and joint ventures	(2)							(2)
Share of profit in associates and joint ventures	(3)							(3)
								(0)
Balance Sheet Data								
At 31 Dec 2015	\$m		\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	9,825	704	-				3,602	14,131
Customer accounts	6,901	887	(74)	-		-	2,405	10,119

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

reportive.

2 Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

# MENA

			G	lobal Private Bankin	g		
		Turkey from Europe to Middle East and	Balance Sheet Management to	JV and Associates to	Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Dec 2015	Originally Reported		Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
Net interest income	\$m	n \$m	\$m -	\$m	\$m	\$m	\$m
Net fee income					-		
Net trading income		1			-		1
Other income		-	-	-	-		-
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	-	•			-		1
Net operating income		1	-				<u> </u>
Total operating expenses		(1)					(1)
Operating profit	-		-	-	-		-
Share of profit in associates and joint ventures	3			(3)			<u> </u>
Profit before tax	3	-	-	(3)	-	-	<u> </u>
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges							
Gain on the partial sale of shareholding in Industrial Bank							-
Own credit spread							-
Portfolio disposals		-	-		-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-					-
Trading results from disposed-of operations in Brazil		-	-	-	-	-	<del></del>
LICs							
Trading results from disposed-of operations in Brazil							<u> </u>
		•	-				
Operating expenses							
Costs to achieve		-					-
Costs to establish UK ring-fenced bank					-		-
Regulatory (provisions)/releases in GPB		-			-		-
Restructuring and other related costs Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
							<u> </u>
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
<del> </del>		-					
Profit/(loss) before tax							
Revenue LICs		•				•	-
Operating expenses							-
Share of profit in associates and joint ventures		-	-	-			-
							-
Balance Sheet Data							
At 31 Dec 2015	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	3	-	-	-	-	3
Customer accounts	-	361		-	-		361

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

reporties.

2 Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank pic and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Other / Corp	orate Centre			
	Other Originally	elimination	Turkey from Europe to Middle East and		)		
Quarter ended 31 Dec 2015	Reported \$m	Originally Reported <sup>1</sup> \$m	North Africa <sup>2</sup> \$m	Corporate Centre	Other Reallocations \$m	Restated \$m	Total \$m
Net interest income	şiii 1	4	(11)	54	1	49	457
Net fee income	(1)		-		:	(1)	202
Net trading income	-	(4)	11	4	2	13	94
Other income	22	(22)		2	3	5	22
Net operating income before loan impairment charges and other credit risk provisions	22	(22)	-	60	6	66	775
Loan impairment (charges)/recoveries and other credit risk provisions	22	- (22)		- 60	(1)	(1) 65	(199) 576
Net operating income Total operating expenses	(30)	(22) 22	- (2)	(5)		(12)	(423)
Operating expenses  Operating profit	(8)		(2)	55	8	53	153
Share of profit in associates and joint ventures	-			108	1	109	109
Profit before tax	(8)		(2)	163	9	162	262
Significant Items							
Revenue  Debit valuation adjustment ('DVA') on derivative contracts							(1)
Fair value movements on non-qualifying hedges							(1)
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread	(1)					(1)	(1)
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-					
Trading results from disposed-of operations in Brazil		-	-			-	
LICs Trading results from disposed-of operations in Brazil	(1)			-		(1)	(2)
Operating expenses Costs to achieve	(3)					(3)	(13)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(3)	-				(3)	(13)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil	-		<u>.</u>	-	<u>.</u>	-	
	-						
Profit/(loss) before tax Revenue	(1)		-			(1)	(2)
LICs Operating expenses	(3)					(3)	(13)
Share of profit in associates and joint ventures	(3)					(3)	(13)
	(4)	-	-	-		(4)	(15)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net) Customer accounts	203	-		74		277	36,894 42,823

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

reporties.

2 Comparative data for Europe and MENA have been re-presented to reflect the management oversight provided by the MENA region following the management services agreement entered into by HSBC Bank plc and HSBC Bank Middle East Limited in Q3 2016 in respect of HSBC Bank A.S. (Turkey).

<sup>&</sup>lt;sup>3</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bar	nking and Wealth Man			
					Gains/(losses) on		
					disposal of		
					subsidiaries		
			JV and Associates to		associates and joint		
Quarter ended 31 Dec 2016	Historical Basis to C	orporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	407	(112)				3	298
Net fee income	116	(4)					112
	6	(1)	-	-	-		5
Net trading income							
Other income	54	39					93
Net operating income before loan impairment charges and other credit risk provisions	583	(78)				3	508
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	21				-	(12)
Net operating income	550	(57)				3	496
	(569)	89	-	-	-	(2)	(482)
Total operating expenses					-		
Operating profit	(19)	32				1	14
Share of profit in associates and joint ventures	(1)	-				1	-
Profit before tax	(20)	32				2	14
Significant Items							
Significant tieris							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US	116	(44)				-	72
Own credit spread	-					-	
Portfolio disposals	(86)	86					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil						_	
Trading results from disposed-of operations in prazir	30	42					72
		42					12
LICs							
Trading results from disposed-of operations in Brazil		-					
Operating expenses							
Costs associated with portfolio disposals				-			-
Costs to achieve	(30)	9					(21)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
	•					-	
Settlements and provisions in connection with legal matters							-
UK customer redress programmes		-				-	
Trading results from disposed-of operations in Brazil							
	(30)	9					(21)
	(55)						(2-1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-					-	
	-						
	•						
Profit/(loss) before tax							
							70
Revenue	30	42				-	72
LICs		-					-
Operating expenses	(30)	9				-	(21)
Share of profit in associates and joint ventures							
	-	51					51
		10	-		-		31
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	41,782	(5,464)					36,318
Customer accounts	54,412		_		_		54,412
	37,712	•				-	37,712

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
	·				Gains/(losses) or	1	
					disposal of	f	
					subsidiaries		
		US Runoff Portfolio	IV and Associates to		associates and joint		
Quarter ended 31 Dec 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported
Qualiter ended 31 Dec 2010							
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	290					4	294
Net fee income	115					1	116
Net trading income	8					(1)	7
Other income	11					(.)	11
						-	
Net operating income before loan impairment charges and other credit risk provisions	424	-				4	428
Loan impairment (charges)/recoveries and other credit risk provisions	2					1	3
Net operating income	426					5	431
Total operating expenses	(223)					(1)	(224)
	203	-				4	207
Operating profit							207
Share of profit in associates and joint ventures	3		(2)			(1)	
Profit before tax	206		(2)			3	207
	•						
Significant Items							
Significant items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US						-	
Own credit spread						-	-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						-	
Trading results from disposed-of operations in Brazil							
fracing results from disposed-or operations in brazil							
LICs							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in Brazili							
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(2)					-	(2)
	(-)						(-)
Costs to establish UK ring-fenced bank	•					-	
Impairment of GPB - Europe goodwill						-	
Regulatory (provisions)/releases in GPB	-						-
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil						-	
	(2)					-	(2)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-of operations in brazil	<del></del>						
Profit/(loss) before tax							
Revenue						-	
LICs							
	-					-	
Operating expenses	(2)						(2)
Share of profit in associates and joint ventures	-						-
	(2)						(2)
Balance Sheet Data							
						_	
At 31 Dec 2016	\$m	\$m	\$m				\$m
Loans and advances to customers (net)	38,874	-					38,874
Customer accounts	42,000						42,000

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			GIO	bal Banking and Marl			
					Gains/(losses) or		
					disposal o		
		Balance Sheet			subsidiaries		
		Management to		JV and Associates to			
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	Corporate Centre	ventures	s Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	n \$m	\$m
Net interest income	274	(104)	8			(4)	174
Net fee income	203	(55)	(1)			2	149
Net trading income	111	(16)	(38)			•	57
Other income	(8)	99				(1)	90
Net operating income before loan impairment charges and other credit risk provisions	580	(76)	(31)			(3)	470
Loan impairment (charges)/recoveries and other credit risk provisions	2					-	2
Net operating income	582	(76)	(31)			(3)	472
Total operating expenses	(405)	18	6			(2)	(383)
	177	(58)	(25)				89
Operating profit	177	(58)	(25)			(5)	89
Share of profit in associates and joint ventures						<u> </u>	-
Profit before tax	177	(58)	(25)			(5)	89
Significant Items							
• • • • • • • • • • • • • • • • • • • •							
Revenue							
	(70)						(7)
Debit valuation adjustment ('DVA') on derivative contracts	(7)					-	(7)
Fair value movements on non-qualifying hedges	2	(2)				-	-
Gain on disposal of our membership interest in Visa - Europe	-					-	
Gain on disposal of our membership interest in Visa - US						-	
Own credit spread							
Portfolio disposals							
	•					-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	•					-	
Trading results from disposed-of operations in Brazil						-	
	(5)	(2)				-	(7)
LICs							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-of operations in brazil		-					
Operating expenses							
Costs associated with portfolio disposals	-					-	
Costs to achieve	(4)					-	(4)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
	•					-	
Regulatory (provisions)/releases in GPB						-	
Settlements and provisions in connection with legal matters	-					-	
UK customer redress programmes						-	
Trading results from disposed-of operations in Brazil						-	
3 · · · · · · · · · · · · · · · · · · ·	(4)						(4)
							(-)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil						-	
						-	
	· ·						
Profit/(loss) before tax							
Revenue	(5)	(2)					(7)
	(3)	(2)					(1)
LICs	-						-
Operating expenses	(4)	-					(4)
Share of profit in associates and joint ventures	-					-	-
	(9)	(2)					(11)
							· ·
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	n \$m	\$m
Loans and advances to customers (net)	25,234	(1,595)	(91)	-		•	23,548
Customer accounts	30,760	(6,164)	(1)			-	24,595

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	te Banking		
	·			Gains/(losses) on	ı	
				disposal of		
		Balance Sheet		subsidiaries,		
Over-to	Illete de al Desde		JV and Associates to			D d
Quarter ended 31 Dec 2016	Historical Basis \$m	Corporate Centre	Corporate Centre		Other Reallocations	Reported
Nick Indoorse Income	\$m 50	\$m	\$m	\$m		\$m
Net interest income	50 21	-			4	54
Net fee income						21
Net trading income Other income	3				1	3
	<u>(1)</u> 73				5	78
Net operating income before loan impairment charges and other credit risk provisions	13				5	/8 1
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	74	-			5	79
Total operating expenses	(60)	-				
Operating expenses	14				(1)	(61) 18
		•			4	
Share of profit in associates and joint ventures  Profit before tax	(1)	-			4	(1) 17
Profit Defore tax	13	-	-		4	1/_
Significant Items						
Symbol tens						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
	-					
Gain on disposal of our membership interest in Visa - US Own credit spread						
Portfolio disposals	-					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-					
Trading results from disposed-of operations in Brazil						
rrading results from disposed-of operations in brazil	<del></del>	<del></del>	<del></del>			<del></del>
LICs						
Trading results from disposed-of operations in Brazil						
reading results it official poseuror operations in Brazil	<del></del>			<del></del>	<u>:</u>	
						<u>-</u>
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill	•					
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters	-					
	-					
UK customer redress programmes	-					
Trading results from disposed-of operations in Brazil	<del>- :</del>	-	<del>.</del>	-	· · · · · · · · ·	<del></del>
					<u> </u>	<del></del>
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
rrading results from disposed-of operations in brazil	<del></del>	-		-		<del></del>
					<u> </u>	<del></del>
Drafit //Loca) hafara tau						
Profit/(loss) before tax Revenue						
LICs						-
						-
Operating expenses						-
Share of profit in associates and joint ventures					•	
		-				
Balance Charak Data						
Balance Sheet Data					_	
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,822	-		-	-	5,822
Customer accounts	11,615	-		-		11,615

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Quarter ended 31 Dec 2016	Other Historical Basis	Inter-segment elimination Historical Basis		Other Reallocations	Reported	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	(52)	(4)	208 60	(7)	145 52	965 450
Net trading income	(5)	4	55	(3) 1	60	132
Other income	314	(384)	(138)		(208)	(14)
Net operating income before loan impairment charges and other credit risk provisions	257	(384)	185	(9)	49	1,533
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	(21)	(1)	(21)	(27)
Net operating income	258	(384)	164	(10)	28	1,506
Total operating expenses	(567)	384	(113)	6	(290)	(1,440)
Operating profit	(309)	-	51	(4)	(262)	66
Share of profit in associates and joint ventures	2		2		4	3
Profit before tax	(307)	•	53	(4)	(258)	69
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts			-		-	(7)
Fair value movements on non-qualifying hedges		-	2		2	2
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US			44		44	116
Own credit spread	(116)		- 44		(116)	(116)
Portfolio disposals			(86)		(86)	(86)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-	-			-
Trading results from disposed-of operations in Brazil					-	
	(116)	-	(40)	•	(156)	(91)
LICs						
Trading results from disposed-of operations in Brazil	<del></del>	-		· · · · ·	<u> </u>	
	<del></del>	-		· ·	<del></del>	<del></del>
Operating expenses						
Costs associated with portfolio disposals		-	-		-	-
Costs to achieve	(66)		(9)		(75)	(102)
Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill		-				•
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	(66)		(9)	-	(75)	(102)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		-				
		-			-	-
Profit/(loss) before tax						
Revenue	(116)	-	(40)		(156)	(91)
LICs			-		-	
Operating expenses	(66)	-	(9)		(75)	(102)
Share of profit in associates and joint ventures	(182)	<u> </u>	(49)	<del></del>	(231)	(193)
	(102)		(47)		(201)	(173)
Balance Sheet Data At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	φIII -	<b>3</b> 111	7,150		7,150	111,712
Customer accounts	3	-	6,165	-	6,168	138,790

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Banl	king and Wealth Ma	nagement		
					Gains/(losses) on disposal of subsidiaries,	f ,	
Quarter ended 30 Sep 2016	Originally Reported	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre (	Insurance from Commercial Banking	associates and joint ventures	Other Reallocations	Restated
	\$m	n \$m	\$m	\$m			\$m
Net interest income	444			-	-	3	307
Net fee income Net trading income	127 7			-		•	128 4
Other income	(99)						10
Net operating income before loan impairment charges and other credit risk provisions	479					3	449
Loan impairment (charges)/recoveries and other credit risk provisions	(51)		-	-	-		(41)
Net operating income	428			-		3	408
Total operating expenses  Operating profit	(558)					(1)	(422)
Share of profit in associates and joint ventures	(130)					(1)	(14)
Profit before tax	(129)					1	(14)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-		-	-			-
Fair value movements on non-qualifying hedges				-			-
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals	(119)	) 119		-			-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act			-	-			-
Loss and trading results from disposed-of operations in Brazil	(119)	) 119		-		-	<del></del>
	(117)	,,					
LICs							
Trading results from disposed-of operations in Brazil							
						•	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(60)	) 47		-			(13)
Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill				-			
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	- (40)			-			- (4.0)
	(60)	) 47		-			(13)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			
	-						-
Profit/(loss) before tax							
Revenue	(119)	) 119					
LICs	(117)			-			-
Operating expenses	(60)	) 47		-			(13)
Share of profit in associates and joint ventures	(4.70)			-			- (4.0)
	(179)	) 166	•			-	(13)
Balance Sheet Data	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
At 30 Sep 2016 Loans and advances to customers (net)	\$IT 48,162		\$m -	\$m	\$m	sm -	37,469
Customer accounts	53,830						53,830

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
			JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Sep 2016	Originally Reported			Insurance to RBWM		Other Reallocations	Restated
Net interest income	\$m 319	1 \$m	\$m	\$m	\$m	\$m (21)	\$m 298
Net interest income  Net fee income	130	1				(21)	298 110
Net trading income	9					(21)	9
Other income	6	(1)				(1)	4
Net operating income before loan impairment charges and other credit risk provisions	464					(43)	421
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-				-	(4)
Net operating income	460					(43)	417
Total operating expenses	(252)					18	(234)
Operating profit	208			-		(25)	183
Share of profit in associates and joint ventures	(3)		2	-	-	1	
Profit before tax	205	-	2	-		(24)	183
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US				-			-
Own credit spread							
Portfolio disposals				-			-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil		-	-	-	-	-	
LICs Trading results from disposed-of operations in Brazil	-			-			
Operating expenses							
Costs associated with portfolio disposals Costs to achieve	(1)						(1)
Costs to acriieve  Costs to establish UK ring-fenced bank	(1)					•	(1)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							-
Trading results from disposed-of operations in Brazil							
	(1)	-					(1)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil							
reading results from disposeuror operations in brazil	<del></del>	-		-	-	-	<del></del>
Profit/(loss) before tax							
Revenue		-					-
LICs		-					-
Operating expenses	(1)	-	-	-			(1)
Share of profit in associates and joint ventures	-	-		-			-
	(1)	-		-			(1)
Balance Sheet Data							
At 30 Sep 2016	\$m	sm	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	43,091		şiii -	3111	- ·	(3,994)	39,097
Customer accounts	45,678					(3,693)	41,985
	13,070					(0,0,0)	,

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Banking and Markets									
	•			·	Gains/(losses) on					
					disposal of					
		Balance Sheet			subsidiaries					
		Management to		JV and Associates to						
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre			Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m		\$m			
Net interest income	237	(89)	6			26	180			
Net fee income	254	15		-		21	290			
Net trading income	88	16	(29)	-		1	76			
Other income	44	(19)					25			
Net operating income before loan impairment charges and other credit risk provisions	623	(77)	(23)			48	571			
Loan impairment (charges)/recoveries and other credit risk provisions	(31)					(2)	(33)			
Net operating income	592	(77)	(23)			46	538			
Total operating expenses	(421)	16	6			(19)	(418)			
Operating profit	171	(61)	(17)			27	120			
Share of profit in associates and joint ventures										
Profit before tax	171	(61)	(17)	-		27	120			
Significant Items										
Symican rens										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts	(15)			-	-		(15)			
Fair value movements on non-qualifying hedges							-			
Gain on disposal of our membership interest in Visa - Europe							-			
Gain on disposal of our membership interest in Visa - US	-									
Own credit spread	-									
Portfolio disposals										
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			-			
Loss and trading results from disposed-of operations in Brazil		-					-			
	(15)	-	-	-			(15)			
LICs										
Trading results from disposed-of operations in Brazil										
Operating expenses										
Costs associated with portfolio disposals							-			
Costs to achieve	(4)						(4)			
Costs to establish UK ring-fenced bank	-						-			
Impairment of GPB - Europe goodwill										
Regulatory (provisions)/releases in GPB							-			
Settlements and provisions in connection with legal matters							-			
UK customer redress programmes										
Trading results from disposed-of operations in Brazil							-			
	(4)	-		-			(4)			
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil					-		-			
		-					-			
D 61/0 31 6 4										
Profit/(loss) before tax	(4.5)						(4.5)			
Revenue	(15)						(15)			
LICs		-				•	-			
Operating expenses	(4)						(4)			
Share of profit in associates and joint ventures	(4.0)				-		-			
	(19)	•	-	-		•	(19)			
Balance Sheet Data										
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	21,876	(475)	(95)			3,994	25,300			
Customer accounts	28,730	(5,612)	(1)			3,693	26,810			

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priv	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
			JV and Associates to			
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre			Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	53		-			53
Net fee income	21					21
Net trading income	3	-			(1)	2
Other income	1				1	2
Net operating income before loan impairment charges and other credit risk provisions	78	-				78
Loan impairment (charges)/recoveries and other credit risk provisions	(2)					(2)
Net operating income	76					76
Total operating expenses	(57)					(57)
Operating profit	19					19
Share of profit in associates and joint ventures	1					1
Profit before tax	20	-				20
FIGUR DETOTE LAX						20
Clariff and them.						
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed-of operations in Brazil						
2005 and trading research from disposed of operations in Grazin						
LICs						
Trading results from disposed-of operations in Brazil	<del></del>					
						-
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
reading results from dispessed of operations in Brazili						
Character of the Character and Indiana and						
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Profit/(loss) before tax						
Revenue		-		-		-
LICs						
Operating expenses						
Share of profit in associates and joint ventures						
•	-					
	-					
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
	6,163	ĮIII	şiii -	şiii	ĮIII	6,163
Loans and advances to customers (net)		-				
Customer accounts	13,203					13,203

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Ot	her / Corporate Cent	re		
Quarter ended 30 Sep 2016	Other Originally	Inter-segment elimination Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
addition chica 30 3cp 2010	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(30)	(4)	223	(8)	181	1,019
Net fee income	(54)		(17)		(71)	478
Net trading income	(2)	4	16	-	18	109
Other income	407	(385)	(89)	-	(67)	(26)
Net operating income before loan impairment charges and other credit risk provisions	321	(385)	133	(8)	61	1,580
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	321	(385)	(10) 123	(6)	(8) 53	1,492
Total operating expenses	(521)	385	(159)	2	(293)	(1,424)
Operating profit	(200)		(36)	(4)	(240)	68
Share of profit in associates and joint ventures	(1)		(2)		(3)	(2)
Profit before tax	(201)		(38)	(4)	(243)	66
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-			-	(15)
Fair value movements on non-qualifying hedges					-	
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US	- (4)				- (4)	- (4)
Own credit spread Portfolio disposals	(4)		(119)		(4) (119)	(4) (119)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act			(117)		(117)	(117)
Loss and trading results from disposed-of operations in Brazil						
	(4)	-	(119)	-	(123)	(138)
LICs						
Trading results from disposed-of operations in Brazil						
	-				-	
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(114)		(47)		(161)	(179)
Costs to establish UK ring-fenced bank	-		-		-	
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB			-		-	
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil	(114)	-	(47)	•	(1/1)	(179)
	(114)	•	(47)		(161)	(179)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
		-		•		
Profit/(loss) before tax						
Revenue	(4)		(119)		(123)	(138)
LICs	-		-		,	
Operating expenses	(114)	-	(47)		(161)	(179)
Share of profit in associates and joint ventures		-				
	(118)		(166)	-	(284)	(317)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)		-	11,263		11,263	119,292
Customer accounts	3	-	5,613	-	5,616	141,444

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ba	nking and Wealth Ma	nagement		
					Gains/(losses) or	1	
					disposal o		
					subsidiaries		
		US Runoff Portfolio			associates and join		
Quarter ended 30 Jun 2016		to Corporate Centre		Commercial Banking		Other Reallocations	Restated
	\$m		\$m	\$m	\$m		\$m
Net interest income	470	(166)				3	307
Net fee income	117						117
Net trading income	22	(3)	-				19
Other income	91	(80)					11
Net operating income before loan impairment charges and other credit risk provisions	700	(249)				3	454
Loan impairment (charges)/recoveries and other credit risk provisions	(15)						(15)
Net operating income	685	(249)				3	439
Total operating expenses	(1,113)					(1)	(406)
Operating profit	(428)		_			2	33
Share of profit in associates and joint ventures	(420)	437				-	33
Profit before tax	(428)	459	<del></del>	<del></del>	<del></del>	2	33
FIGHT Delote tax	(426)	439					33
Claudina A Harra							
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-						
Fair value movements on non-qualifying hedges	2	(4)				2	
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals	68	(68)					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	70	(72)				2	
		()					
LICs							
Trading results from disposed-of operations in Brazil							
Hauling results from disposed-of operations in brazil	<del></del>					<del></del>	<del></del>
Operating expenses							
Costs associated with portfolio disposals							-
Costs to achieve	(18)	15					(3)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill	-						
Regulatory (provisions)/releases in GPB	-						
Settlements and provisions in connection with legal matters	(587)	587					
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(605)	602					(3)
							• • • • • • • • • • • • • • • • • • • •
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
rading research dispersed or operations in States							-
Profit/(loss) before tax							
	70	(70)				2	
Revenue	70	(72)				2	
LICs							-
Operating expenses	(605)	602					(3)
Share of profit in associates and joint ventures						<u> </u>	
	(535)	530				2	(3)
	·						
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	1 \$m	\$m
Loans and advances to customers (net)	49,666	(11,945)					37,721
Customer accounts	53,950						53,950
	,						

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Jun 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income	318					(23)	294
Net fee income	130 10			-		(19)	111 9
Net trading income Other income	5					(1)	5
Net operating income before loan impairment charges and other credit risk provisions	463		<del></del>	<u>:</u>	<del></del>	(43)	419
Loan impairment (charges)/recoveries and other credit risk provisions	(56)					1	(55)
Net operating income	407					(42)	364
Total operating expenses	(254)					14	(240)
Operating profit	153	(1)				(28)	124
Share of profit in associates and joint ventures	(2)		2				
Profit before tax	151	(1)	2	-		(28)	124
Significant Items							
Revenue Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil			-		-		-
		-	-	-	-		
LICs							
Trading results from disposed-of operations in Brazil							
Trading results if on anyosed of operations in Statin							-
							_
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(2)	-					(2)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
·· <del></del>	(2)	) -					(2)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-			-	-	-	-
Profit/(loss) before tax Revenue							
Revenue LICs		-	-		-	•	-
Operating expenses	(2)	٠	-				(2)
Share of profit in associates and joint ventures	(2,	, -					(2)
	(2)	) -					(2)
Balance Sheet Data							
At 30 Jun 2016	\$m		\$m	\$m	\$m		\$m
Loans and advances to customers (net)	44,952		-	-		(4,807)	40,145
Customer accounts	45,180					(3,734)	41,446

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Banking and Markets									
				Ť	Gains/(losses) on					
					disposal of					
		Balance Sheet			subsidiaries					
		Management to		JV and Associates to						
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre			Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m		\$m			
Net interest income	268	(98)	5	-		27	202			
Net fee income	250	15		-		17	282			
Net trading income	94	12	(25)	-		1	82			
Other income	70	(50)				11	21			
Net operating income before loan impairment charges and other credit risk provisions	682	(121)	(20)			46	587			
Loan impairment (charges)/recoveries and other credit risk provisions	(219)	1				1	(217)			
Net operating income	463	(120)	(20)	-		47	370			
Total operating expenses	(429)	18	7	-		(18)	(422)			
Operating profit	34	(102)	(13)			29	(52)			
Share of profit in associates and joint ventures	-						-			
Profit before tax	34	(102)	(13)			29	(52)			
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts	(9)						(9)			
Fair value movements on non-qualifying hedges	(1)	1								
Gain on disposal of our membership interest in Visa - Europe										
Gain on disposal of our membership interest in Visa - US										
Own credit spread										
Portfolio disposals				•		•				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	•									
	•									
Trading results from disposed-of operations in Brazil	(10)	1					(9)			
	(10)	I					(9)			
LICs										
Trading results from disposed-of operations in Brazil										
							-			
Operating expenses										
Costs associated with portfolio disposals				-			-			
Costs to achieve	(2)						(2)			
Costs to establish UK ring-fenced bank				-			-			
Impairment of GPB - Europe goodwill				-			-			
Regulatory (provisions)/releases in GPB										
Settlements and provisions in connection with legal matters										
UK customer redress programmes										
Trading results from disposed-of operations in Brazil										
. 2	(2)						(2)			
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil										
Trading Todato from disposed of operations in Statin		-					-			
Profit/(loss) before tax										
Revenue	(10)	1					(9)			
LICs	(10)	'					(7)			
	- (2)									
Operating expenses	(2)						(2)			
Share of profit in associates and joint ventures										
	(12)	1		-	-	•	(11)			
Balance Sheet Data						_				
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m		\$m			
Loans and advances to customers (net)	21,557	(412)	(102)			4,807	25,850			
Customer accounts	29,359	(7,409)	(1)	-		3,735	25,684			

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priv	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
				associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	49		-	-		49
Net fee income	22					22
Net trading income	2				1	3
Other income	23				(1)	22
Net operating income before loan impairment charges and other credit risk provisions	96					96
Loan impairment (charges)/recoveries and other credit risk provisions	1					1
Net operating income	97					97
Total operating expenses	(63)					(63)
Operating profit	34					34
Share of profit in associates and joint ventures						
Profit before tax	34					34
1.6/1.26/16/16		<u>_</u>				37
Significant Items						
Significant No.						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil				-		
				-		
LICs						
Trading results from disposed-of operations in Brazil						
						-
Operating expenses						
Costs associated with portfolio disposals						-
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-or operations in Brazil						
						<u>_</u>
Profit/(locs) hefere tay						
Profit/(loss) before tax						
Revenue						
LICs		-				
Operating expenses						
Share of profit in associates and joint ventures	-			-		-
	-			-		-
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,333	-			-	6,333
Customer accounts	13,660	-				13,660

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Other Originally	Inter-segment elimination	Business Reclassifications to			
Quarter ended 30 Jun 2016		Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
	\$m	\$m	\$m		\$m	\$m
Net interest income	(9)	(4)	260	(7)	240	1,092
Net fee income Net trading income	10	4	(15) 16	2 (1)	(13) 29	519 142
Other income	399	(383)	130	(1)	146	205
Net operating income before loan impairment charges and other credit risk provisions	400	(383)	391	(6)	402	1,958
Loan impairment (charges)/recoveries and other credit risk provisions			(1)		(3)	(289)
Net operating income	400	(383)	390	(8)	399	1,669
Total operating expenses	(505)	383	(733)	5	(850)	(1,981)
Operating profit	(105)	-	(343)		(451)	(312)
Share of profit in associates and joint ventures		-	(2)		(2)	(2)
Profit before tax	(105)		(345)	(3)	(453)	(314)
Significant Items						
Revenue						(0)
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	9		3	(2)	10	(9) 10
Gain on disposal of our membership interest in Visa - Europe	,		3	(2)	10	10
Gain on disposal of our membership interest in Visa - US						
Own credit spread	(47)	-			(47)	(47)
Portfolio disposals			68		68	68
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-			-	
Trading results from disposed-of operations in Brazil	(38)	-	71	(2)	31	22
LICs						
Trading results from disposed-of operations in Brazil					-	
		-			-	-
Operating expenses						
Costs associated with portfolio disposals Costs to achieve	(50)		(15)		(65)	(72)
Costs to establish UK ring-fenced bank	(50)		(15)		(65)	(12)
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters			(587)		(587)	(587)
UK customer redress programmes						
Trading results from disposed-of operations in Brazil					-	
	(50)	-	(602)		(652)	(659)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Profit/(loss) before tax						
Revenue	(38)		71	(2)	31	22
LICs	()			-	-	
Operating expenses	(50)		(602)		(652)	(659)
Share of profit in associates and joint ventures			-		-	
	(88)	•	(531)	(2)	(621)	(637)
Balance Sheet Data At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	\$m 1	\$m	\$m 12,459	əM -	\$m 12,460	\$m 122,509
Customer accounts	3		7,410	(1)	7,412	142,152
	-		,	,	,	,

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ran	king and Wealth Ma	nagement		
			Retail ball	king and wearth was	Gains/(losses) on		
					disposal of		
					subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 31 Mar 2016		to Corporate Centre		Commercial Banking		Other Reallocations	Restated
Not between the constraints of t	\$m		\$m	\$m	\$m		\$m 297
Net interest income Net fee income	516 104	(222)				3	106
Net trading income	(86)					•	29
Other income						•	
Net operating income before loan impairment charges and other credit risk provisions	<u>21</u> 555	(13)	<u>:</u>			3	440
Loan impairment (charges)/recoveries and other credit risk provisions	(116)					3	(19)
Net operating income	439	(21)				3	421
Total operating expenses	(526)					(1)	(389)
Operating profit	(87)		<del></del>		<del>.</del>	2	32
Share of profit in associates and joint ventures	(67)	117				2	32
Profit before tax	(87)		<del></del>		<del></del>	2	32
FIGHT Delote tax	(67)	117					32
Significant Items							
Significant tens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges	(119)						
Gain on disposal of our membership interest in Visa - Europe	()						
Gain on disposal of our membership interest in Visa - Ldi ope							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	(119)	119					
LICs							
Trading results from disposed-of operations in Brazil							
j							
Operating expenses							
Costs associated with portfolio disposals	-						
Costs to achieve	(30)	22					(8)
Costs to establish UK ring-fenced bank	-						-
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							-
Settlements and provisions in connection with legal matters							-
UK customer redress programmes							-
Trading results from disposed-of operations in Brazil							-
	(30)	22					(8)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							-
Profit/(loss) before tax							
Revenue	(119)	119					
LICs							
Operating expenses	(30)	22					(8)
Share of profit in associates and joint ventures							
	(149)	141		-			(8)
Balance Sheet Data							
At 31 Mar 2016	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	50,307	(12,955)	-			•	37,352
Customer accounts	54,786	-	-	-	-		54,786

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Mar 2016		to Corporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Restated
	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	328 125					(25) (16)	304 111
Net trading income	7					(16)	7
Other income	18						13
Net operating income before loan impairment charges and other credit risk provisions	478					(41)	435
Loan impairment (charges)/recoveries and other credit risk provisions	(72)					2	(70)
Net operating income	406	(2)				(39)	365
Total operating expenses	(247)					16	(231)
Operating profit	159	(2)		-		(23)	134
Share of profit in associates and joint ventures		-	-		-	- (00)	
Profit before tax	159	(2)		-	-	(23)	134
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-	-	-	-	-	-
Fair value movements on non-qualifying hedges		-			-		-
Gain on disposal of our membership interest in Visa - Europe				-	-		-
Gain on disposal of our membership interest in Visa - US							
Own credit spread Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
							-
LICs							
Trading results from disposed-of operations in Brazil				-	-		
		-					
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill				-			
Regulatory (provisions)/releases in GPB							-
Settlements and provisions in connection with legal matters							-
UK customer redress programmes							
Trading results from disposed-of operations in Brazil					<del></del>		<del></del>
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue							-
LICs Operating expenses						•	
Share of profit in associates and joint ventures							
onaro or pronem associates and joint ventures	<del></del>					<del></del>	<del></del>
Balance Sheet Data							
At 31 Mar 2016	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	45,350		-	-		(5,209)	40,141
Customer accounts	43,415					(3,370)	40,045

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Banking and Markets							
				, , , , , , , , , , , , , , , , , , ,	Gains/(losses) on		U .
					disposal of		
		Balance Sheet			subsidiaries,		
	,	Management to		JV and Associates to			
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	245	(92)	6			30	189
Net fee income	197	14				16	227
Net trading income	160	37	15				212
Other income	69	(51)		-			18
Net operating income before loan impairment charges and other credit risk provisions	671	(92)	21			46	646
Loan impairment (charges)/recoveries and other credit risk provisions	(140)	(1)				(2)	(143)
Net operating income	531	(93)	21			44	503
Total operating expenses	(406)	17	7			(19)	(401)
Operating profit	125	(76)	28			25	102
Share of profit in associates and joint ventures	-						
Profit before tax	125	(76)	28			25	102
	-	· · ·	•				·
Significant Items							
·							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	22						22
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread		-		-		-	
Portfolio disposals		-		-		-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Hading results from disposed-or operations in brazil	22	<del></del>	<u>.</u>	<del></del>		<del></del>	22
							22
110-							
LICs							
Trading results from disposed-of operations in Brazil							
	<u>-</u>	-		-	-	•	-
Operating expenses							
Costs associated with portfolio disposals	-						
Costs to achieve	-			-		•	
Costs to establish UK ring-fenced bank	-						-
Impairment of GPB - Europe goodwill	-						
Regulatory (provisions)/releases in GPB	-						-
Settlements and provisions in connection with legal matters	-						-
UK customer redress programmes	-						
Trading results from disposed-of operations in Brazil							
							-
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			-
	-						
Profit/(loss) before tax							
Revenue	22						22
LICs							
Operating expenses	-						
Share of profit in associates and joint ventures							
,	22		-				22
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	23,168	(1,180)	(106)	-	VIII	5,209	27,091
Customer accounts	27,820	(10,948)	(106)			3,370	20,241
customer accounts	21,020	(10,940)	(1)			3,310	20,241

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
				associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	53	-	-			53
Net fee income	26	-				26
Net trading income	2					2
Other income	1					1
Net operating income before loan impairment charges and other credit risk provisions	82					82
Loan impairment (charges)/recoveries and other credit risk provisions						
Net operating income	82					82
Total operating expenses	(63)					(63)
Operating profit	19					19
Share of profit in associates and joint ventures	"					
Profit before tax	19	<del></del>	<del></del>		<del></del>	19
Fruit before tax						19
Continue						
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe		-				
Gain on disposal of our membership interest in Visa - US						
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
····9						
LICs						
Trading results from disposed-of operations in Brazil			<u>.</u>		<del></del>	<del></del>
Operating expenses						
Costs associated with portfolio disposals				-		
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill		-				
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
····9						
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		-			-	<u>_</u>
Profit/(loss) before tax						
Revenue						
LICs				-		-
Operating expenses						
Share of profit in associates and joint ventures						
·	-					-
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,183	\$III	ΨIII	<b>\$111</b>	ΨIII	6,183
Customer accounts	13,801				•	13,801
Castonici accounts	13,001					13,001

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Quarter ended 31 Mar 2016		Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
Net laterant la comp	\$m	\$m	\$m 307	\$m	\$m	\$m
Net interest income Net fee income	8 (1)	(6)	307	(8)	301 (19)	1,144 451
Net treding income	(10)	6	(167)		(171)	79
Other income	570	(359)	69		280	320
Net operating income before loan impairment charges and other credit risk provisions	567	(359)	191	(8)	391	1,994
Loan impairment (charges)/recoveries and other credit risk provisions	307	(337)	(96)	(0)	(96)	(328)
Net operating income	567	(359)	95	(8)	295	1,666
Total operating expenses	(419)	359	(162)	4	(218)	(1,302)
Operating profit	148		(67)	(4)	77	364
Share of profit in associates and joint ventures			-			-
Profit before tax	148		(67)	(4)	77	364
Significant Items						
Revenue Debit valuation adjustment ("DVA") on derivative contracts						22
Fair value movements on non-qualifying hedges			(119)		(119)	(119)
Gain on disposal of our membership interest in Visa - Europe			(117)		()	(,
Gain on disposal of our membership interest in Visa - US						
Own credit spread	149				149	149
Portfolio disposals					-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
	149		(119)		30	52
LICs						
Trading results from disposed-of operations in Brazil	<u>.</u>	-		•		
					-	
Operating expenses Costs associated with portfolio disposals						
Costs to achieve	(19)		(22)		(41)	(49)
Costs to establish UK ring-fenced bank	(17)		(22)		(,	(17)
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						-
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil					-	
	(19)		(22)		(41)	(49)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		-	-		-	
	<del></del>	-		-		<del></del>
Profit/(loss) before tax Revenue	149		(119)		30	52
LICs						
Operating expenses	(19)	-	(22)		(41)	(49)
Share of profit in associates and joint ventures	130		(141)	-	(11)	3
			(141)		(11)	
Balance Sheet Data At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	14,241	-	14,241	125,008
Customer accounts	23		10,949		10,972	139,845

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bank	ing and Wealth Mar	nagement		
	·				Gains/(losses) on		
					disposal of		
				Insurance from	subsidiaries,		
Overhal and old M. Dec 2005	Out-to-all- Domesto		JV and Associates to		associates and joint	Oth D II N	D t. t. d
Quarter ended 31 Dec 2015		1 to Corporate Centre		Banking		Other Reallocations	Restated
war and the second seco	\$n		\$m	\$m	\$m	\$m	\$m
Net interest income	521					(1)	278
Net fee income	131				-		131
Net trading income	106						2
Other income	(218			<u> </u>		(2)	11
Net operating income before loan impairment charges and other credit risk provisions	540	, ,		-		(3)	422
Loan impairment (charges)/recoveries and other credit risk provisions	(48				-		(22)
Net operating income	492			-	-	(3)	400
Total operating expenses	(969				-	15	(421)
Operating profit	(477	) 444		-	-	12	(21)
Share of profit in associates and joint ventures							<u> </u>
Profit before tax	(477	) 444				12	(21)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges	32	(32)					
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals	(214	214					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
nating results from aspected of operations in Brazili	(182	182					
	(102	., 102					
LICs							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-or operations in Brazil							<del></del>
Operating expenses							
Costs to achieve	(26	) 20					(6)
	(20	) 20					(0)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB		-					
Restructuring and other related costs	-						
Settlements and provisions in connection with legal matters	(350	) 350		-			-
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							-
	(376	370		-			(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							-
							-
Profit/(loss) before tax							
Revenue	(182	182					
LICs							
Operating expenses	(376	) 370					(6)
Share of profit in associates and joint ventures		-					-
	(558	552					(6)
Balance Sheet Data							
At 31 Dec 2015	\$n	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	53,737			-			35,477
Customer accounts	51,685						51,685
	31,003		-	-	_	-	0.,000

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking	1		
				,	Gains/(losses) on		
					disposal of		
					subsidiaries,		
Overday and all the AME	Outstanding Demonstrati	US Runoff Portfolio		I to DDMA	associates and joint	Mb DII	D. state d
Quarter ended 31 Dec 2015		to Corporate Centre		Insurance to RBWIV		ther Reallocations	Restated
Mak Inharant Innana	\$n 343		\$m	\$m	n \$m	\$m	\$m
Net interest income	343 125					(28)	315
Net fee income						(16)	110
Net trading income	8				-		8
Other income	18				-		14_
Net operating income before loan impairment charges and other credit risk provisions	494			-	-	(44)	447
Loan impairment (charges)/recoveries and other credit risk provisions	(234		-	-		1 (18)	(233)
Net operating income	260			-	-	(43)	214
Total operating expenses	(281)					15	(266)
Operating profit	(21)			-		(28)	(52)
Share of profit in associates and joint ventures	(1)		3				2
Profit before tax	(22)	) (3)	3			(28)	(50)
Significant Items							
Revenue  Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges					•		
Gain on the partial sale of shareholding in Industrial Bank					•		
							-
Own credit spread							-
Portfolio disposals							-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Trading results from disposed-of operations in Brazil		-				-	
					•	•	
LICs							
Trading results from disposed-of operations in Brazil							-
							-
Operating expenses							
Costs to achieve	(7,	-					(7)
Costs to establish UK ring-fenced bank							-
Regulatory (provisions)/releases in GPB							-
Restructuring and other related costs							-
Settlements and provisions in connection with legal matters							
UK customer redress programmes							-
Trading results from disposed-of operations in Brazil							<u> </u>
	(7)						(7)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
							-
Profit/(loss) before tax							
Revenue							-
LICs							-
Operating expenses	(7	) -					(7)
Share of profit in associates and joint ventures		-					-
	(7	) -	<u> </u>	-	· · · · · · · · · · · · · · · · · · ·	<u> </u>	(7)
Balance Sheet Data							
At 31 Dec 2015	\$m	n \$m	\$m	\$m	n \$m	\$m	\$m
Loans and advances to customers (net)	40,696					(5,178)	35,518
Customer accounts	45,475					(3,595)	41,880

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet Management to	Lamoni Cradit to	IV and Associates to	subsidiaries,		
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	IV and Associates to Corporate Centre		Other Reallocations	Restated
Qualiter ended 31 Det 2013	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	201	(93)	4	ŞIII	\$III	29	141
Net fee income	213	17	-			16	246
Net trading income	15	15	(26)			10	4
Other income	48	(25)	(20)				23
Net operating income before loan impairment charges and other credit risk provisions	477	(86)	(22)	<u>_</u>		45	414
Loan impairment (charges)/recoveries and other credit risk provisions	(49)	(00)	(22)			(1)	(50)
Net operating income	428	(86)	(22)	<u>:</u>	-	44	364
Total operating expenses	(399)	19	16			(19)	(383)
Operating profit	29	(67)	(6)	<u>:</u>		25	(19)
Share of profit in associates and joint ventures	27	(07)	(0)	-		23	(17)
Profit before tax	29	(67)	(6)	<u>_</u>		25	(19)
FIGHT DETOTE LAX		(07)	(0)			23	(17)
Significant Items							
ogmical None							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(17)						(17)
Fair value movements on non-qualifying hedges	(2)	2					
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	(19)	2					(17)
LICs							
Trading results from disposed-of operations in Brazil	<del></del>						
Operating expenses							
Costs to achieve	(2)						(2)
Costs to establish UK ring-fenced bank	(2)						(2)
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
Trading reserve from any posses of experience for the first state in	(2)						(2)
	(2)						(-)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							-
	-						-
Profit/(loss) before tax							
Revenue	(19)	2					(17)
LICs	-						-
Operating expenses	(2)		-	-			(2)
Share of profit in associates and joint ventures	(04)	-	-	-		•	(10)
	(21)	2	-	-	-	· ·	(19)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	27,940	(456)	(108)	-		5,178	32,554
Customer accounts	24,182	(6,886)	(1)			3,595	20,890
			• • •				

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Private Banking								
				Gains/(losses) on					
				disposal of					
		Balance Sheet		subsidiaries,					
		Management to	JV and Associates to	associates and joint					
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	54					54			
Net fee income	27					27			
Net trading income	2			_		2			
Other income	(6)					(6)			
Net operating income before loan impairment charges and other credit risk provisions	77					77			
Loan impairment (charges)/recoveries and other credit risk provisions	4			-	-	4			
Net operating income	81			<del></del>		81			
Total operating expenses	(72)					(72)			
	9		<del></del>	<del></del>	<u> </u>	9			
Operating profit	9								
Share of profit in associates and joint ventures									
Profit before tax	9	-				9			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
Gain on the partial sale of shareholding in Industrial Bank									
Own credit spread									
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil									
Trading results from disposed-or operations in Brazil						-			
LICs									
Trading results from disposed-of operations in Brazil		-							
Operating expenses									
Costs to achieve									
Costs to establish UK ring-fenced bank									
Regulatory (provisions)/releases in GPB									
Restructuring and other related costs	-					-			
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil									
	-								
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
rrading results from disposed-of operations in brazil									
Profit/(loss) before tax									
Revenue		-							
LICs									
Operating expenses		-							
Share of profit in associates and joint ventures	-								
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	6,478					6,478			
Customer accounts	13,807					13,807			
	.,								

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Ot	her / Corporate Cent	tre		
Quarter ended 31 Dec 2015		Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
Net interest income	\$m 3	\$m (6)	\$m 331	\$m	\$m 328	\$m 1,116
Net fee income	2	(0)	(18)	-	(16)	498
Net trading income	10	6	115		131	147
Other income	386	(397)	(202)	2	(211)	(169)
Net operating income before loan impairment charges and other credit risk provisions	401	(397)	226	2	232	1,592
Loan impairment (charges)/recoveries and other credit risk provisions		-	(26)		(26)	(327)
Net operating income	401	(397)	200	2	206	1,265
Total operating expenses	(495)	397	(568)		(677)	(1,819)
Operating profit	(94)	-	(368)		(471)	(554)
Share of profit in associates and joint ventures			(3)		(3)	(1)
Profit before tax	(94)		(371)	(9)	(474)	(555)
Significant Items						
Revenue Debit valuation adjustment ('DVA') on derivative contracts						(17)
Fair value movements on non-qualifying hedges			30		30	30
Gain on the partial sale of shareholding in Industrial Bank						
Own credit spread	(16)				(16)	(16)
Portfolio disposals		-	(214)		(214)	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil	-			-		
	(16)	-	(184)		(200)	(217)
LICs						
Trading results from disposed-of operations in Brazil					-	
		-			-	-
Operating expenses Costs to achieve	(30)		(20)		(E0)	(4.5)
Costs to achieve  Costs to establish UK ring-fenced bank	(30)		(20)		(50)	(65)
Regulatory (provisions)/releases in GPB						
Restructuring and other related costs						
Settlements and provisions in connection with legal matters			(350)		(350)	(350)
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	(30)		(370)		(400)	(415)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil			-		-	
			-		<u> </u>	
Profit/(loss) before tax						
Revenue	(16)		(184)		(200)	(217)
LICs	(10)		(104)		(200)	(217)
Operating expenses	(30)		(370)		(400)	(415)
Share of profit in associates and joint ventures	(00)		(0,0)		(100)	(110)
,	(46)		(554)		(600)	(632)
Balance Sheet Data At 31 Dec 2015	<b>A</b>	*	*	ė	¢	<b>A</b>
Loans and advances to customers (net)	\$m	\$m	\$m 18,824	\$m	\$m 18,824	\$m 128,851
Customer accounts	3		6,887	•	6,890	135,152
outonic accounts	3		0,007	•	0,070	133,132

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

## Latin America

	Retail Banking and Wealth Management							
					Gains/(losses) or			
					disposal of			
		110 D 66 D 46 - 11 -	JV and Associates to		subsidiaries			
Quarter ended 31 Dec 2016	Historical Pasis	s to Corporate Centre		Insurance to RBWM	associates and joint	Other Reallocations	Reported	
Qualiter ended 31 Dec 2016	nistoricai basi: \$m						keported \$m	
Net interest income	344		φIII	3111	φIII		344	
Net fee income	74					(1)	73	
Net trading income	18					(1)	18	
Other income	8			•		2	10	
Net operating income before loan impairment charges and other credit risk provisions	444	<del></del>				1	445	
Loan impairment (charges)/recoveries and other credit risk provisions	(113)					(1)	(114)	
Net operating income	331		<del></del>			- (1)	331	
Total operating expenses	(316)			•		1	(315)	
Operating expenses	15					1	16	
Share of profit in associates and joint ventures	1					(1)		
Profit before tax	16					- (1)	16	
non solo tu							10	
Significant Items								
organical North								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
mating results from disposed of operations in State.							-	
	-							
LICs								
Trading results from disposed-of operations in Brazil								
	-							
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve	(4)	) -					(4)	
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
Trading results from disposed of operations in Statis	(4)	) .					(4)	
		,					(.)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
							-	
	-							
Profit/(loss) before tax								
Revenue								
LICs								
Operating expenses	(4)	) -					(4)	
Share of profit in associates and joint ventures	-							
1	(4	) -					(4)	
							· · · · · · · · · · · · · · · · · · ·	
Balance Sheet Data								
At 31 Dec 2016	\$m	n \$m	\$m	\$m	\$m	sm	\$m	
Loans and advances to customers (net)	5,790	-					5,790	
Customer accounts	11,531	-					11,531	

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

## Latin America

				Commercial Banking			
				•	Gains/(losses) on disposal of subsidiaries,		
Quarter ended 31 Dec 2016	Historical Basi		JV and Associates to	Insurance to RBWM	associates and joint	Other Reallocations	D
Quarter ended 31 Dec 2016	HISTORICAI BASI \$n	s to Corporate Centre n \$m		Insurance to RBWW		\$m	Reported \$m
Net interest income	113		-	-	-	1	114
Net fee income	25		-			-	25
Net trading income	7					-	7
Other income	<u>3</u>			<u> </u>	<u> </u>	- 1	149
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	(11						(11)
Net operating income	137			-		1	138
Total operating expenses	(109	) -				(1)	(110)
Operating profit	28						28
Share of profit in associates and joint ventures				-	-	-	
Profit before tax	28		<u> </u>	<u> </u>	-	-	28
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US Own credit spread						•	
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Trading results from disposed-of operations in Brazil				-			<u>.</u>
				-			-
LICs							
Trading results from disposed-of operations in Brazil							
	-	-		-		-	-
Operating expenses							
Costs associated with portfolio disposals Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB		-			-	-	
Settlements and provisions in connection with legal matters							
UK customer redress programmes		-		-	-	-	-
Trading results from disposed-of operations in Brazil		-	-	-	-	-	<del></del>
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
				-			
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses					-		
Share of profit in associates and joint ventures				-	-	-	-
				-		-	
Balance Sheet Data							
At 31 Dec 2016	\$n	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,609	-			-		6,609
Customer accounts	5,563		-	-	-		5,563

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

## Latin America

			Glo	bal Banking and Mark	kets		
				Gains/(losses) on			
				disposal of			
		Balance Sheet		subsidiaries,			
				associates and joint			
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre		Other Reallocations	Reported	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	71	(14)					57
Net fee income	18						18
Net trading income	40	(3)					37
Other income	6	(2)				1	5
Net operating income before loan impairment charges and other credit risk provisions	135	(19)				1	117
Loan impairment (charges)/recoveries and other credit risk provisions	1					(1)	
Net operating income	136	(19)					117
Total operating expenses	(83)	6				(2)	(79)
Operating profit	53	(13)	<del></del>			(2)	38
		(13)					
Share of profit in associates and joint ventures	(1)		-			1	
Profit before tax	52	(13)				(1)	38
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	1						1
Fair value movements on non-qualifying hedges	(2)	2					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				•			
				•			
Trading results from disposed-of operations in Brazil							
	(1)	2					1
LICs							
Trading results from disposed-of operations in Brazil							-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(5)						(5)
Costs to establish UK ring-fenced bank	(-)						(-)
Impairment of GPB - Europe goodwill							
				•			
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes						-	-
Trading results from disposed-of operations in Brazil							
	(5)						(5)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
							-
Profit/(loss) before tax							
Revenue	(1)	2	_	_	_		1
		2					
LICs	- (5)						- (5)
Operating expenses	(5)						(5)
Share of profit in associates and joint ventures	-	-					-
	(6)	2					(4)
		·	·	·			
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	4,525						4,525
Customer accounts	3,316	(224)					3,092
	5,510	(==4)					0,072

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
				associates and joint		
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre		Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income		-		-	-	-
Net fee income			-			
Net trading income	1					1
Other income	(1)					(1)
Net operating income before loan impairment charges and other credit risk provisions						
Loan impairment (charges)/recoveries and other credit risk provisions						
Net operating income	-					
Total operating expenses	1					1
Operating profit	1					1
Share of profit in associates and joint ventures	1					1
Profit before tax	2					2
						-
Significant Items						
ogan						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil				-		
		-		-		-
LICs						
Trading results from disposed-of operations in Brazil						
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
·						
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-or operations in Brazil						
Profit/(loss) before tax						
Revenue						
LICs						
Operating expenses						
Share of profit in associates and joint ventures			·		· ·	-
		-		-		
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net)	29					29
Customer accounts	83		-			83

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		UI.	nei / corporate cent			
Quarter ended 31 Dec 2016  Net interest income Net fee income Net trading income Other income Net operating income before loan impairment charges and other credit risk provisions Loan impairment (charges)/recoveries and other credit risk provisions Net operating income Total operating expenses Operating profit Share of profit in associates and joint ventures Profit before tax	Other Historical Basis \$m (5) (1) 68 62 - (89) (27) (1) (28)	Inter-segment elimination Historical Basis \$m\$ (16)	Business Reclassifications to Corporate Centre <sup>1</sup> Sm 14 2 2 19 6) 13 13	Other Reallocations  Sm (1) 1 - (3) (3) 2 (1) 2 1 - 1	Reported \$m (8) - 19 4 15 2 17 (30) (13) (1) (14)	Total \$m 507 116 82 211 726 (123) 603 (533) 70 .
Significant Items						
Revenue  Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in VIsa - Europe  Gain on disposal of our membership interest in VIsa - US  Own credit spread  Portfolio disposals  (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act  Trading results from disposed-of operations in Brazil	- - - - - - -		(2)		(2)	1 (2) · · · · · · · · · · · · · · · · · · ·
LICs Trading results from disposed-of operations in Brazil	<u>.                                    </u>	-		-	<u>.</u>	
Operating expenses Costs associated with portfolio disposals Costs to achieve Costs to establish UK ring-fenced bank Impairment of GPB - Europe goodwill Regulatory (provisions/releases in GPB Settlements and provisions in connection with legal matters UK customer redress programmes Trading results from disposed-of operations in Brazil	(12)	- - - - - -			(12) - - - - - - - (12)	(21) 
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil	-	-	-	-	-	
Profit/(Joss) before tax Revenue LICs Operating expenses Share of profit in associates and joint ventures	(12) - (12)	- - - -	(2) - - - (2)		(2) - (12) - (14)	(1) - (21) - (22)
Balance Sheet Data At 31 Dec 2016 Loans and advances to customers (net) Customer accounts	\$m - -	\$m - -	\$m - 224	\$m - -	\$m - 224	\$m 16,953 20,493

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bank	ing and Wealth Ma	nagement		
				•	Gains/(losses) on disposal of subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 30 Sep 2016		to Corporate Centre				Other Reallocations	Restated
Net interest income	\$m 347		\$m	\$m	\$m	\$m	\$m 347
Net fee income	79						79
Net trading income	13						13
Other income	(741)				770	(1)	28
Net operating income before loan impairment charges and other credit risk provisions	(302)				770	(1)	467
Loan impairment (charges)/recoveries and other credit risk provisions	(121)					1	(120)
Net operating income	(423)			-	770	-	347
Total operating expenses	(296)					(2)	(298)
Operating profit Share of profit in associates and joint ventures	(719)				770	(2)	49
Profit before tax	(720)		<del></del>		770	(1)	49
Tront before tax	(720)	· ·			770	(1)	47
Significant Items							
Revenue  Poblit valuation adjustment (TDVA) on desiration contracts							
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges					-	•	-
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil	(770)				770 770		
LICs	(770)	·	-	-	770	-	<u> </u>
Trading results from disposed-of operations in Brazil	<del></del>	-					<u>-</u>
		-				-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)	-					(1)
Costs to establish UK ring-fenced bank							-
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
<del></del>	(1)						(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		-					-
				-			
Profit/(loss) before tax							
Revenue	(770)				770		
LICs	(770,				,,,,		
Operating expenses	(1)						(1)
Share of profit in associates and joint ventures	-	-			-	-	-
	(771)				770	-	(1)
Balance Sheet Data							
At 30 Sep 2016	\$m		\$m	\$m	\$m		\$m
Loans and advances to customers (net)	5,890						5,890
Customer accounts	11,155						11,155

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
				Commercial banking	Gains/(losses) on		
					disposal of		
					subsidiaries		
			JV and Associates to		associates and joint		
Quarter ended 30 Sep 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
Not interest income	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income Net fee income	115 28					(2)	113 28
Net trading income	7					•	7
Other income	(535)				541		6
Net operating income before loan impairment charges and other credit risk provisions	(385)		<del>.</del>	<del></del>	541	(2)	154
Loan impairment (charges)/recoveries and other credit risk provisions	(14)				541	(2)	(14)
Net operating income	(399)		<u>:</u>	<del></del>	541	(2)	140
Total operating expenses	(96)			•	341	(2)	(96)
Operating profit	(495)			<del></del>	541	(2)	44
Share of profit in associates and joint ventures	(475)				341	(2)	44
Profit before tax	(495)		<del></del>	<del></del>	541	(2)	44
. Total Bollote day	(473)				341	(2)	
Significant Items							
og.men tens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil	(541)				541		
yy	(541)				541		
LICs							
Trading results from disposed-of operations in Brazil							
	-						
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	-						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						-
Profit/(loss) before tax							
Revenue	(541)				541		-
LICs							-
Operating expenses							-
Share of profit in associates and joint ventures		-					-
	(541)				541		
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	6,700	-	-	-	-	(22)	6,678
Customer accounts	6,417				-	(116)	6,301

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Banking and Markets									
					Gains/(losses) on					
					disposal of					
		Balance Sheet			subsidiaries,					
	1	Management to			associates and joint					
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	77	(22)		-		1	56			
Net fee income	13						13			
Net trading income	34	(3)				1	32			
Other income	(412)	(7)			424		5			
Net operating income before loan impairment charges and other credit risk provisions	(288)	(32)			424	2	106			
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	()					(3)			
Net operating income	(291)	(32)			424	2	103			
Total operating expenses	(71)	5	-	-	727	-	(66)			
	(362)		<u>:</u>	<del></del>	424	2	37			
Operating profit		(27)			424					
Share of profit in associates and joint ventures	1					(1)				
Profit before tax	(361)	(27)			424	1	37			
Significant Items										
Significant North										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts	(2)	-		-			(2)			
Fair value movements on non-qualifying hedges										
Gain on disposal of our membership interest in Visa - Europe	-									
Gain on disposal of our membership interest in Visa - US										
Own credit spread							-			
Portfolio disposals										
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act										
Loss and trading results from disposed-of operations in Brazil	(424)				424					
	(426)				424		(2)			
							(-)			
LICs										
Trading results from disposed-of operations in Brazil										
Operating expenses										
Costs associated with portfolio disposals				-			-			
Costs to achieve							-			
Costs to establish UK ring-fenced bank										
Impairment of GPB - Europe goodwill										
Regulatory (provisions)/releases in GPB										
Settlements and provisions in connection with legal matters		-		_		-				
UK customer redress programmes	-	-		-		•	-			
Trading results from disposed-of operations in Brazil										
	<u>.</u>	-	-	-	·		<u> </u>			
Channel and Ghillian and Jalinka and Jalin										
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil						•				
							-			
Profit/(loss) before tax										
Revenue	(426)				424		(2)			
LICs										
Operating expenses										
Share of profit in associates and joint ventures										
	(426)				424		(2)			
	(120)				121		(2)			
Balance Sheet Data										
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	4,623	(26)		-		22	4,619			
Customer accounts	2,652	(266)				116	2,502			

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking				
	Gains/(losses) on							
				disposal of				
		Balance Sheet		subsidiaries,				
		Management to	JV and Associates to	associates and joint				
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated		
	\$m	\$m	\$m	\$m	\$m	\$m		
Net interest income	1				1	2		
Net fee income	3					3		
Net trading income	(1)					(1)		
Other income	(3)			5		2		
Net operating income before loan impairment charges and other credit risk provisions				5	1	6		
Loan impairment (charges)/recoveries and other credit risk provisions								
Net operating income				5	1	6		
Total operating expenses	(3)				(1)	(4)		
Operating profit	(3)			5		2		
Share of profit in associates and joint ventures	(1)			·		(1)		
Profit before tax	(4)			5		1		
Tront before tax	(4)			3		'		
Significant Items								
Symman rems								
Pour								
Revenue  Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Loss and trading results from disposed-of operations in Brazil	(5)	-		5		-		
	(5)			5		-		
LICs								
Trading results from disposed-of operations in Brazil	-	-		-		-		
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve								
Costs to establish UK ring-fenced bank		-		-		-		
Impairment of GPB - Europe goodwill		-		-				
Regulatory (provisions)/releases in GPB		-		-				
Settlements and provisions in connection with legal matters		-		-				
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil								
	-							
Profit/(loss) before tax								
Revenue	(5)			5				
LICs	(-)			-				
Operating expenses								
Share of profit in associates and joint ventures								
onaro or pront in associates and joint ventures	(5)	<del></del>		5				
	(5)			3				
Balance Sheet Data								
	ė	ė	ė	ė	ė	e		
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	30	-		-		30		
Customer accounts	95					95		

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Other / Corporate Centre					
Quarter ended 30 Sep 2016	Other Originally Reported <sup>1</sup> \$m	Inter-segment elimination Originally Reported <sup>1</sup> \$m	Business Reclassifications to Corporate Centre <sup>2</sup> \$m	Other Reallocations	Restated \$m	Total \$m
Net interest income	\$111	(17)	22	3111	5	523
Net fee income						123
Net trading income		17	3	(1)	19	70
Other income	48	(38)	(1,733)	1	(1,722)	(1,681)
Net operating income before loan impairment charges and other credit risk provisions	48	(38)	(1,708)	-	(1,698)	(965)
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	48	(38)	(1,708)	(1)	(1)	(138)
Total operating expenses	(64)	38	(5)	3	(28)	(492)
Operating profit	(16)	-	(1,713)	2	(1,727)	(1,595)
Share of profit in associates and joint ventures	1				1_	
Profit before tax	(15)		(1,713)	2	(1,726)	(1,595)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						(2)
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US						
Own credit spread						
Portfolio disposals		-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed-of operations in Brazil	(3)	<u> </u>	(1,740)	<u> </u>	(1,743)	(1,743)
LICs	(3)		(1,740)		(1,743)	(1,745)
Trading results from disposed-of operations in Brazil		-				
		-		•		<del></del>
Operating expenses Costs associated with portfolio disposals						
Costs to achieve	(11)				(11)	(12)
Costs to establish UK ring-fenced bank		-			-	
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil		-			-	
	(11)	-			(11)	(12)
Share of profit in associates and joint ventures Trading results from disposed-of operations in Brazil						
y	-					-
Profit/(loss) before tax Revenue	(3)		(1,740)		(1,743)	(1,745)
LICs Operating expenses	(11)				(11)	(12)
Share of profit in associates and joint ventures	(11)	-			(11)	(12)
	(14)	-	(1,740)	-	(1,754)	(1,757)
Balance Sheet Data	_	_	_	_	_	
At 30 Sep 2016 Loans and advances to customers (net)	\$m	\$m	\$m 26	\$m	\$m 26	\$m 17,243
Customer accounts			266		266	20,319
			200		_00	20,017

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ba	nking and Wealth Ma	nagement		
	Gains/(losses) on						
					disposal of	f	
					subsidiaries	,	
			JV and Associates to	Insurance from	associates and joint	t	
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	to Corporate Centre	Corporate Centre	Commercial Banking	ventures	Other Reallocations	Restated
	\$m	\$m	sm \$m	\$m	\$m	\$m	\$m
Net interest income	709						709
Net fee income	166					1	167
Net trading income	18						18
Other income	94					(1)	93
Net operating income before loan impairment charges and other credit risk provisions	987					- (1)	987
Loan impairment (charges)/recoveries and other credit risk provisions	(350)					<u> </u>	(350)
Net operating income	637	-			-		637
Total operating expenses	(726)					(1)	(727)
Operating profit	(89)	-				(1)	(90)
Share of profit in associates and joint ventures							-
Profit before tax	(89)					(1)	(90)
Significant Items							
· ·							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges		_		-		-	
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	524						524
	524						524
LICs							
Trading results from disposed-of operations in Brazil	(245)						(245)
	(245)						(245)
							, , ,
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank						-	
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes		-					
Trading results from disposed-of operations in Brazil	(434)						(434)
	(434)						(434)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
·9 ·							
Profit/(loss) before tax							
	=0.						
Revenue	524						524
LICs	(245)						(245)
Operating expenses	(434)	-					(434)
Share of profit in associates and joint ventures		-	-				
	(155)			-			(155)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	sm \$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,887			-	-	-	5,887
Customer accounts	11,334	•					11,334
customer accounts	11,334						11,334

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
					Gains/(losses) on disposal of subsidiaries,		
Quarter ended 30 Jun 2016	Originally Reported	US Runoff Portfolio to Corporate Centre		Insurance to RBWM	associates and joint	Other Reallocations	Restated
	\$m		\$m	\$m		\$m	\$m
Net interest income	209	-	-	-	-	(2)	207
Net fee income	51			-	-		51
Net trading income	21						21
Other income  Net operating income before loan impairment charges and other credit risk provisions	33					(2)	33 312
Loan impairment (charges)/recoveries and other credit risk provisions	(164)					(2)	(164)
Net operating income	150					(2)	148
Total operating expenses	(182)					1	(181)
Operating profit	(32)	-				(1)	(33)
Share of profit in associates and joint ventures			1		-		1
Profit before tax	(32)		1	<u> </u>	<u>.</u>	(1)	(32)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-	-	-	-	-	-
Fair value movements on non-qualifying hedges				-	-		-
Gain on disposal of our membership interest in Visa - Europe						•	
Gain on disposal of our membership interest in Visa - US Own credit spread							-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	147						147
	147		-	-	-	-	147
LICs							
Trading results from disposed-of operations in Brazil	(160)						(160)
	(160)	-					(160)
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank		-	-	-			-
Impairment of GPB - Europe goodwill				-	-		-
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters  UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(81)						(81)
Trading results from dispessed of operations in Brazili	(81)		-		-	-	(81)
Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil							
Trauling results from disposed of operations in brazil		<del></del>				<del></del>	<del></del>
Profit/(loss) before tax	4.0						1/7
Revenue LICs	147			-			147
Operating expenses	(160)		-	-		•	(160) (81)
Share of profit in associates and joint ventures	(61)						(01)
	(94)	-		-	-	-	(94)
Balance Sheet Data					·		
At 30 Jun 2016	\$m	s \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,623		-	-	-	(33)	6,590
Customer accounts	6,508				-	(199)	6,309

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Banking and Markets								
					Gains/(losses) on	1	U .	
					disposal of	f		
		Balance Sheet			subsidiaries,			
		Management to		JV and Associates to				
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	90	5		-		2	97	
Net fee income	30					1	31	
Net trading income	76	(4)				(1)	71	
Other income	20	(12)					8	
Net operating income before loan impairment charges and other credit risk provisions	216	(11)				2	207	
Loan impairment (charges)/recoveries and other credit risk provisions	(7)	(,				-	(7)	
Net operating income	209	(11)				2	200	
Total operating expenses	(104)	6	-	-		(1)	(99)	
Operating profit	105	(5)	-			1	101	
Share of profit in associates and joint ventures	103	(3)					101	
Profit before tax								
Profit Defore tax	105	(5)			-	1	101	
Significant Items								
Significant tenis								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	(8)						(8)	
Fair value movements on non-qualifying hedges	1	(1)						
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals	•							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil	97	19					116	
	90	18		-	-		108	
LICs								
Trading results from disposed-of operations in Brazil	(9)						(9)	
. J	(9)						(9)	
Operating expenses								
Costs associated with portfolio disposals								
Costs to achieve								
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
	•							
Regulatory (provisions)/releases in GPB							-	
Settlements and provisions in connection with legal matters							-	
UK customer redress programmes							-	
Trading results from disposed-of operations in Brazil	(35)	-		-			(35)	
	(35)						(35)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil				-			-	
	'							
Profit/(loss) before tax								
Revenue	90	18					108	
LICs	(9)						(9)	
Operating expenses	(35)		-		-		(35)	
Share of profit in associates and joint ventures	(33)						(33)	
Share of profit in associates and joint ventures	46	18	-				64	
	40	10	-	-	-		04	
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	5,001	(29)				34	5,006	
Customer accounts	2,584	(433)				200	2,351	
		,						

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
			JV and Associates to	associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	4				(1)	3
Net fee income	5					5
Net trading income	1					1
Other income						
Net operating income before loan impairment charges and other credit risk provisions	10			-	(1)	9
				-		
Loan impairment (charges)/recoveries and other credit risk provisions		-				
Net operating income	10	-	-		(1)	9
Total operating expenses	(7)				1	(6)
Operating profit	3	-	-	-		3
Share of profit in associates and joint ventures						
Profit before tax	3					3
Significant Items						
og.mean tens						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe	-					
Gain on disposal of our membership interest in Visa - US	-					
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil	6	-			-	6
	6					6
LICs						
Trading results from disposed-of operations in Brazil						
rrading results from disposed-of operations in brazil			-		-	
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve						
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						-
Trading results from disposed-of operations in Brazil	(4)					(4)
	(4)					(4)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-					
	-					
Profit/(loss) before tax						
	,					,
Revenue	6	-		-		6
LICs		-		-		
Operating expenses	(4)					(4)
Share of profit in associates and joint ventures						
•	2					2
	-					
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	33	-	- JIII	şiii	\$III	33
	33 94					
Customer accounts	94			-		94

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Oti	ilei / corporate ceriti	-		
	Other Originally	Inter-segment elimination	Business Reclassifications to			
Quarter ended 30 Jun 2016		ginally Reported <sup>1</sup>		Other Reallocations	Restated	Total
Mak lakawak la asawa	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1	(25)	(5)	1	(29)	987 253
Net fee income Net trading income	1	25	4	(2) 1	(1) 31	253 142
Other income	14	(37)	12	1	(10)	124
Net operating income before loan impairment charges and other credit risk provisions	16	(37)	11	1	(9)	1,506
Loan impairment (charges)/recoveries and other credit risk provisions	10	(37)	"		(9)	(521)
Net operating income	16	(37)	11	1	(9)	985
Total operating expenses	(63)	37	(6)		(32)	(1,045)
Operating expenses  Operating profit	(47)	- 37	5	1	(41)	(60)
Share of profit in associates and joint ventures	(47)		(1)		(1)	(00)
Profit before tax	(47)		4	1	(42)	(60)
Tront before tax	(47)			<u> </u>	(42)	(60)
Significant Items						
Revenue Debit valuation adjustment ('DVA') on derivative contracts						(8)
Fair value movements on non-qualifying hedges		-	1		1	1
Gain on disposal of our membership interest in Visa - Europe						-
Gain on disposal of our membership interest in Visa - US						-
Own credit spread						-
Portfolio disposals						-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-		-	-	
Trading results from disposed-of operations in Brazil	(16)	(10)	(19)		(45)	748
	(16)	(10)	(18)		(44)	741
LICs Trading results from disposed-of operations in Brazil			-	-	-	(414) (414)
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(5)	-			(5)	(5)
Costs to establish UK ring-fenced bank						•
Impairment of GPB - Europe goodwill						•
Regulatory (provisions)/releases in GPB						-
Settlements and provisions in connection with legal matters		-				-
UK customer redress programmes						
Trading results from disposed-of operations in Brazil	(11)	10			(1)	(555)
	(16)	10			(6)	(560)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
		-				
Profit/(loss) before tax	<i>(4 · · )</i>	,				<u></u>
Revenue	(16)	(10)	(18)		(44)	741
LICs		-	-			(414)
Operating expenses	(16)	10	-		(6)	(560)
Share of profit in associates and joint ventures		-				
	(32)	-	(18)	-	(50)	(233)
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	29	(1)	28	17,544
Customer accounts		-	433	(1)	432	20,520

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ba	nking and Wealth Ma	nagement		
					Gains/(losses) or	1	
					disposal of	f	
					subsidiaries	,	
		US Runoff Portfolio	JV and Associates to	Insurance from	associates and joint	t	
Quarter ended 31 Mar 2016	Originally Reported	to Corporate Centre	Corporate Centre	Commercial Banking	ventures	Other Reallocations	Restated
	\$m			\$m	\$m	sm	\$m
Net interest income	644						644
Net fee income	144						144
Net trading income	39						39
Other income	34						34
Net operating income before loan impairment charges and other credit risk provisions	861	-					861
Loan impairment (charges)/recoveries and other credit risk provisions	(316)	-					(316)
Net operating income	545						545
Total operating expenses	(654)					(2)	(656)
Operating profit	(109)					(2)	(111)
Share of profit in associates and joint ventures	(107,	'				(=)	(,
Profit before tax	(109)	· ·	<u> </u>	<del></del>	<del></del>	(2)	(111)
Profit before tax	(109				-	(2)	(111)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	462						462
	462						462
LICs							
Trading results from disposed-of operations in Brazil	(217						(217)
Hauling results from disposed of operations in Brazil	(217		<del></del>			<del></del>	(217)
	(217						(217)
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes						•	
Trading results from disposed-of operations in Brazil	(371						(371)
	(371	-					(371)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
3							
B 61/6 31 6 1							
Profit/(loss) before tax							
Revenue	462						462
LICs	(217	-					(217)
Operating expenses	(371						(371)
Share of profit in associates and joint ventures							
	(126						(126)
	(120						(120)
Release Cheet Date							
Balance Sheet Data							
At 31 Mar 2016	\$m			\$m	\$m	1 \$m	\$m
Loans and advances to customers (net)	6,067						6,067
Customer accounts	11,709						11,709

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio			Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Mar 2016		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m		\$m	\$m	\$m		\$m
Net interest income Net fee income	220 52					(2)	218 52
Net trading income	52 25						52 25
Other income	14					(1)	13
Net operating income before loan impairment charges and other credit risk provisions	311					(3)	308
Loan impairment (charges)/recoveries and other credit risk provisions	(120)						(120)
Net operating income	191					(3)	188
Total operating expenses	(168)						(168)
Operating profit	23					(3)	20
Share of profit in associates and joint ventures	(1)						(1)
Profit before tax	22	-	-		-	(3)	19
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-				-	-
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							-
Gain on disposal of our membership interest in Visa - US							-
Own credit spread Portfolio disposals						•	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	142						142
· · · · · · · · · · · · · · · · · · ·	142						142
LICs	(440)						(440)
Trading results from disposed-of operations in Brazil	(113)						(113) (113)
	(113,					•	(113)
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)	) -					(1)
Costs to establish UK ring-fenced bank		-					-
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB				-			
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(74)	-					(74)
Trading results from disposed-of operations in Brazil	(75)		<del></del>	<del></del>		· ·	(75)
	(75)	·					(73)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	(1)		1				
	(1)		1				
Profit/(loss) before tax	***						4.0
Revenue	142						142
LICs Operating expenses	(113)					-	(113)
Operating expenses Share of profit in associates and joint ventures	(75)		1				(75)
on profit in associated and joint ventures	(47)		1	<del></del>		<del></del>	(46)
		,					(10)
Balance Sheet Data							
At 31 Mar 2016	\$m		\$m	\$m	\$m		\$m
Loans and advances to customers (net)	6,795					(27)	6,768
Customer accounts	6,017	-				(238)	5,779

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glo	bal Banking and Mark	cets		
				-	Gains/(losses) or	1	
					disposal o		
		Balance Sheet			subsidiaries		
		Management to		JV and Associates to			
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	104	8				2	114
Net fee income	29	1					30
Net trading income	106	(4)					102
Other income	14	(8)				1	7
Net operating income before loan impairment charges and other credit risk provisions	253	(3)				3	253
Loan impairment (charges)/recoveries and other credit risk provisions	(10)						(10)
Net operating income	243	(3)				3	243
Total operating expenses	(113)	5				(2)	(110)
Operating profit	130	2				1	133
Share of profit in associates and joint ventures		-					
Profit before tax	130	2				1	133
		-					100
Significant Items							
og.man tons							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(27)						(27)
Fair value movements on non-qualifying hedges	1	(1)					(21)
	'	(1)					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread		-					
Portfolio disposals		-					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	128	24					152
	102	23			-		125
LICs	4.0						
Trading results from disposed-of operations in Brazil	(4)						(4)
	(4)	-		-		-	(4)
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(49)	1					(48)
	(49)	1					(48)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						
Profit/(loss) before tax							
Revenue	102	23					125
LICs	(4)						(4)
Operating expenses	(49)	1					(48)
Share of profit in associates and joint ventures	(47)						(40)
and a present and pain tornard	49	24					73
		24					75
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	4,957	(32)	\$III	\$III	411	26	4,951
Customer accounts	2,544	(355)				238	2,427
customer accounts	2,344	(333)				230	2,421

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Private Banking							
			GIODAI PITVA	Gains/(losses) on			
				disposal of			
		Balance Sheet		subsidiaries,			
			JV and Associates to				
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated	
Quarter critica 31 Mai 2010	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	4	\$III	<b>4</b> 111	\$III	\$III	4	
Net fee income	5		-			5	
Net trading income	1					1	
Other income						-	
Net operating income before loan impairment charges and other credit risk provisions	10					10	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-		-		-	
Net operating income	10					10	
Total operating expenses	(7)					(7)	
Operating profit	3					3	
Share of profit in associates and joint ventures							
Profit before tax	3	-	-			3	
FIGHT Delote tax							
81 15 A. I.							
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-			-		-	
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						-	
Trading results from disposed-of operations in Brazil	6					6	
	6					6	
LICs							
Trading results from disposed-of operations in Brazil							
	-						
On anything areas and							
Operating expenses							
Costs associated with portfolio disposals	-						
Costs to achieve	-					-	
Costs to establish UK ring-fenced bank	-						
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(4)					(4)	
rrading results from disposed-of operations in brazil						(4)	
	(4)			-		(4)	
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-						
						-	
Profit/(loss) before tax							
Revenue	6				_	6	
	U	•					
LICs	*	-				-	
Operating expenses	(4)					(4)	
Share of profit in associates and joint ventures						-	
	2					2	
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	42	****	-	-	-	42	
Customer accounts	103	-			-	103	
customer accounts	103					103	

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Oti	nei / corporate centi	e		
	Other Originally	Inter-segment elimination	Business Reclassifications to			
Quarter ended 31 Mar 2016		ginally Reported <sup>1</sup>		Other Reallocations	Restated	Total
Mak lakawak la asawa	\$m	\$m	\$m	\$m	\$m 9	\$m
Net interest income	4 1	13	(8)	•	9	989 231
Net fee income Net trading income	(3)	(13)	(1) 4	•	(12)	155
Other income	(3)	(27)	8	•	(12)	44
Net operating income before loan impairment charges and other credit risk provisions	11	(27)	3	<del></del>	(13)	1,419
Loan impairment (charges)/recoveries and other credit risk provisions	"	(21)	3		(13)	(446)
Net operating income	11	(27)	3	<del></del>	(13)	973
Total operating expenses	(52)	27	(5)	4	(26)	(967)
Operating profit	(41)		(2)	4	(39)	6
Share of profit in associates and joint ventures	(,		(2)		(07)	(1)
Profit before tax	(41)	-	(2)	4	(39)	5
	,		(2)		(07)	
Significant Items						
Revenue						(27)
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges			1	•	1	(27)
Gain on disposal of our membership interest in Visa - Europe		-	1		1	'
Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US						•
Own credit spread		-		•		•
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						_
Trading results from disposed-of operations in Brazil	(10)	(7)	(24)		(41)	721
Training results from any posed of operations in brazili	(10)	(7)	(23)		(40)	695
		(-7	(==)		()	
LICs						
Trading results from disposed-of operations in Brazil						(334)
		-			-	(334)
Operating expenses						
Costs associated with portfolio disposals					-	
Costs to achieve		-	-	-	-	(1)
Costs to establish UK ring-fenced bank						-
Impairment of GPB - Europe goodwill					-	
Regulatory (provisions)/releases in GPB		-	-	-	-	-
Settlements and provisions in connection with legal matters		-			-	-
UK customer redress programmes					-	
Trading results from disposed-of operations in Brazil	(13)	7	(1)		(7)	(504)
	(13)	7	(1)		(7)	(505)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil			(1)		(1)	(1)
			(1)		(1)	(1)
Profit/(loss) before tax	4					
Revenue	(10)	(7)	(23)	-	(40)	695
LICs		-				(334)
Operating expenses	(13)	7	(1)		(7)	(505)
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	(1)
	(23)	-	(25)	-	(48)	(145)
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)		-	32	1	33	17,861
Customer accounts		-	355	-	355	20,373

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ban	king and Wealth Mar	nagement		
					Gains/(losses) or		
					disposal of		
				Insurance from	subsidiaries		
Quarter ended 31 Dec 2015	Originally Poportod	to Corporate Centre	JV and Associates to Corporate Centre	Commercial	associates and joint	t Other Reallocations	Restated
Qualiter ended 31 Dec 2015	Singilially Reported			\$m	\$m		kestateu \$m
Net interest income	686			şiii	- PIII		686
Net fee income	168						168
Net trading income	85						85
Other income	10						10
Net operating income before loan impairment charges and other credit risk provisions	949						949
Loan impairment (charges)/recoveries and other credit risk provisions	(280)						(280)
Net operating income	669				-		669
Total operating expenses	(777)					(2)	(779)
Operating profit	(108)					(2)	(110)
Share of profit in associates and joint ventures						-	-
Profit before tax	(108)	-				(2)	(110)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					-
Fair value movements on non-qualifying hedges							-
Gain on the partial sale of shareholding in Industrial Bank		-					-
Own credit spread							-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Trading results from disposed-of operations in Brazil	485	-					485
	485	-			-		485
LICs							
Trading results from disposed-of operations in Brazil	(197)			-			(197)
	(197)	-		-	-	· ·	(197)
Operating expenses	(10)						(10)
Costs to achieve	(18)	-					(18)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB Restructuring and other related costs							-
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(406)						(406)
Hauling results from disposed-or operations in brazil	(424)					<u>_</u>	(424)
	(121)						(121)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
realing reserves from disposed of operations in Statis				-			-
	-						
Profit/(loss) before tax							
Revenue	485						485
LICs	(197)						(197)
Operating expenses	(424)						(424)
Share of profit in associates and joint ventures	-						
	(136)						(136)
Balance Sheet Data							
At 31 Dec 2015	\$m	sm	n \$m	\$m	\$m	1 \$m	\$m
Loans and advances to customers (net)	5,935						5,935
Customer accounts	12,042				-		12,042

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
				Commercial banking			
					Gains/(losses) or		
					disposal o subsidiaries		
		UC D 66 D 16 - 11 -	N/ A ! A A				
Country and all the Para 2015	Out also all to Don a set of		JV and Associates to		associates and join		D 4 - 4 4
Quarter ended 31 Dec 2015		to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	241		-			(3)	238
Net fee income	57	-				(1)	56
Net trading income	23					(1)	22
Other income	15					(2)	13
Net operating income before loan impairment charges and other credit risk provisions	336						329
Loan impairment (charges)/recoveries and other credit risk provisions	(144)						(144)
	192	<u> </u>			<del></del>		
Net operating income							185
Total operating expenses	(225)						(224)
Operating profit	(33)	-				(6)	(39)
Share of profit in associates and joint ventures							-
Profit before tax	(33)					(6)	(39)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					-
Fair value movements on non-qualifying hedges							-
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	152						152
Trading results from appeared of operations in Brazili	152						152
	132						IJZ
LICs							
Trading results from disposed-of operations in Brazil	(81)						(81)
	(81)						(81)
Operating expenses							
Costs to achieve	(4)						(4)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters	-						
UK customer redress programmes							-
Trading results from disposed-of operations in Brazil	(101)						(101)
	(105)						(105)
	-						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						
Profit (floor) had some have							
Profit/(loss) before tax	450						
Revenue	152						152
LICs	(81)			-			(81)
Operating expenses	(105)						(105)
Share of profit in associates and joint ventures	-						-
	(34)						(34)
	(= -)						(= -)
Balance Sheet Data							
At 31 Dec 2015	ė	· · ·	ė	e		· · · ·	ė
	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	6,719					(43)	6,676
Customer accounts	5,904					(228)	5,676

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
Quarter ended 31 Dec 2015	Out also all to Decrease all	Management to		V and Associates to		ner Reallocations	Restated
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre			
Mak lakawak lawawa	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	114 38	(6)				3	111 39
						1	
Net trading income	(19)	1				(1)	(19)
Other income	6	(6)	-			1	1_
Net operating income before loan impairment charges and other credit risk provisions	139	(11)		-		4	132
Loan impairment (charges)/recoveries and other credit risk provisions	(61)		-			(1)	(62)
Net operating income	78	(11)		-		3	70
Total operating expenses	(144)	7				(2)	(139)
Operating profit	(66)	(4)				1	(69)
Share of profit in associates and joint ventures							
Profit before tax	(66)	(4)	-	-		1	(69)
Classification to the second s							
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(37)						(37)
Fair value movements on non-qualifying hedges							
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	77	15					92
Trading results from disposed of operations in Statin	40	15					55
LICs							
Trading results from disposed-of operations in Brazil	1						11
	1	-					1
Operating expenses							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(65)	2					(63)
Trading results from disposed of operations in brazil	(65)	2				-	(63)
	(03)						(03)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in Statis							
Profit/(loss) before tax							
Revenue	40	15					55
LICs	1						1
Operating expenses	(65)	2		-			(63)
Share of profit in associates and joint ventures					-	<u> </u>	-
	(24)	17			•		(7)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	4,592	(27)	-	-		43	4,608
Customer accounts	3,422	(570)				228	3,080
outroine accounts	3,422	(370)				220	3,000

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Private Banking									
				Gains/(losses) on					
				disposal of					
		Balance Sheet		subsidiaries,					
			JV and Associates to						
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	4					4			
Net fee income	5			-		5			
Net trading income	1					1			
Other income									
Net operating income before loan impairment charges and other credit risk provisions	10					10			
Loan impairment (charges)/recoveries and other credit risk provisions									
Net operating income	10					10			
Total operating expenses	(10)					(10)			
Operating profit						-			
Share of profit in associates and joint ventures	-								
Profit before tax						-			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
Gain on the partial sale of shareholding in Industrial Bank	-								
Own credit spread	-								
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil	7					7			
	7					7			
	-								
LICs									
Trading results from disposed-of operations in Brazil									
	-								
Operating expenses									
Costs to achieve	(2)					(2)			
Costs to establish UK ring-fenced bank									
Regulatory (provisions)/releases in GPB									
Restructuring and other related costs									
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil	(4)	-		-		(4)			
Trading results from disposed-of operations in orazi	(6)		-			(6)			
	(0)	-			-	(0)			
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
reading results from disposed-or operations in brazil									
Profit/(loss) before tax									
Revenue	7					7			
LICS	,	-				,			
Operating expenses	(6)					(6)			
	(0)					(6)			
Share of profit in associates and joint ventures	1		-			1			
	1								
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	47	\$III	\$III	ŞIII	əIII	47			
Customer accounts	102					102			
customer accounts	102				•	102			

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Ot	her / Corporate Cent	re		
		Inter-segment	Business			
	Other Originally	elimination				
Quarter ended 31 Dec 2015	Reported <sup>1</sup>	Originally Reported <sup>1</sup>	Corporate Centre <sup>2</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	4	2	6		12	1,051
Net fee income	(1)	-	-		(1)	267
Net trading income	(5)	(2)	(1)	2	(6)	83
Other income	55	(62)	6	1	-	24
Net operating income before loan impairment charges and other credit risk provisions	53	(62)	11	3	5	1,425
Loan impairment (charges)/recoveries and other credit risk provisions						(485)
Net operating income	53	(62)	11	4	6	940
Total operating expenses	(111)	62	(7)	3 7	(53)	(1,205)
Operating profit Share of profit in associates and joint ventures	(58)			,	(47)	(265)
Profit before tax	(58)		- 4	7	(47)	(265)
Profit before tax	(36)		4	- /	(47)	(265)
Significant Items						
Significant Rens						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						(37)
Fair value movements on non-qualifying hedges						
Gain on the partial sale of shareholding in Industrial Bank						
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil	5	(5)	(15)		(15)	721
	5	(5)	(15)		(15)	684
LICs						
Trading results from disposed-of operations in Brazil						(277)
	-				-	(277)
Operating expenses	(4.5)				(4.5)	(0.0)
Costs to achieve	(15)				(15)	(39)
Costs to establish UK ring-fenced bank						
Regulatory (provisions)/releases in GPB Restructuring and other related costs						
Settlements and provisions in connection with legal matters						•
UK customer redress programmes						
Trading results from disposed-of operations in Brazil	(28)	5	(2)		(25)	(599)
Trading results from disposed-of operations in brazil	(43)	5	(2)	<u>_</u>	(40)	(638)
	(43)		(2)		(40)	(636)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
··						
	-					
Profit/(loss) before tax						
Revenue	5	(5)	(15)		(15)	684
LICs						(277)
Operating expenses	(43)	5	(2)		(40)	(638)
Share of profit in associates and joint ventures						
	(38)		(17)		(55)	(231)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)			27		27	17,293
Customer accounts		-	570		570	21,470

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Ba	nking and Wealth Mar	nagement		
					Gains/(losses) on		
					disposal of		
					subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 31 Dec 2016		to Corporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	780					1	781
Net fee income	252						252
Net trading income	5						5
Other income	68					(1)	67
Net operating income before loan impairment charges and other credit risk provisions	1,105					-	1,105
Loan impairment (charges)/recoveries and other credit risk provisions	(31)						(31)
Net operating income	1,074						
					-	-	1,074
Total operating expenses	(992)		<u> </u>			(79)	(1,071)
Operating profit	82			-	-	(79)	3
Share of profit in associates and joint ventures	1		(1)				
Profit before tax	83		(1)			(79)	3
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges		-		-		-	
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
LICs							
Trading results from disposed-of operations in Brazil							
maing results from aspected of operations in Brazili							
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(68)						(68)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(59)						(59)
Trading results from disposed-of operations in Brazil	(= -,						(,
maing results from aspected of operations in Brazili	(127)						(127)
	(127,						(127)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(127)						(127)
Share of profit in associates and joint ventures	(127,						(127)
share or profit in associates and joint ventures	(127)					-	(127)
	(127,						(127)
Delever Cheek Date							
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	114,699						114,699
Customer accounts	159,936						159,936

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio		commercial banking	Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Dec 2016	Historical Basis	s to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported
<del></del>	\$m		\$m	\$m		\$m	\$m
Net interest income	562					(2)	560
Net fee income	270						270
Net trading income	(1)					-	(1)
Other income	21			-	(9)	3	15
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	852 (34		-	-	(9)	1 (1)	844 (35)
Net operating income	818				(9)	- (1)	809
Total operating expenses	(355)				(7)	(42)	(397)
Operating profit	463				(9)	(42)	412
Share of profit in associates and joint ventures	2		(3)			1	
Profit before tax	465		(3)		(9)	(41)	412
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges			-				-
Gain on disposal of our membership interest in Visa - Europe				-			
Gain on disposal of our membership interest in Visa - US							
Own credit spread							-
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in states							
LICs Trading results from disposed of expertions in Presil							
Trading results from disposed-of operations in Brazil		-	-	-		-	<del></del>
Operating expenses							
Costs associated with portfolio disposals				-			
Costs to achieve	5						5
Costs to establish UK ring-fenced bank				-			
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters							
UK customer redress programmes	(11)	٠					(11)
Trading results from disposed-of operations in Brazil		-					
	(6)	) -		-			(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil				-			
							<u>-</u>
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(6)	) -					(6)
Share of profit in associates and joint ventures			-	-	-	-	-
	(6)	) -		-			(6)
Balance Sheet Data							
At 31 Dec 2016	\$m	n \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	75,751						75,751
Customer accounts	97,121						97,121

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Clol	oal Banking and Mark	kote		
			Gioi	Dai balikiliy allu ivlali	Gains/(losses) or	,	
					disposal of		
		Balance Sheet			subsidiaries		
		Management to	Legacy Credit to	JV and Associates to			
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	188	(87)	40		****		141
Net fee income	(6)	(07)		-		1	(5)
Net trading income	979	(142)	(4)				833
Other income	(169)	193	24			(3)	45
	992		60				
Net operating income before loan impairment charges and other credit risk provisions		(36)				(2)	1,014
Loan impairment (charges)/recoveries and other credit risk provisions	62		(44)			2	20
Net operating income	1,054	(36)	16				1,034
Total operating expenses	(859)	17	13			(81)	(910)
Operating profit	195	(19)	29	-		(81)	124
Share of profit in associates and joint ventures	3			(2)		(1)	
Profit before tax	198	(19)	29	(2)		(82)	124
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(45)						(45)
Fair value movements on non-qualifying hedges	(1)	1					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-of operations in brazil	(46)	1					(45)
	(40)						(43)
LICs							
Trading results from disposed-of operations in Brazil	<del></del>					-	
							-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(72)						(72)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							-
Settlements and provisions in connection with legal matters	22						22
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(50)						(50)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
							-
Profit/(loss) before tax							
Revenue	(46)	1					(45)
LICs	(40)	'				•	(45)
	(5.0)					•	·-
Operating expenses	(50)	-					(50)
Share of profit in associates and joint ventures	- (0.1)					· · · · · · · · · · · · · · · · · · ·	
	(96)	1					(95)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	1 \$m	\$m
Loans and advances to customers (net)	66,676	(927)	(1,321)				64,428
Customer accounts	89,867	108	(851)	-			89,124

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Global Private Banking							
				Gains/(losses) on			
				disposal of			
		Balance Sheet		subsidiaries,			
		Management to .	JV and Associates to	associates and joint			
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Reported	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	50	(1)			1	50	
Net fee income	23					23	
Net trading income	3	(2)			1	2	
Other income	9	(1)			(2)	6	
Net operating income before loan impairment charges and other credit risk provisions	85	(4)			(2)	81	
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	(4)				(2)	
Net operating income	83	(4)			-	79	
Total operating expenses	(62)				(5)	(67)	
Operating profit	21	(4)			(5)	12	
Share of profit in associates and joint ventures						<u> </u>	
Profit before tax	21	(4)			(5)	12	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges		-		-	-		
Gain on disposal of our membership interest in Visa - Europe							
	•						
Gain on disposal of our membership interest in Visa - US							
Own credit spread	-						
Portfolio disposals	-						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-		-		-	
Trading results from disposed-of operations in Brazil							
						-	
	· ·						
LICs							
Trading results from disposed-of operations in Brazil							
3	-						
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	-					-	
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB	-					-	
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
•							
Share of profit in associates and joint ventures							
Trading results from disposed of operations in Brazil		-					
		-		-			
Profit/(loss) before tax							
Revenue		-		-		-	
LICs							
Operating expenses							
Share of profit in associates and joint ventures							
Balance Sheet Data							
	*	*		<b></b>	ė	<b>^</b>	
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,864	-		-		6,864	
Customer accounts	14,354					14,354	

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		01	nei / corporate cent	ie		
		Inter-segment	Business			
	Other Historical	elimination				
Quarter ended 31 Dec 2016	Basis	Historical Basis		Other Reallocations	Reported	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(182)	(6)	48	-	(140)	1,392
Net fee income	(23) (347)	- 6	148	(1)	(24) (194)	516 645
Net trading income Other income	(1,908)	(49)	(207)	(1) 3		(2,028)
Net operating income before loan impairment charges and other credit risk provisions	(2,460)	(49)	(11)		(2,161)	525
Loan impairment (charges)/recoveries and other credit risk provisions	(2,400)	(47)	44	(1)	43	(5)
Net operating income	(2,460)	(49)	33	- (1)	(2,476)	520
Total operating expenses	(2,442)	49	(30)		(2,216)	(4,661)
Operating profit	(4,902)	- 7/	3	207	(4,692)	(4,141)
Share of profit in associates and joint ventures	(1)		6	207	5	5
Profit before tax	(4,903)		9	207	(4,687)	(4,136)
	(1)1-2-7				(1,55.7	(1,125)
Significant Items						
Revenue  Politi rejustion edicatment (PNA) on desirative contracts						(45)
Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges	(310)		(1)		(311)	(45) (311)
Gain on disposal of our membership interest in Visa - Europe	(310)	-	(1)		(311)	(311)
Gain on disposal of our membership interest in Visa - Lucope						
Own credit spread	(1,539)				(1,539)	(1,539)
Portfolio disposals	(1,007)				(1,007)	(1,007)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil	-					
	(1,849)		(1)		(1,850)	(1,895)
LICs						
Trading results from disposed-of operations in Brazil						
					<u>.</u>	
Operating expenses						
Costs associated with portfolio disposals	-				-	((54)
Costs to achieve	(516)	-			(516)	(651)
Costs to establish UK ring-fenced bank	(76)	-			(76)	(76)
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB		-				
Settlements and provisions in connection with legal matters	•					22
UK customer redress programmes						(70)
Trading results from disposed-of operations in Brazil	-					(70)
Trading results from disposed of operations in brazil	(592)	-			(592)	(775)
	(372)				(372)	(113)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
·· <del>···································</del>						
	•					
Profit/(loss) before tax						
Revenue	(1,849)		(1)		(1,850)	(1,895)
LICs						
Operating expenses	(592)				(592)	(775)
Share of profit in associates and joint ventures	-					
	(2,441)		(1)		(2,442)	(2,670)
Balance Sheet Data At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	108	-	2.248	φIII -	2.356	264.098
Customer accounts	100		743		743	361,278
castomer accounts	•		743	•	143	301,270

Other / Corporate Centre

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bankii	ng and Wealth Mana	gement		
					Gains/(losses) on disposal of subsidiaries,		
Overtice and all 20 Cor 2004	Out-to-the Demonstrati		JV and Associates to		associates and joint	4b DII4b	D. data d
Quarter ended 30 Sep 2016	Originally Reported \$m		Corporate Centre Co \$m	mmercial Banking \$m	ventures O \$m	ther Reallocations \$m	Restated \$m
Net interest income	813	-	<b>4</b> 111	-	- ·	(1)	812
Net fee income	275					-	275
Net trading income	27			-			27
Other income	47					1	48
Net operating income before loan impairment charges and other credit risk provisions	1,162	-	-	-		-	1,162
Loan impairment (charges)/recoveries and other credit risk provisions	(33)		-			(1)	(34)
Net operating income	1,129			-	-	(1)	1,128
Total operating expenses  Operating profit	(1,357)	-				(98) (99)	(1,455)
Share of profit in associates and joint ventures	(220)		(1)			1	(327)
Profit before tax	(228)		(1)			(98)	(327)
			(-)			(/	(==-7
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - Lurope  Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil							
	-						-
LICs Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in brazil		-					<del></del>
Operating expenses							
Costs associated with portfolio disposals					-		-
Costs to achieve	(73)						(73)
Costs to establish UK ring-fenced bank	(1)				-		(1)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB Settlements and provisions in connection with legal matters							
UK customer redress programmes	(439)						(439)
Trading results from disposed-of operations in Brazil	(107,						(107)
3	(513)	-					(513)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue				-			
LICs Operating exposes	(513)		•	-		-	(513)
Operating expenses Share of profit in associates and joint ventures	(513,			-			(313)
on profit in associates and joint ventures	(513)		<u>_</u>	<del></del>		<del></del>	(513)
Release Charle Balan	(0.10)						(3)
Balance Sheet Data At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	119,179						119,179
Customer accounts	164,605	-	-	-	-	-	164,605

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
			JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 30 Sep 2016	Originally Reported			Insurance to RBWM		Other Reallocations	Restated
Net interest income	\$m 585	\$m	\$m	\$m	\$m	\$m (4)	\$m 581
Net fee income	292					(4)	288
Net trading income	(2)	-				1	(1)
Other income	(11)						(11)
Net operating income before loan impairment charges and other credit risk provisions	864	-				(7)	857
Loan impairment (charges)/recoveries and other credit risk provisions	(41) 823		-	-	-	-	(41)
Net operating income Total operating expenses	823 (332)		-	-		(7) (52)	816 (384)
Operating expenses  Operating profit	491					(59)	432
Share of profit in associates and joint ventures	(3)		4			(1)	
Profit before tax	488	-	4			(60)	432
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts		-					
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							-
Own credit spread							
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							-
Loss and trading results from disposed-of operations in Brazil							
Loss and trading reserve from any oscial or operations in brazili							-
LICs							
Trading results from disposed-of operations in Brazil					<u>.</u>	-	
						•	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve							
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill		-			-	-	-
Regulatory (provisions)/releases in GPB		-			-		-
Settlements and provisions in connection with legal matters	-						-
UK customer redress programmes Trading results from disposed-of operations in Brazil	(7)						(7)
Trading results from disposed-of operations in Brazil	(7)	-		<del></del>	<del></del>	<u> </u>	(7)
							(7)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							-
				-			
Drafit //look hafara tau							
Profit/(loss) before tax Revenue							
LICs							
Operating expenses	(7)						(7)
Share of profit in associates and joint ventures	-	-					-
•	(7)						(7)
Balance Sheet Data	_	_	_	_		*-	
At 30 Sep 2016	\$m 81,210	\$m	\$m	\$m	\$m	\$m (862)	\$m 80,348
Loans and advances to customers (net) Customer accounts	100,897					(1,623)	80,348 99,274
Castomic accounts	100,097					(1,023)	77,214

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

## Part				Glo	bal Banking and Mark	ets		
### Part								
Contame readed 20 Sep 2016   Contame readed								
Part   Intent   Control   Control								
Part   Inferent Income								
Per   Per	Quarter ended 30 Sep 2016							
March   Contame   1,053					\$m	\$m		
Mathematic   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%   1,50%								
Chain common   Chai								
Mate operating income before learn inpariment changes and other craft risk provisions							-	
Sea   Sea							(1)	
1,146   1,126   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,276   1,27			(125)				7	
Part   Control progress   Cont	Loan impairment (charges)/recoveries and other credit risk provisions	94	-	(58)			-	36
Popular growth   Sport   Wilsin   Wil	Net operating income	1,349	(125)	(157)			7	1,074
Perfolit profile in associates and joint wintures	Total operating expenses	(790)	22	12			(79)	(835)
Part of print in associates and joint ventures	Operating profit	559	(103)	(145)			(72)	
Profit for face   1509   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   1010   101	Share of profit in associates and joint ventures							
Revenue		559	(103)	(145)			(72)	239
Decit Musation adjustment (DMQ) on derivative contracts			, , ,	. ,			` '	
Deal to Massilian adjustment (DMA) on derivative contracts	Significant Items							
Sel   Petra	- <del>y</del>							
Sel   Petra	Pavanua							
Fair table movements on non qualifying hedges		0						
Cash and aliquosal of our membership interest in Virsa - Europe			2				1	0
Cash non disposed of our membership interest in Visa - US		(5)	2				'	
Control   Spread   Control   Contr								
Portfolia disposale from the ongoing review of compliance with the UK Consumer Credit Act								
Costs and trading results from disposed of operations in Brazil   1								
S								
1								
Name of profit in associates and joint ventures   Part of the sevenue   Part of the se	Loss and trading results from disposed-of operations in Brazil							
Coparating expenses		5	2				1	8
Coparating expenses								
Cost sascilated with portfoliol disposals								
Costs associated with portfolio disposals	Trading results from disposed-of operations in Brazil							
Costs to achieve								
Costs to achieve								
Costs to achieve	Operating expenses							
Costs to establish UK ring-fenced bank	Costs associated with portfolio disposals				-		-	
Regulatory (provisions) in connection with legal matters   1	Costs to achieve	(35)			-		-	(35)
Regulatory (provisions)/releases in CPB	Costs to establish UK ring-fenced bank							
Settlements and provisions in connection with legal matters   1	Impairment of GPB - Europe goodwill							
Constant   Constant	Regulatory (provisions)/releases in GPB							
Constant   Constant	Settlements and provisions in connection with legal matters							
Trading results from disposed-of operations in Brazil	UK customer redress programmes	(10)						(10)
Commercial content of the content								
Share of profit in associates and joint ventures   Trading results from disposed-of operations in Brazil		(45)						(45)
Profit/(joss) before tax   Profit/(joss) before tax   Revenue		()						()
Profit/(joss) before tax   Profit/(joss) before tax   Revenue	Share of profit in associates and joint ventures							
Profit/(loss) before tax   Revenue								
Profit/(foss) before tax         S         2         -         -         1         8           LUCs         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -<	Trading results from disposed-or operations in brazil							
Revenue								
Revenue	Profit //loce) hofore tay							
ClCs		r	2				1	0
Operating expenses         (45)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		5	2				1	8
Balance Sheet Data         \$m		-						- (45)
(40)         2         -         -         -         1         (37)           Balance Sheet Data           At 30 Sep 2016         Sm         Sm <t< td=""><td></td><td>(45)</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		(45)						
Balance Sheet Data         Sm	Share of profit in associates and joint ventures							
At 30 Sep 2016         \$m		(40)	2	-	-	-	1	(37)
At 30 Sep 2016         \$m								
Loans and advances to customers (net) 71,613 (1,510) (1,864) - 862 69,101								
					\$m	\$m		
Customer accounts 96,653 (245) (808) 1,623 97,223					-			
	Customer accounts	96,653	(245)	(808)			1,623	97,223

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
		Balance Sheet		disposal of subsidiaries,		
		Management to		associates and joint		
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
Net interest income	\$m 51	\$m	\$m	\$m	\$m	\$m 48
Net fee income	29	(2)			(1)	48 29
Net trading income	5	(2)				3
Other income	4	(2)			1	3
Net operating income before loan impairment charges and other credit risk provisions	89	(6)				83
Loan impairment (charges)/recoveries and other credit risk provisions	1	-			1	2
Net operating income	90	(6)			1	85
Total operating expenses	(70)	-	-		(6)	(76)
Operating profit	20	(6)			(5)	9
Share of profit in associates and joint ventures  Profit before tax	20	(6)		-	(5)	9
Profit before tax		(6)			(5)	9
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts				-		
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US			-			-
Own credit spread						
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Loss and trading results from disposed-of operations in Brazil	•					
Loss and trading results from disposed-or operations in brazil					-	<del></del>
LICs						
Trading results from disposed-of operations in Brazil						
						-
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill		-				
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
						-
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		-		-		<u>-</u>
		-	-	-		
Profit/(loss) before tax						
Revenue						
LICs						
Operating expenses						
Share of profit in associates and joint ventures						
•						
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	7,222					7,222
customer accounts	14,930				•	14,930

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Other Originally		Business Reclassifications to			
Quarter ended 30 Sep 2016	Reported' \$m	Originally Reported <sup>1</sup> \$m	Corporate Centre <sup>4</sup>	Other Reallocations \$m	Restated \$m	Total \$m
Net interest income	(222)	(162)	78	2	(304)	1,437
Net fee income	3	(102)	(3)		(304)	634
Net trading income	(179)	162	414	(2)	395	1,066
Other income	(1,159)	106	(259)	(1)	(1,313)	(1,218)
Net operating income before loan impairment charges and other credit risk provisions	(1,557)	106	230		(1,221)	1,919
Loan impairment (charges)/recoveries and other credit risk provisions		-	58		58	21
Net operating income	(1,557)	106	288		(1,163)	1,940
Total operating expenses	(1,037)	(106)	(34) 254	235 235	(942)	(3,692)
Operating profit Share of profit in associates and joint ventures	(2,594)	-	(3)		(2,105)	(1,752)
Profit before tax	(2,593)	<u>:</u>	251	235	(2,107)	(1,754)
Significant Items	(2,070)		201	200	(2)101)	(1,701)
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts			-	-		8
Fair value movements on non-qualifying hedges	21	-	(2)	(1)	18	18
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US					-	
Own credit spread	(1,317)				(1,317)	(1,317)
Portfolio disposals	(1,517)				(1,517)	(1,517)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act					-	
Loss and trading results from disposed-of operations in Brazil	(1.296)		(2)	(1)	(1,299)	(1,291)
LICs Trading results from disposed-of operations in Brazil			-		(-,	
		-			-	
Operating expenses Costs associated with portfolio disposals						
Costs to achieve	(405)				(405)	(513)
Costs to establish UK ring-fenced bank	(52)				(52)	(53)
Impairment of GPB - Europe goodwill					-	
Regulatory (provisions)/releases in GPB		-			-	
Settlements and provisions in connection with legal matters		-				- (454)
UK customer redress programmes Trading results from disposed-of operations in Brazil					-	(456)
Trauling results from disposed of operations in brazil	(457)	-		-	(457)	(1,022)
	<del>.</del>					
Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil						
Hading results from disposed-or operations in Brazil	<del></del>				<del></del>	<del></del>
Profit/(loss) before tax						
Revenue	(1,296)	-	(2)	(1)	(1,299)	(1,291)
LICS Operating expenses	(457)	-		•	(457)	(1,022)
Share of profit in associates and joint ventures	(457)				(437)	(1,022)
	(1,753)		(2)	(1)	(1,756)	(2,313)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	113	-	3,374		3,487	279,337
Customer accounts	15	-	1,053		1,068	377,100

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bar	king and Wealth Ma	nagement		
				-	Gains/(losses) on		
					disposal of		
					subsidiaries		
		US Runoff Portfolio	JV and Associates to	Insurance from	associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	to Corporate Centre	Corporate Centre	Commercial Banking	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	920						920
Net fee income	278						278
Net trading income	27	_					27
Other income	304	-	-	-	-	-	304
						<del></del>	1,529
Net operating income before loan impairment charges and other credit risk provisions	1,529						
Loan impairment (charges)/recoveries and other credit risk provisions	(36)					1	(35)
Net operating income	1,493	-			-	1	1,494
Total operating expenses	(967)					(99)	(1,066)
Operating profit	526					(98)	428
Share of profit in associates and joint ventures	3		(2)			(1)	
Profit before tax	529		(2)			(99)	428
						· /	
Significant Items							
Symcan tens							
D							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe	249						249
Gain on disposal of our membership interest in Visa - US		-		-			
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
maing results from aspected of operations in Brazili	249						249
							247
LICs							
Trading results from disposed-of operations in Brazil							
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(40)						(40)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	-						
	(40)						(40)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
	249						249
Revenue	249						249
LICs							
Operating expenses	(40)	-					(40)
Share of profit in associates and joint ventures							
	209						209
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	121,495	<b>V</b>	<b>4</b>	<b>V</b>	•	<b>V</b>	121,495
Customer accounts	166,771						166,771
Customici accounts	100,//1						100,//1

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
				<b>-</b>	Gains/(losses) on disposal of		
					subsidiaries,		
Overtire and also be 2017	0-1-111 0	US Runoff Portfolio		I	associates and joint	O41 DII	D. d. d. d
Quarter ended 30 Jun 2016	Originally Reported	to Corporate Centre	Corporate Centre \$m	Insurance to RBWM \$m		Other Reallocations \$m	Restated \$m
Net interest income	630		\$III	\$III	\$III	(5)	625
Net fee income	308					(3)	305
Net trading income	2					(1)	1
Other income	242					(2)	240
Net operating income before loan impairment charges and other credit risk provisions	1,182					(11)	1,171
Loan impairment (charges)/recoveries and other credit risk provisions	(124)			-		1	(123)
Net operating income	1,058					(10)	1,048
Total operating expenses	(425)					(62)	(487)
Operating profit	633			-		(72)	561
Share of profit in associates and joint ventures	(7)		7				-
Profit before tax	626	-	7			(72)	561
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							-
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe	192						192
Gain on disposal of our membership interest in Visa - US Own credit spread							
Portfolio disposals						•	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
· · · · · · · · · · · · · · · · · · ·	192						192
LICs							
Trading results from disposed-of operations in Brazil							-
				-		-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(15)						(15)
Costs to establish UK ring-fenced bank	(10)						(10)
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(15)	-					(15)
Trading results from disposed-of operations in Brazil							
	(30)	-					(30)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	<del></del>	-		-			<del></del>
						•	
Profit/(loss) before tax							
Revenue	192						192
LICs							
Operating expenses	(30)					-	(30)
Share of profit in associates and joint ventures							
	162						162
Balance Sheet Data At 30 Jun 2016	ė		¢	ė	ė	¢	¢
Loans and advances to customers (net)	\$m 80,386		\$m	\$m	\$m	\$m (1,044)	\$m 79,342
Customer accounts	99,826					(1,757)	98,069
outionic accounts	77,020	-			-	(1,737)	70,007

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

UK

			Glob	al Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
		Management to			associates and joint		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	277	(65)	(1)	-		6	217
Net fee income	12		2			3	17
Net trading income	1,320	(528)	55			(1)	846
Other income	(598)	521	24			1	(52)
Net operating income before loan impairment charges and other credit risk provisions	1,011	(72)	80			9	1,028
Loan impairment (charges)/recoveries and other credit risk provisions	(21)		(32)				(53)
Net operating income	990	(72)	48			9	975
Total operating expenses	(896)	25	10			(73)	(934)
Operating profit	94	(47)	58			(64)	41
Share of profit in associates and joint ventures	3			(3)			
Profit before tax	97	(47)	58	(3)		(64)	41
		` ,					
Significant Items							
og mount temb							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	14						14
Fair value movements on non-qualifying hedges	14	1				(1)	14
		1				(1)	
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							-
	14	1				(1)	14
LICs							
Trading results from disposed-of operations in Brazil							<u> </u>
							-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(48)						(48)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters	(72)						(72)
UK customer redress programmes	(18)						(18)
Trading results from disposed-of operations in Brazil	(10)						(10)
rrauling results from disposed-of operations in Brazil	(138)						(138)
	(130)					· · ·	(130)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue	14	1				(1)	14
LICs				-			
Operating expenses	(138)			-			(138)
Share of profit in associates and joint ventures							
	(124)	1		-		(1)	(124)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	72,912	(1,411)	(1,956)			1,043	70,588
Customer accounts	101,529	(458)	(671)			1,756	102,156
	. /	,,					

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priv	sto Donkina		
			GIODAI PITV	Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Management to Corporate Centre	JV and Associates to Corporate Centre	associates and joint	Other Reallocations	Restated
Qualitei ended 30 Juli 2010	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	58	(2)				56
Net fee income	27					27
Net trading income	4	(2)		-	1	3
Other income	3				1	4
Net operating income before loan impairment charges and other credit risk provisions	92 9	(4)		-	2	90 8
Loan impairment (charges)/recoveries and other credit risk provisions  Net operating income	101	(4)	-		(1)	98
Total operating expenses	(55)	1			(9)	(63)
Operating profit	46	(3)			(8)	35
Share of profit in associates and joint ventures				-		
Profit before tax	46	(3)			(8)	35
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						-
Own credit spread						-
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2					2
Trading results from disposed-of operations in Brazil	2					2
Trading results from disposed of operations in Brazili	2					2
LICs						
Trading results from disposed-of operations in Brazil		-				-
					-	-
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve				-		
Costs to establish UK ring-fenced bank		-				-
Impairment of GPB - Europe goodwill		-				-
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	-					
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						-
		-		-		
Profit/(loss) before tax						
Revenue	2					2
LICs	-					-
Operating expenses						
Share of profit in associates and joint ventures	-	-	-	-		
	2	-				2
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	7,856		-	-	-	7,856
Customer accounts	15,832					15,832

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Quarter ended 30 Jun 2016	Other Originally	Inter-segment elimination Originally Reported <sup>1</sup>			Restated	Total
dulitor or do sun 2010	\$m	\$m	\$m		\$m	\$m
Net interest income	(213)	(43)	68	(1)	(189)	1,629
Net fee income	(213)	(43)	(2)		4	631
Net trading income	(201)	43	475	1	318	1,195
Other income				'		
	537 129	(17)	(545)	<del>.</del>	(25) 108	471 3,926
Net operating income before loan impairment charges and other credit risk provisions	129	(17)	(4)			
Loan impairment (charges)/recoveries and other credit risk provisions			32	(1)	31	(172)
Net operating income	129	(17)	28	(1)	139	3,754
Total operating expenses	(1,037)	17	(36)		(813)	(3,363)
Operating profit	(908)		(8)		(674)	391
Share of profit in associates and joint ventures			(2)		(1)	(1)
Profit before tax	(908)		(10)	243	(675)	390
Significant Items						
Revenue  Debit valuation adjustment ('DVA') on derivative contracts						14
Fair value movements on non-qualifying hedges	(166)		(1)	1	(166)	(166)
Gain on disposal of our membership interest in Visa - Europe					,	441
Gain on disposal of our membership interest in Visa - US						
Own credit spread	114				114	114
Portfolio disposals	114				114	114
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						2
						2
Trading results from disposed-of operations in Brazil	(50)	-			(50)	
	(52)	-	(1)	1	(52)	405
LICs						
Trading results from disposed-of operations in Brazil						
						-
						· · · · · · · · · · · · · · · · · · ·
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(359)				(359)	(462)
Costs to establish UK ring-fenced bank	(63)				(63)	(63)
Impairment of GPB - Europe goodwill	()				()	(,
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters		-		-		(72)
UK customer redress programmes						(33)
Trading results from disposed-of operations in Brazil	-	-				
	(422)				(422)	(630)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
					-	
						·
Profit/(loss) before tax						
Revenue	(52)		(1)	1	(52)	405
LICs						-
Operating expenses	(422)				(422)	(630)
Share of profit in associates and joint ventures	(422)	-		-	(422)	(030)
onare or pront in associates and joint ventures	(474)		(1)	1	(474)	(225)
	(4/4)		(1)		(474)	(223)
Balance Sheet Data						
	_	_	_			_
At 30 Jun 2016	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net)	112	-	3,367	1	3,480	282,761
Customer accounts			1,129	1	1,130	383,958

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bank	ing and Wealth Ma	nagement		
					Gains/(losses) on disposal of subsidiaries,		<u>.</u>
			JV and Associates to		associates and joint		
Quarter ended 31 Mar 2016		to Corporate Centre				Other Reallocations	Restated
Not be a second by a second	\$m		\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	915 252						915 252
Net trading income	252						252
Other income	32						32
Net operating income before loan impairment charges and other credit risk provisions	1,224				<del></del>		1,224
Loan impairment (charges)/recoveries and other credit risk provisions	(19)						(19)
Net operating income	1,205						1,205
Total operating expenses	(863)					(107)	(970)
Operating profit	342					(107)	235
Share of profit in associates and joint ventures	1		(1)				-
Profit before tax	343		(1)			(107)	235
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
							-
LICs							
Trading results from disposed-of operations in Brazil							
<del> </del>	-						-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(24)	-					(24)
Costs to establish UK ring-fenced bank		-		-			
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes Trading results from disposed-of operations in Brazil							
rrauling results from disposed-or operations in brazil	(24)		<del></del>	<del></del>	<del></del>	<del></del>	(24)
	(24)					-	(24)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						-
Profit/(loss) before tax							
Revenue		-		-			-
LICs							
Operating expenses	(24)	-	-	-		-	(24)
Share of profit in associates and joint ventures				-			-
	(24)	-	•		-		(24)
Balance Sheet Data							
At 31 Mar 2016	\$m	s \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	128,698			-		-	128,698
Customer accounts	174,026			-			174,026

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Mar 2016	Originally Reported			Insurance to RBWM		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income Net fee income	648 302			-		(5) (3)	643 299
Net trading income	(1)					(3)	(1)
Other income	8						8
Net operating income before loan impairment charges and other credit risk provisions	957					(8)	949
Loan impairment (charges)/recoveries and other credit risk provisions	(91)	-					(91)
Net operating income	866					(8)	858
Total operating expenses	(356)					(73)	(429)
Operating profit	510	-		-	-	(81)	429
Share of profit in associates and joint ventures  Profit before tax	510	-	-			(81)	429
Profit Defore tax	510	<u> </u>	<u> </u>	-	<u> </u>	(81)	429
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe			-				-
Gain on disposal of our membership interest in Visa - US							
Own credit spread							-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil	<del></del>	<u> </u>	<del>.</del>	-	-		<u>-</u>
LICS		<u>-</u>				-	
Trading results from disposed-of operations in Brazil							-
		-					-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(10)						(10)
Costs to establish UK ring-fenced bank	-						
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB			-				
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	-	-		-			-
	(10)			-		•	(10)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of operations in statin							
	-						
Profit/(loss) before tax							
Revenue							
LICs		-					-
Operating expenses	(10)	-				-	(10)
Share of profit in associates and joint ventures	- (4.0)			-			- (4.0)
	(10)	-		-			(10)
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	84,811	-	-	-	<b>4</b> 111	(780)	84,031
Customer accounts	106,987					(1,899)	105,088
	.00,707					(-//	,0

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Mark	cets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
Overstand and 24 Mars 2014	Out also all to Double and a still	Management to			associates and joint		D t. d d
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	317	(83)	(15)			5	224
Net fee income	-		1			4	5
Net trading income	1,180	(667)	20				533
Other income	(647)	626	11				(10)
Net operating income before loan impairment charges and other credit risk provisions	850	(124)	17	-		9	752
Loan impairment (charges)/recoveries and other credit risk provisions	21		21				42
Net operating income	871	(124)	38	-		9	794
Total operating expenses	(771)	22	14	-		(77)	(812)
Operating profit	100	(102)	52			(68)	(18)
Share of profit in associates and joint ventures	(1)			1			
Profit before tax	99	(102)	52	1		(68)	(18)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	86						86
Fair value movements on non-qualifying hedges	4	(4)					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals						•	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	•					•	
						•	
Trading results from disposed-of operations in Brazil	90	- (0)				-	
	90	(4)					86
LICs							
Trading results from disposed-of operations in Brazil							
				-		•	-
Operating expenses							
Costs associated with portfolio disposals				-			
Costs to achieve	(30)						(30)
Costs to establish UK ring-fenced bank				-			-
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(30)						(30)
	(=-)						()
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Hading results from disposed-or operations in brazil							
Profit/(loss) before tax							
Revenue	90	(4)					0.1
	90	(4)		-			86
LICs			-				
Operating expenses	(30)						(30)
Share of profit in associates and joint ventures				-			-
	60	(4)					56
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	89,242	(1,671)	(2,256)		-	781	86,096
Customer accounts	107,426	(84)	(599)	-		1,899	108,642

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		-
		Balance Sheet		disposal of subsidiaries,		
			JV and Associates to			
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	61	(2)	-	-		59
Net fee income	32		-		-	32
Net trading income	4	(2)				2
Other income	1 98	-	-		· ·	94
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions	98	(4)	-		•	94
Net operating income	98	(4)	<u>_</u>		<del></del>	94
Total operating expenses	(57)	1			(7)	(63)
Operating profit	41	(3)			(7)	31
Share of profit in associates and joint ventures						
Profit before tax	41	(3)			(7)	31
	·-					<u> </u>
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts		-				-
Fair value movements on non-qualifying hedges						
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US		-				
Own credit spread						
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
riading results from disposed-or operations in brazil		-			<u>_</u>	<del></del>
	-					
LICs						
Trading results from disposed-of operations in Brazil		-		-		<u>-</u>
	-	-	-			
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(2)	-				(2)
Costs to establish UK ring-fenced bank		-				
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB		-				
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil	(2)	-	-		-	(2)
	(2)	<u> </u>				(2)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil		-				
		-		-		-
Des FAI (In and In American According						
Profit/(loss) before tax Revenue						
LICs						
Operating expenses	(2)					(2)
Share of profit in associates and joint ventures	(2)					-
	(2)					(2)
Palama Chart Data						
Balance Sheet Data At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	8,891	<b>3</b> 111	- Jili	- Jili	- JIII	8,891
Customer accounts	15,999					15,999
	.5,777	-	-	-	-	,,

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				-		
	ı	nter-segment	Business			
	Other Originally		Reclassifications to			
Quarter ended 31 Mar 2016	Reported <sup>1</sup> Origina	ally Reported <sup>1</sup>	Corporate Centre <sup>2</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(135)	(47)	100		(82)	1,759
Net fee income	(2)	-	(1)	(1)	(4)	584
Net trading income	75	47	649		771	1,330
Other income	1,475	(18)	(637)		820	851
Net operating income before loan impairment charges and other credit risk provisions	1,413	(18)	111	(1)	1,505	4,524
Loan impairment (charges)/recoveries and other credit risk provisions	•	-	(21)		(21)	(89)
Net operating income	1,413	(18)	90	(1)	1,484	4,435
Total operating expenses	(818)	18	(37)	264	(573)	(2,847)
Operating profit	595	-	53	263	911	1,588
Share of profit in associates and joint ventures	(1)				(1)	(1)
Profit before tax	594	-	53	263	910	1,587
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	- (72.75)	-	- 4		(72)	86
Fair value movements on non-qualifying hedges	(77)	-	4		(73)	(73)
Gain on disposal of our membership interest in Visa - Europe	•	-				
Gain on disposal of our membership interest in Visa - US	-	-				-
Own credit spread	973	-			973	973
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	•	-				
	•	-				
Trading results from disposed-of operations in Brazil	896		4			
	696		4	•	900	986
LICs						
Trading results from disposed-of operations in Brazil						
rrauling results from disposed of operations in brazil					<del></del>	<del></del>
				•		
Operating expenses						
Costs associated with portfolio disposals						
Costs to achieve	(146)				(146)	(212)
Costs to establish UK ring-fenced bank	(31)				(31)	(31)
Impairment of GPB - Europe goodwill	(81)				(01)	(51)
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
rrauling results it officials posed of operations in brazil	(177)			-	(177)	(243)
	(.,,)				(177)	(2.10)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						-
3 · · · · · · · · · · · · · · · · · · ·	-					
	•					
Profit/(loss) before tax						
Revenue	896	-	4		900	986
LICs	_					
Operating expenses	(177)				(177)	(243)
Share of profit in associates and joint ventures	` -'				,	(=)
· · · · · · · · · · · · · · · · · · ·	719		4		723	743
	<del></del>					
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	115	-	3,927	(1)	4,041	311,757
Customer accounts	3	-	683	-	686	404,441

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Banl	king and Wealth Ma	nagement		
					Gains/(losses) on		
					disposal of		
		LIC Dumoff Doutfolio	JV and Associates to	Insurance from	subsidiaries, associates and joint		
Quarter ended 31 Dec 2015	Originally Penorted	to Corporate Centre		Banking		Other Reallocations	Restated
Qualitei ended 31 Det 2013	\$n			\$m			\$m
Net interest income	960		9111	şiii	<b>9</b> 111	şiii	960
Net fee income	319						319
Net trading income	28						28
Other income	103						103
Net operating income before loan impairment charges and other credit risk provisions	1,410					-	1,410
Loan impairment (charges)/recoveries and other credit risk provisions	(33)			_	_		(33)
Net operating income	1,377				-	-	1,377
Total operating expenses	(1,399)					(95)	(1,494)
Operating profit	(22					(95)	(117)
Share of profit in associates and joint ventures	(2)		2			(/	(,
Profit before tax	(24)		2			(95)	(117)
· · · · · · · · · · · · · · · · · · ·		·	_			(/	(,
Significant Items							
·							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
LICs							
Trading results from disposed-of operations in Brazil							-
Operating expenses							
Costs to achieve	(55)	-		-			(55)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters							
UK customer redress programmes	(379)	) -					(379)
Trading results from disposed-of operations in Brazil							-
	(434	) -		-			(434)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil		-					-
		-					-
Profit/(loss) before tax							
Revenue							
LICs		-					-
Operating expenses	(434	) -					(434)
Share of profit in associates and joint ventures							,
	(434	) -		-			(434)
Balance Sheet Data						_	
At 31 Dec 2015	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	131,887				-		131,887
Customer accounts	176,221	-			-		176,221

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Commercial Banking								
					Gains/(losses) on disposal of subsidiaries,				
		US Runoff Portfolio	JV and Associates to		associates and joint				
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	to Corporate Centre	Corporate Centre	Insurance to RBWM	ventures	Other Reallocations	Restated		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m		
Net interest income	671		-			(7)	664		
Net fee income	306					(3)	303		
Net trading income			-			(1)	(1)		
Other income	11		-	-	-		11		
Net operating income before loan impairment charges and other credit risk provisions	988	-			-	(11)	977		
Loan impairment (charges)/recoveries and other credit risk provisions	(178)	-	-	-	-	- (44)	(178) 799		
Net operating income Total operating expenses	(460)			-		(11) (59)	(519)		
Operating expenses	350	<del></del>	<del></del>			(70)	280		
Share of profit in associates and joint ventures	330					(70)	200		
Profit before tax	350					(70)	280		
						(/			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges	1					(1)			
Gain on the partial sale of shareholding in Industrial Bank									
Own credit spread				-					
Portfolio disposals							-		
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)						(18)		
Trading results from disposed-of operations in Brazil	-				-		-		
	(17)				-	(1)	(18)		
LICs									
Trading results from disposed-of operations in Brazil									
Trading results from disposed-or operations in brazil									
	-								
Operating expenses									
Costs to achieve	(119)						(119)		
Costs to establish UK ring-fenced bank									
Regulatory (provisions)/releases in GPB									
Restructuring and other related costs				-			-		
Settlements and provisions in connection with legal matters							-		
UK customer redress programmes	23						23		
Trading results from disposed-of operations in Brazil									
	(96)		-				(96)		
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil			-	-	-	-	<del></del>		
						-			
Profit/(loss) before tax									
Revenue	(17)					(1)	(18)		
LICs							(,		
Operating expenses	(96)						(96)		
Share of profit in associates and joint ventures							-		
	(113)					(1)	(114)		
				•	-				
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m		\$m		
Loans and advances to customers (net)	84,072			-		(946)	83,126		
Customer accounts	108,051	-	-	-		(1,879)	106,172		

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	oal Banking and Mark			
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Management to		JV and Associates to		Other Reallocations	Restated
Quarter ended 31 Dec 2015		Corporate Centre	Corporate Centre	Corporate Centre			
No. 11 and 12 and 13 an	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	291	(64)	(13)			6	220
Net fee income	88	1	3			4	96
Net trading income	577	(138)	10				449
Other income	(134)	129	48				43
Net operating income before loan impairment charges and other credit risk provisions	822	(72)	48	-		10	808
Loan impairment (charges)/recoveries and other credit risk provisions	20		(17)				3
Net operating income	842	(72)	31	-		10	811
Total operating expenses	(923)	30	12			(66)	(947)
Operating profit	(81)	(42)	43			(56)	(136)
Share of profit in associates and joint ventures	6	-	-	(6)	-		
Profit before tax	(75)	(42)	43	(6)		(56)	(136)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(57)			-			(57)
Fair value movements on non-qualifying hedges	(3)	4					1
Gain on the partial sale of shareholding in Industrial Bank	-						-
Own credit spread	-						-
Portfolio disposals	-		-			-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-					-
Trading results from disposed-of operations in Brazil		-		-			
	(60)	4					(56)
LICs							
Trading results from disposed-of operations in Brazil							-
Operating expenses							
Costs to achieve	(37)						(37)
Costs to establish UK ring-fenced bank	-						-
Regulatory (provisions)/releases in GPB		-					-
Restructuring and other related costs							
Settlements and provisions in connection with legal matters	(20)						(20)
UK customer redress programmes	19						19
Trading results from disposed-of operations in Brazil							
	(38)						(38)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
							-
Profit/(loss) before tax							
Revenue	(60)	4					(56)
LICs	(/						()
Operating expenses	(38)						(38)
Share of profit in associates and joint ventures	(30)						(30)
Share of profit in associates and joint ventures	(98)	4					(94)
	(70)	4					(74)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	85,491	(661)	(1,811)	-	-	946	83,965
Customer accounts	104,684	(79)	(500)			1.879	105,984
***************************************	.04,004	(77)	(300)	-		1,017	100,704

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
0			JV and Associates to			
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	69	(3)				66
Net fee income	37	-			•	37
Net trading income	4	(2)				2
Other income	7					7
Net operating income before loan impairment charges and other credit risk provisions	117	(5)	-	-	•	112
Loan impairment (charges)/recoveries and other credit risk provisions	(8)					(8)
Net operating income	109	(5)				104
Total operating expenses	(75)				(7)	(82)
Operating profit	34	(5)			(7)	22
Share of profit in associates and joint ventures						<u> </u>
Profit before tax	34	(5)			(7)	22
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges						
Gain on the partial sale of shareholding in Industrial Bank						
Own credit spread						
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	6					6
Trading results from disposed-of operations in Brazil						
	- 6					6
LICs						
Trading results from disposed-of operations in Brazil						
3						
Operating expenses						
Costs to achieve	(2)					(2)
Costs to establish UK ring-fenced bank	-					-
Regulatory (provisions)/releases in GPB						
Restructuring and other related costs						
Settlements and provisions in connection with legal matters						
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-of operations in brazil	(2)	-		-	-	(2)
	(2)					(2)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Profit/(loss) before tax						
Revenue	6					6
LICs						- (0)
Operating expenses	(2)					(2)
Share of profit in associates and joint ventures						-
	4	-	-			4
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	9,387	-		-	-	9,387
Customer accounts	15,126	-		-	-	15,126

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Other Originally		Business Reclassifications to			
Quarter ended 31 Dec 2015		Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
Net interest income	\$m	\$m	\$m 80	\$m 1	\$m (90)	\$m 1,820
Net interest income  Net fee income	(150) (16)	(21)	(4)	(1)	(90)	734
Net trading income	(40)	20	130	1	111	734 589
Other income	(550)	(49)	(177)		(776)	(612)
Net operating income before loan impairment charges and other credit risk provisions	(756)	(50)	29	1	(776)	2,531
Loan impairment (charges)/recoveries and other credit risk provisions	3		17		20	(196)
Net operating income	(753)	(50)	46	1	(756)	2,335
Total operating expenses	(2,613)	50	(42)	227	(2,378)	(5,420)
Operating profit	(3,366)		4	228	(3,134)	(3,085)
Share of profit in associates and joint ventures			4		4	4
Profit before tax	(3,366)		8	228	(3,130)	(3,081)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						(57)
Fair value movements on non-qualifying hedges	(6)	-	(4)	1	(9)	(8)
Gain on the partial sale of shareholding in Industrial Bank		-				
Own credit spread	(757)				(757)	(757)
Portfolio disposals		-				
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act					-	(12)
Trading results from disposed-of operations in Brazil	(7/2)	-	- (4)		(7//)	(834)
	(763)		(4)	1	(766)	(834)
LICs						
Trading results from disposed-of operations in Brazil					-	
		-			-	<u>-</u>
Operating expenses						
Costs to achieve	(241)				(241)	(454)
Costs to establish UK ring-fenced bank	(61)				(61)	(61)
Regulatory (provisions)/releases in GPB					-	
Restructuring and other related costs						
Settlements and provisions in connection with legal matters						(20)
UK customer redress programmes						(337)
Trading results from disposed-of operations in Brazil					-	
	(302)	-			(302)	(872)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						<del></del>
		-	-			<del></del>
Profit/(loss) before tax						
Revenue	(763)		(4)	1	(766)	(834)
LICs	(/				()	(,
Operating expenses	(302)				(302)	(872)
Share of profit in associates and joint ventures						
·	(1,065)		(4)	1	(1,068)	(1,706)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	110	-	2,472		2,582	310,947
Customer accounts	1	-	579		580	404,083

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Retail Banking and Wealth Management							
	Gains/(losses) on							
					disposal of			
		US Runoff Portfolio	IV and Accociator to		subsidiaries, associates and joint			
Quarter ended 31 Dec 2016	Historical Rasi	s to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported	
addition of the control of the contr	\$n		\$m			\$m	\$m	
Net interest income	1,036		-	21	-	1	1,058	
Net fee income	458			3			461	
Net trading income	39			(9)		1	31	
Other income	6		7	(7)		(4)	2	
Net operating income before loan impairment charges and other credit risk provisions	1,539		7	8		(2)	1,552	
Loan impairment (charges)/recoveries and other credit risk provisions	(38					-	(38)	
Net operating income	1,501		7	8		(2)	1,514	
Total operating expenses	(677			(1)		(2)	(680)	
Operating profit	824		7	7		(4)	834	
Share of profit in associates and joint ventures	3		(2)				1	
Profit before tax	827		5	7		(4)	835	
TOTAL BOTOTO CAR	- 021					(1)	033	
Significant Items								
ogmicant tens								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts								
Fair value movements on non-qualifying hedges								
Gain on disposal of our membership interest in Visa - Europe								
Gain on disposal of our membership interest in Visa - US								
Own credit spread								
Portfolio disposals								
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act								
Trading results from disposed-of operations in Brazil								
trauling results from disposed-or operations in Brazir		<del></del>					<del></del>	
LICs								
Trading results from disposed-of operations in Brazil								
trauling results from disposed-or operations in Brazir		<del></del>					<u>-</u>	
						<u> </u>	<u>-</u>	
Onerating syneness								
Operating expenses								
Costs associated with portfolio disposals	- (/2					1	- ((2)	
Costs to achieve	(63	, -				1	(62)	
Costs to establish UK ring-fenced bank								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in GPB								
Settlements and provisions in connection with legal matters								
UK customer redress programmes								
Trading results from disposed-of operations in Brazil								
	(63	) -				1	(62)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil		-		-			-	
				-			<u> </u>	
Profit/(loss) before tax								
Revenue								
LICs								
Operating expenses	(63	-				1	(62)	
Share of profit in associates and joint ventures							-	
	(63	-				1	(62)	
	·					<u> </u>		
Balance Sheet Data								
At 31 Dec 2016	\$n		\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	77,873		-				77,873	
Customer accounts	271,520						271,520	

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio	JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint		<u> </u>
Quarter ended 31 Dec 2016	Historical Basi	s to Corporate Centre		Insurance to RBWM		Other Reallocations	Reported
	\$n		\$m	\$m	\$m	\$m	\$m
Net interest income	556			(21)		1	536
Net fee income	214		-	(3)	-	-	211
Net trading income Other income	26 (45			9		(1) (4)	34 (42)
Net operating income before loan impairment charges and other credit risk provisions	751			(8)	<del></del>	(4)	739
Loan impairment (charges)/recoveries and other credit risk provisions	(9			(0)		(1)	(10)
Net operating income	742			(8)		(5)	729
Total operating expenses	(253	) -		1		3	(249)
Operating profit	489			(7)		(2)	480
Share of profit in associates and joint ventures							-
Profit before tax	489	•		(7)		(2)	480
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							-
Gain on disposal of our membership interest in Visa - Europe							-
Gain on disposal of our membership interest in Visa - US							
Own credit spread Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
LICs							
Trading results from disposed-of operations in Brazil		-		-		-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve				-	-		-
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill					-		-
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters  UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
Trading results from anyosed of operations in States							-
	-						
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							-
				-	-		-
Profit/(loss) before tax Revenue							
LICs							
Operating expenses							
Share of profit in associates and joint ventures							
•	-						-
Balance Sheet Data							
At 31 Dec 2016	\$n		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	84,719		-	-	-	-	84,719
Customer accounts	126,385			-			126,385

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glo	bal Banking and Mark	cets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
		Management to		JV and Associates to			
Quarter ended 31 Dec 2016	Historical Basis	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	404	(189)					215
Net fee income	143	(1)				(1)	141
Net trading income	228	(10)				(1)	217
Other income	16	15				1	32
Net operating income before loan impairment charges and other credit risk provisions	791	(185)				(1)	605
Loan impairment (charges)/recoveries and other credit risk provisions	(34)	()					(34)
Net operating income	757	(185)				(1)	571
Total operating expenses	(358)	12				(1)	(347)
Operating profit	399	(173)	-			(2)	224
Share of profit in associates and joint ventures		(173)				2	224
Profit before tax	(2)	(470)		<u> </u>			
Profit Defore tax	397	(173)		-	-		224
Significant Items							
Significant tiens							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(8)					1	(7)
		1				'	
Fair value movements on non-qualifying hedges	(2)						(1)
Gain on disposal of our membership interest in Visa - Europe		-				-	
Gain on disposal of our membership interest in Visa - US							
Own credit spread							-
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	(10)	1				1	(8)
LICs							
Trading results from disposed-of operations in Brazil							
	-						
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(5)					(1)	(6)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil						•	
rraung results from disposed-of operations in brazil	(5)					(1)	- (1)
	(5)	-			-	(1)	(6)
Character of the constitution of the constitut							
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
							-
Profit/(loss) before tax							
Revenue	(10)	1				1	(8)
LICs							
Operating expenses	(5)		-			(1)	(6)
Share of profit in associates and joint ventures							-
	(15)	1					(14)
							_
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	57,710	(17)					57,693
Customer accounts	46,081	(138)					45,943

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

Cuarter ended 31 Dec 2016	Reported \$m 29 44 20 - 93 (65) 28 - 28
Management   Man	\$m 29 44 20 - 93 - 93 (65) 288
Note indeed 31 Dec 2016   Historical Basis   Corporate Center   Corp	\$m 29 44 20 - 93 - 93 (65) 288
Butter ended 31 Dec 2016         Historical Basis on Sm         Corporate Centre         ventures (or protection on Sm)         Sm         CI01         CI01         CI01         CI01         CI01         CI01         CI01         CI01         CI02	\$m 29 44 20 - 93 - 93 (65) 288
Net interest income	\$m 29 44 20 - 93 - 93 (65) 288
Net reach roome	29 44 20 - 93 - 93 (65) 28
Net rading income	44 20 - 93 - 93 (65) 28
Net trading income   20	20 - 93 - 93 (65) 28
Net operating income before loan impairment charges and other credit risk provisions 93	93 - 93 (65) 28
Net operating income before loan impairment charges and other credit risk provisions  Loan impairment (charges)/recoveries and other credit risk provisions  Ret operating income  93  1  Total operating expenses (53)  Operating profit  30  (2)  Share of profit in associates and joint ventures  1  Operating profit in associates and joint ventures  1  Operating treating expenses  1  Operating treating expenses  1  Operating treating expenses  Revenue  Bebit valuation adjustment (DVAY) on derivative contracts  Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US  Own credit spread  Own credit spread  Portfolio disposals  (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act  Trading results from disposed-of operations in Brazil  Cust  Trading results from disposed-of operations in Brazil  Operating expenses  Costs associated with portfolio disposals	93 (65) 28
Net operating income  Net operating prome  (63)	93 (65) 28
Net operating income Net operating persones (63)	93 (65) 28
Net operating income   93	(65) 28
Cotal operating expenses   (63)	(65) 28
Operating profit     30	28
Spanificant Items  Revenue  Debit valuation adjustment (DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit Spread Own credit Spread Operations/freleases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  Departing expenses Costs associated with portfolio disposals  1	
Profit before tax  Significant Items  Revenue  Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - Uso Own credit spread Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  LICS Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Revenue  Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - Europe Own credit spread Own credit spread Own credit spread Fortfolio disposals Or (Frovisions) Freelasses arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  UCs Trading results from disposed-of operations in Brazil Operating expenses Costs associated with portfolio disposals	20
Revenue  Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit spread Port folio disposal of commembership interest in Visa - US Own credit spread Port folio disposals (Provisions)/Freelases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  LICs Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Revenue  Debit valuation adjustment ('DVA') on derivative contracts Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit spread Port folio disposal of commembership interest in Visa - US Own credit spread Port folio disposals (Provisions)/Freelases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  LICs Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US  Own credit spread  Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act  Trading results from disposed-of operations in Brazil  LICS  Trading results from disposed-of operations in Brazil  Operating expenses  Costs associated with portfolio disposals	
Debit valuation adjustment ('DVA') on derivative contracts  Fair value movements on non-qualifying hedges  Gain on disposal of our membership interest in Visa - Europe  Gain on disposal of our membership interest in Visa - US  Own credit spread  Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act  Trading results from disposed-of operations in Brazil  LICS  Trading results from disposed-of operations in Brazil  Operating expenses  Costs associated with portfolio disposals	
Fair value movements on non-qualifying hedges Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit spread Portfolio disposals (Provisions)/Freelases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  LICS Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Gain on disposal of our membership interest in Visa - Europe Gain on disposal of our membership interest in Visa - US Own credit spread Own credit spread Own credit spread Ornor disposals Operations in Brazil Operation sin Brazil Operation gresults from disposal-of operations in Brazil Operating expenses Costs associated with portfolio disposals	
Gain on disposal of our membership interest in Visa - US Own credit spread Own credit spread Own credit spread Ortfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  LICS Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Own credit spread Portfolio disposals Portfolio disposal from the ongoing review of compliance with the UK Consumer Credit Act Prading results from disposed-of operations in Brazil	
Portfolio disposals (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act  Trading results from disposed-of operations in Brazil  LICS  Trading results from disposed-of operations in Brazil  Operating expenses  Costs associated with portfolio disposals	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil  LICS Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Trading results from disposed-of operations in Brazil  LiCs Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	-
LICs Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
LICs Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Trading results from disposed-of operations in Brazil  Operating expenses Costs associated with portfolio disposals	
Operating expenses Costs associated with portfolio disposals	
Operating expenses Costs associated with portfolio disposals  • • • • • •	-
Costs associated with portfolio disposals	
Costs associated with portfolio disposals	
Costs to establish UK ring-fenced bank	
Impairment of GPB - Europe goodwill	-
Regulatory (provisions)/releases in GPB	
Settlements and provisions in connection with legal matters	
UK customer redress programmes	
Trading results from disposed-of operations in Brazil	
Share of profit in associates and joint ventures	
Trading results from disposed-of operations in Brazil	
Triuming results from disposed-or operations in order	
Profit/(loss) before tax	
Protit (loss) perore tax Revenue	
LICS	-
Operating expenses	•
Share of profit in associates and joint ventures	
	-
Balance Sheet Data	:
At 31 Dec 2016 \$m \$m \$m \$m \$m	-
Loans and advances to customers (net) 8,553	- - - - - \$m
Customer accounts 17,489	\$m 8,553 17,489

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	L					
		Inter-segment	Business			
	Other Historical	elimination				
Quarter ended 31 Dec 2016	Basis	Historical Basis	Corporate Centre 1	Other Reallocations	Reported	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(33)	(45)	189	(1)	110	1,948
Net fee income	6		1	1	8	865
Net trading income	(17)	45	10	1	39	341
Other income	217	(32)	(22)	6	169	161
Net operating income before loan impairment charges and other credit risk provisions	173	(32)	178	7	326	3,315
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	(32)	170	1	(8)	(90)
Net operating income	164	(32)	178	8	318	3,225
	(207)	32	(12)	2		
Total operating expenses				10	(185)	(1,526)
Operating profit	(43)	-	166		133	1,699
Share of profit in associates and joint ventures	1	-	2	(1)	2	3
Profit before tax	(42)		168	9	135	1,702
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	1			(1)		(7)
Fair value movements on non-qualifying hedges	1		(1)			(1)
Gain on disposal of our membership interest in Visa - Europe						
Gain on disposal of our membership interest in Visa - US						
Own credit spread	(2)				(2)	(2)
Portfolio disposals	(2)				(2)	(2)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	•			•		•
	•			•		•
Trading results from disposed-of operations in Brazil			- (4)		- (0)	
			(1)	(1)	(2)	(10)
LICs						
Trading results from disposed-of operations in Brazil						
	-				-	-
Operating expenses						
Costs associated with portfolio disposals	-					-
Costs to achieve	(29)				(29)	(97)
Costs to establish UK ring-fenced bank						
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						
Settlements and provisions in connection with legal matters						
	•			•		•
UK customer redress programmes	-					-
Trading results from disposed-of operations in Brazil				•	-	
	(29)	-			(29)	(97)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Profit/(loss) before tax						
Revenue	-		(1)	(1)	(2)	(10)
LICs			-			
Operating expenses	(29)				(29)	(97)
Share of profit in associates and joint ventures	(27)	_			(27)	(77)
onaro or promini associates and joint ventures	(29)	<u></u>	(1)	(1)	(31)	(107)
	(29)		(1)	(1)	(31)	(107)
Deliver Chart Date						
Balance Sheet Data				_	_	_
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,774	-	17		1,791	230,629
Customer accounts	151	-	138		289	461,626

<sup>&</sup>lt;sup>1</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bank	ing and Wealth Ma	nagement		
					Gains/(losses) on disposal of subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 30 Sep 2016	Originally Reported \$m	to Corporate Centre sm	Corporate Centre Co \$m	ommercial Banking \$m	ventures \$m	Other Reallocations \$m	Restated \$m
Net interest income	995		\$III	13	\$111	\$111	1,008
Net fee income	532			(6)		(1)	525
Net trading income	54			-		1	55
Other income	149			(3)		(2)	144
Net operating income before loan impairment charges and other credit risk provisions	1,730			4		(2)	1,732
Loan impairment (charges)/recoveries and other credit risk provisions	(42)						(42)
Net operating income	1,688			4		(2)	1,690
Total operating expenses	(556)					(1)	(557)
Operating profit	1,132		-	4		(3)	1,133
Share of profit in associates and joint ventures	6		(2)			(1)	3
Profit before tax	1,138	<u> </u>	(2)	4		(4)	1,136
Significant Items							
Revenue Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges			-				
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			-
Loss and trading results from disposed-of operations in Brazil							-
						-	-
LICs							
Trading results from disposed-of operations in Brazil	<del></del>	-	<del>.</del>				<del></del>
Operating expenses							
Costs associated with portfolio disposals				-			
Costs to achieve	(11)	) -				(1)	(12)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	(11)	) -	-	-	-	(1)	(12)
	(11)	) -				(1)	(12)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Trading results from disposed of epotations in order				-			
	-						
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(11)	-	-			(1)	(12)
Share of profit in associates and joint ventures				-		-	
	(11)	) -				(1)	(12)
Balance Sheet Data	<b>A</b>		*	<b>4</b>	*	ė	ė
At 30 Sep 2016 Loans and advances to customers (net)	\$m 75,631		\$m	\$m	\$m	\$m -	\$m 75,631
Customer accounts	267,931			-			75,631 267,931
customic accounts	201,931	-					201,731

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

## Part					Commercial Banking			
Maile   Mail						disposal of subsidiaries, associates and joint		
Met Internation	Quarter ended 30 Sep 2016							
Medication   10	Ni A la Associa di Instituto			\$m		\$m		
Mint form income   14								
March properties force from inpartment charges and other credit risk provisions (48)								
Mate					3		(6)	
Not operating promes	Net operating income before loan impairment charges and other credit risk provisions			-	(4)			
Case of process   Case   Cas			) -					
Sear of profit nesociates and pint ventures				-	(4)			
Same and joint wentures					-	-		
Point for the Normal		567			(4)		(6)	55/
Significant Homes		- 547			- (4)		- (4)	557
Newtone	Tiont before tax				(4)		(0)	337
Debit Valuation adjustment (DVA) on derivative contractes	Significant Items							
Debit Valuation adjustment (DVA) on derivative contractes	Revenue							
Fair value movements on non-qualifying hedges								
Section of contractable principal								
Consider Spread								
Part folio dispose								
Cross and Iranding results from disposed of operations in Brazil   1					-			-
Page 1								
LICS   Trading results from disposed of operations in Brazil							•	
Paralling results from disposed of operations in Brazil   Security   Securi	Loss and trading results from disposed of operations in brazil			<u>_</u>		<del></del>	<u>:</u>	<del></del>
Trading results from disposed-of operations in Brazil		-						
Cost associated with portfolio disposals								
Costs associated with portfolio disposals	Trading results from disposed-of operations in Brazil				-			
Costs associated with portfolio disposals					-		•	<u> </u>
Costs associated with portfolio disposals	Operating expenses							
Costs to schelve								
Impairment of GPB - Europe goodwill								
Regulatory (provisions)/releases in CPB         Image: Common connection with legal matters         Image: Common								
Settlements and provisions in connection with legal matters	Impairment of GPB - Europe goodwill							
UK customer redress programmes Trading results from disposed-of operations in Brazil  Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil  Profit/(loss) before tax  Revenue  LICS  Operating expenses  Share of profit in associates and joint ventures  Taking results from disposed-of operations in Brazil  A					-	-	-	-
Trading results from disposed-of operations in Brazil					-			-
Share of profit in associates and joint ventures								-
Share of profit in associates and joint ventures	Trading results from disposed-or operations in Brazil			-			-	<u> </u>
Profit/(loss) before tax   Revenue			-	-			•	<del></del>
Profit/(loss) before tax   Revenue	Share of profit in associates and joint ventures							
Profit/(joss) before tax         Sevenue         Sevenu								
Revenue								
Revenue								
LICS <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Operating expenses         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         2         1         1         2         1         2         1         2         1         2         1         2         1         2         1         2         1         4         3         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8         8								
Balance Sheet Data         \$m								
Balance Sheet Data         \$m					-			
Balance Sheet Data         Sm	Share or profit in associates and joint ventures					-	-	<del></del>
At 30 Sep 2016         \$m								
Loans and advances to customers (net) 79,085 · · · 403) 78,682	Balance Sheet Data							
	·			\$m	\$m	\$m		
Customer accounts 121,416 (932) 120,484				-	-	-		
	Customer accounts	121,416			-	-	(932)	120,484

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glol	bal Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
		Management to		JV and Associates to			
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	389	(182)				4	211
Net fee income	150		-			1	151
Net trading income	270	(7)	-				263
Other income	30	(4)	-				26
Net operating income before loan impairment charges and other credit risk provisions	839	(193)	-			5	651
Loan impairment (charges)/recoveries and other credit risk provisions	1						1
Net operating income	840	(193)				5	652
Total operating expenses	(347)	11				(2)	(338)
Operating profit	493	(182)				3	314
Share of profit in associates and joint ventures	2					(2)	
Profit before tax	495	(182)				1	314
		· · · /					
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	4					(1)	3
Fair value movements on non-qualifying hedges	(9)	9				(.,	
Gain on disposal of our membership interest in Visa - Europe	(7)	,					
Gain on disposal of our membership interest in Visa - US		-		_		-	
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Loss and trading results from disposed-of operations in Brazil	(5)	9	<del></del>			(1)	3
	(5)	9				(1)	3
LICs							
Trading results from disposed-of operations in Brazil	<del></del>					-	
		-			-	-	
Operating expenses							
Costs associated with portfolio disposals	-						
Costs to achieve	(4)					1	(3)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill		-					-
Regulatory (provisions)/releases in GPB		-					-
Settlements and provisions in connection with legal matters							
UK customer redress programmes						-	-
Trading results from disposed-of operations in Brazil							
	(4)					1	(3)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						
Profit/(loss) before tax							
Revenue	(5)	9				(1)	3
LICs	-						
Operating expenses	(4)					1	(3)
Share of profit in associates and joint ventures	( )						(0)
and a process and join tonded	(9)	9					
	(7)						
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	48,068	(33)	\$III	şiii	\$111	403	48,438
	48,068	(144)				932	48,438 44,524
Customer accounts	43,/36	(144)				932	44,524

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
		Management to	JV and Associates to	associates and joint		
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	27				(1)	26
Net fee income	59				1	60
Net trading income	30					30
Other income	1					1
Net operating income before loan impairment charges and other credit risk provisions	117					117
Loan impairment (charges)/recoveries and other credit risk provisions	-				1	1
Net operating income	117				1	118
Total operating expenses	(15)				(1)	(16)
Operating profit	102				- (-/	102
Share of profit in associates and joint ventures	(1)					(1)
Profit before tax	101	-				101
Tront Botolo tus						101
Significant Items						
Symicant tens						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges	-					
Gain on disposal of our membership interest in Visa - Europe	-	-				-
Gain on disposal of our membership interest in Visa - US	-					-
Own credit spread	-					-
Portfolio disposals	-					-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-				-
Loss and trading results from disposed-of operations in Brazil						-
						-
LICs						
Trading results from disposed-of operations in Brazil						
	-					-
Operating expenses						
Costs associated with portfolio disposals		-				-
Costs to achieve		-				-
Costs to establish UK ring-fenced bank	-					-
Impairment of GPB - Europe goodwill	-			-		-
Regulatory (provisions)/releases in GPB	47			-		47
Settlements and provisions in connection with legal matters	-	-				-
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
	47					47
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-					
Profit/(loss) before tax						
Revenue						
LICs	_	_	_	_		
Operating expenses	47					47
Share of profit in associates and joint ventures	47					47
on promin associates and joint ventures	47				·	47
					-	47
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
·		\$m	\$m	sm	\$III	
Loans and advances to customers (net)	8,702				•	8,702
Customer accounts	17,604				-	17,604

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	L			-		
		Inter-segment	Business			
	Other Originally	elimination	Reclassifications to			
Quarter ended 30 Sep 2016	Reported <sup>1</sup> Origin			Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(31)	(29)	182	1	123	1,908
Net fee income	8				8	982
Net trading income	1	29	7	(1)	36	438
Other income	173	(37)	4	8	148	311
Net operating income before loan impairment charges and other credit risk provisions	151	(37)	193	8	315	3,639
Loan impairment (charges)/recoveries and other credit risk provisions	1	-		(2)	(1)	(88)
Net operating income	152	(37)	193	6	314	3,551
Total operating expenses	(257)	37	(11)		(231)	(1,362)
Operating profit	(105)		182	6	83	2,189
Share of profit in associates and joint ventures			2	3	5	7
Profit before tax	(105)	-	184	9	88	2,196
Tront before tax	(103)		104	7	- 00	2,170
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts				1	1	4
Fair value movements on non-qualifying hedges			(9)		(9)	(9)
	•		(7)		(7)	(7)
Gain on disposal of our membership interest in Visa - Europe	-	-				-
Gain on disposal of our membership interest in Visa - US		-				
Own credit spread	(6)	-		-	(6)	(6)
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-		
Loss and trading results from disposed-of operations in Brazil						_
2033 and trading results from disposed-of operations in Grazii	(6)		(9)	1	(14)	(11)
	(6)		(9)		(14)	(11)
LICs						
Trading results from disposed-of operations in Brazil						
	-			-	-	
	-					
Operating expenses						
Costs associated with portfolio disposals		-				
Costs to achieve	(55)	-			(55)	(70)
Costs to establish UK ring-fenced bank		-				-
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						47
Settlements and provisions in connection with legal matters						•
UK customer redress programmes				-		-
Trading results from disposed-of operations in Brazil				-		
	(55)	-		-	(55)	(23)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
Trauling results from disposed of operations in brazil						
		-				<u> </u>
Profit/(loss) before tax						
Revenue	(6)		(9)	1	(14)	(11)
LICs			(-)	•	,	(,
	(EE)				(55)	(22)
Operating expenses	(55)	-			(55)	(23)
Share of profit in associates and joint ventures						
	(61)	-	(9)	1	(69)	(34)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,798	<b></b>	33	•	1,831	213,284
	224		144		368	
Customer accounts	224	-	144		368	450,911

<sup>&</sup>lt;sup>1</sup> Originally reported in the O3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Bar	nking and Wealth Ma	nagement		
					Gains/(losses) on		
					disposal of		
					subsidiaries,		
Quarter ended 30 Jun 2016	Originally Poportod <sup>1</sup>	to Corporate Centre	JV and Associates to	Insurance from Commercial Banking	associates and joint	Other Reallocations	Restated
Qualter ended 50 Juli 2016	\$m			\$m	ventures \$m		kestateu \$m
Net interest income	969	3111	φIII	12	şiii	1	982
Net fee income	458			(8)		1	451
Net trading income	(4)			(0)		(1)	(5)
Other income	100			8		(4)	104
Net operating income before loan impairment charges and other credit risk provisions	1,523			12		(3)	1,532
Loan impairment (charges)/recoveries and other credit risk provisions	(46)			-		-	(46)
Net operating income	1,477			12		(3)	1,486
Total operating expenses	(557)			-		(2)	(559)
Operating profit	920			12		(5)	927
Share of profit in associates and joint ventures	5		(2)			1	4
Profit before tax	925		(2)	12		(4)	931
						•	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act				-			
Trading results from disposed-of operations in Brazil							
LICs							
Trading results from disposed-of operations in Brazil							-
	·						
Operating expenses							
Costs associated with portfolio disposals							-
Costs to achieve	(4)	-					(4)
Costs to establish UK ring-fenced bank							-
Impairment of GPB - Europe goodwill							-
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							-
UK customer redress programmes							
Trading results from disposed-of operations in Brazil	-						-
	(4)						(4)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue		-	-		-		-
LICs							-
Operating expenses	(4)	-					(4)
Share of profit in associates and joint ventures							
	(4)	-					(4)
Balance Sheet Data							
At 30 Jun 2016	\$m		\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	74,805			-			74,805
Customer accounts	256,346						256,346

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
				-	Gains/(losses) on		
					disposal of		
					subsidiaries,		
			JV and Associates to		associates and joint		
Quarter ended 30 Jun 2016	Originally Reported			Insurance to RBWM		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	546			(12)	-	(7)	527
Net fee income	235			8		(2)	241
Net trading income	53						53
Other income	26			(8)		(5)	13
Net operating income before loan impairment charges and other credit risk provisions	860			(12)		(14)	834
Loan impairment (charges)/recoveries and other credit risk provisions	(53)					` .	(53)
Net operating income	807			(12)		(14)	781
Total operating expenses	(224)		_	(12)	_	6	(218)
Operating expenses	583			(12)		(8)	563
	363			(12)		(0)	303
Share of profit in associates and joint ventures		-		-	-	-	-
Profit before tax	583			(12)		(8)	563
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread		-		-		-	
Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
						-	<u>-</u>
LICs							
Trading results from disposed-of operations in Brazil							
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)						(1)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill							
Regulatory (provisions)/releases in GPB		-		-		-	
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(1)	-					(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
							-
Profit/(loss) before tax							
Revenue							
LICs		-	-	-	-	-	-
Operating expenses	(1)					•	(1)
Share of profit in associates and joint ventures	- (4)		-				(1)
	(1)	-	-	-	·	-	(1)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	78,769	-	-			(436)	78,333
Customer accounts	116,780				-	(865)	115,915

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glo	bal Banking and Mark	ets		
				-	Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
		Management to		JV and Associates to			
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m		\$m
Net interest income	373	(164)				7	216
Net fee income	153	(1)				2	154
Net trading income	348	(21)				1	328
Other income	27	(4)					23
Net operating income before loan impairment charges and other credit risk provisions	901	(190)				10	721
Loan impairment (charges)/recoveries and other credit risk provisions						(1)	(1)
Net operating income	901	(190)				9	720
Total operating expenses	(346)	14				(2)	(334)
Operating profit	555	(176)				7	386
Share of profit in associates and joint ventures	333	(170)	-	-		,	300
Profit before tax	555	(176)				7	386
Profit before tax	555	(176)					386
a							
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	2					-	2
Fair value movements on non-qualifying hedges	(8)	8					
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread							
Portfolio disposals							
(Provisions), releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	(6)	8					2
	(-)						_
LICs							
Trading results from disposed-of operations in Brazil							
Trading results from disposed-of operations in brazil							
On anything surround							
Operating expenses							
Costs associated with portfolio disposals	*						-
Costs to achieve	(6)						(6)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill						-	
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							
	(6)						(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
Profit/(loss) before tax							
Revenue	(6)	8					2
	(0)	0					
LICs	-						- (1)
Operating expenses	(6)						(6)
Share of profit in associates and joint ventures							
	(12)	8					(4)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m		\$m
Loans and advances to customers (net)	49,606	(12)				437	50,031
Customer accounts	42,583	(301)				865	43,147

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Private Banking								
	Gains/(losses) on								
				disposal of					
		Balance Sheet		subsidiaries,					
				associates and joint					
Quarter ended 30 Jun 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated			
	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	27				1	28			
Net fee income	38				(1)	37			
Net trading income	27					27			
Other income									
Net operating income before loan impairment charges and other credit risk provisions	92					92			
Loan impairment (charges)/recoveries and other credit risk provisions			_	_	(1)	(1)			
Net operating income	92				(1)	91			
Total operating expenses	(48)				1	(47)			
Operating profit	44	-			-	44			
Share of profit in associates and joint ventures									
Profit before tax	44	-				44			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
Gain on disposal of our membership interest in Visa - Europe									
Gain on disposal of our membership interest in Visa - US									
Own credit spread	-								
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil									
	·								
LICs									
Trading results from disposed-of operations in Brazil									
3									
Operating expenses									
Costs associated with portfolio disposals									
Costs to achieve									
Costs to establish UK ring-fenced bank									
Impairment of GPB - Europe goodwill									
Regulatory (provisions)/releases in GPB									
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil									
3 · · · · · · · · · · · · · · · · · · ·									
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
		-		-		-			
Profit/(loss) before tax									
Revenue									
LICs									
Operating expenses									
Share of profit in associates and joint ventures									
and a process and join tomator									
Balance Sheet Data									
					_				
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	8,738					8,738			
Customer accounts	17,211					17,211			

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		- Ol	nei / corporate cent	16		
0	Other Originally	Inter-segment elimination			Destated	T-1-1
Quarter ended 30 Jun 2016		Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
	\$m	\$m	\$m		\$m	\$m
Net interest income	(35)	(28)	164	(2)	99	1,852
Net fee income	6		1		7	890
Net trading income	(18)	28	21		31	434
Other income	264	(30)	4	9	247	387
Net operating income before loan impairment charges and other credit risk provisions	217	(30)	190	7	384	3,563
Loan impairment (charges)/recoveries and other credit risk provisions				2	2	(99)
Net operating income	217	(30)	190	9	386	3,464
Total operating expenses	(243)	30	(14)	(3)	(230)	(1,388)
Operating profit	(26)		176	6	156	2,076
Share of profit in associates and joint ventures			2	(1)	1	5
Profit before tax	(26)		178	5	157	2,081
	(=-/			•		
Significant Items						
Revenue  Debit valuation adjustment ("DVA") on derivative contracts	(1)				(1)	1
Fair value movements on non-qualifying hedges			(8)		(8)	(8)
Gain on disposal of our membership interest in Visa - Europe						-
Gain on disposal of our membership interest in Visa - US						_
Own credit spread	7				7	7
Portfolio disposals						
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						_
Trading results from disposed-of-operations in Brazil	- 6		(8)		(2)	
			(0)		(2)	
110-						
LICs						
Trading results from disposed-of operations in Brazil		-				
	-				-	<u>-</u>
Operating expenses						
Costs associated with portfolio disposals						-
Costs to achieve	(32)				(32)	(43)
Costs to establish UK ring-fenced bank						-
Impairment of GPB - Europe goodwill						
Regulatory (provisions)/releases in GPB						-
Settlements and provisions in connection with legal matters						-
UK customer redress programmes						
Trading results from disposed-of operations in Brazil						
reading results from disposed-or operations in brazil	(32)				(32)	(43)
	(32)				(32)	(43)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil					<u>-</u>	
		-				
Profit/(loss) before tax						
Revenue	6		(8)		(2)	-
LICs		-			-	-
Operating expenses	(32)				(32)	(43)
Share of profit in associates and joint ventures						
•	(26)		(8)		(34)	(43)
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,784	-	12	(1)	1,795	213,702
Customer accounts	216		301	(1)	517	433,136
customer accounts	210		301	•	517	433,130

<sup>&</sup>lt;sup>1</sup> Originally reported in the O2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Retail Banki	ng and Wealth Mar	agement		
				•	Gains/(losses) on disposal of		
		LIS Runoff Portfolio	JV and Associates to	Insurance from	subsidiaries, associates and joint		
Quarter ended 31 Mar 2016	Originally Reported					Other Reallocations	Restated
	\$m	. \$m	\$m	\$m	\$m	\$m	\$m
Net interest income	978			12		(1)	989
Net fee income	451			(6)	-		445
Net trading income	12				-	-	12
Other income	69			10	-	(1)	78
Net operating income before loan impairment charges and other credit risk provisions	1,510			16		(2)	1,524
Loan impairment (charges)/recoveries and other credit risk provisions	(48)		•				(48)
Net operating income	1,462		-	16	-	(2)	1,476
Total operating expenses  Operating profit	(583)		<u> </u>	16	-	(2)	(585) 891
Share of profit in associates and joint ventures	7	•	(3)	10		(4)	4
Profit before tax	886		(3)	16		(4)	895
· · · · · · · · · · · · · · · · · · ·			(0)			(.,	0,0
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges					-		
Gain on disposal of our membership interest in Visa - Europe					-		
Gain on disposal of our membership interest in Visa - US				-			
Own credit spread Portfolio disposals							
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
Trading results from anyoned of epictutoris in order							
LICs							
Trading results from disposed-of operations in Brazil		-	-	-		•	<u> </u>
		-	-			-	
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)	-					(1)
Costs to establish UK ring-fenced bank							
Impairment of GPB - Europe goodwill				-			
Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters				-			
UK customer redress programmes		-		-			
Trading results from disposed-of operations in Brazil				-			- (4)
	(1)	-				-	(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
				-			
Profit/(loss) before tax							
Revenue							
LICs							
Operating expenses	(1)	-		-			(1)
Share of profit in associates and joint ventures				-			<u>:</u>
	(1)	-		-	-		(1)
Balance Sheet Data							
At 31 Mar 2016	\$m	s \$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	74,508	-	-	-	-		74,508
Customer accounts	250,984						250,984

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
				•	Gains/(losses) on disposal of subsidiaries,		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre		Insurance to RBWM	associates and joint ventures	Other Reallocations	Restated
add to that of Mar 2010	\$m		\$m		\$m	\$m	\$m
Net interest income	546	-	-	(12)	-	(7)	527
Net fee income	227	-	-	6		(2)	231
Net trading income Other income	31 29			(10)	-	(5)	31 14
Net operating income before loan impairment charges and other credit risk provisions	833	<u>_</u>	<del></del>	(16)	<u> </u>	(14)	803
Loan impairment (charges)/recoveries and other credit risk provisions	7			-			7
Net operating income	840		-	(16)		(14)	810
Total operating expenses	(225)					5	(220)
Operating profit	615	-		(16)	-	(9)	590
Share of profit in associates and joint ventures  Profit before tax	615			(16)		(9)	590
Troit before tax				(10)		(7)	370
Significant Items							
Revenue							
Debit valuation adjustment ("DVA") on derivative contracts Fair value movements on non-qualifying hedges							
Gain on disposal of our membership interest in Visa - Europe							
Gain on disposal of our membership interest in Visa - US							
Own credit spread		-			-		-
Portfolio disposals		-	-				-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil							-
Trading results from disposed of operations in brazil		-				-	<del></del>
LICs							
Trading results from disposed-of operations in Brazil							
		-				-	-
Operating expenses							
Costs associated with portfolio disposals							
Costs to achieve	(1)	-					(1)
Costs to establish UK ring-fenced bank		-			-		-
Impairment of GPB - Europe goodwill Regulatory (provisions)/releases in GPB							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							-
	(1)	-		-			(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						-
							<u>.</u>
Profit/(loss) before tax							
Revenue LICs		-					-
Operating expenses	(1)						(1)
Share of profit in associates and joint ventures	-	-					-
·	(1)						(1)
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m		\$m	\$m
Loans and advances to customers (net) Customer accounts	77,180 120,006					(471) (1,097)	76,709 118,909
customer accounts	120,006					(1,097)	1 18,909

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Banking and Markets									
	Gains/(losses) on									
					disposal of					
		Balance Sheet			subsidiaries					
O	0-1-111 01	Management to		JV and Associates to			D t. d d			
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated \$m			
Not interest income	\$m 322	\$m	\$m	\$m	\$m	\$m 7	194			
Net interest income	322 117	(135)				2	119			
Net fee income		(25)				2				
Net trading income	397	(35)					362			
Other income	50	(12)	-				38			
Net operating income before loan impairment charges and other credit risk provisions	886	(182)	-	-		9	713			
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	1	(3)			
Net operating income	882	(182)	-	-		10	710			
Total operating expenses	(345)	14	-			(4)	(335)			
Operating profit	537	(168)	-	-		6	375			
Share of profit in associates and joint ventures										
Profit before tax	537	(168)		-		6	375			
Significant Items										
Revenue										
Debit valuation adjustment ('DVA') on derivative contracts	24						24			
Fair value movements on non-qualifying hedges	(8)	8					-			
Gain on disposal of our membership interest in Visa - Europe		-		-			-			
Gain on disposal of our membership interest in Visa - US										
Own credit spread										
Portfolio disposals										
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-		-			-			
Trading results from disposed-of operations in Brazil										
	16	8					24			
LICs										
Trading results from disposed-of operations in Brazil										
							-			
Operating expenses										
Costs associated with portfolio disposals		-					-			
Costs to achieve	(2)	-					(2)			
Costs to establish UK ring-fenced bank										
Impairment of GPB - Europe goodwill										
Regulatory (provisions)/releases in GPB							-			
Settlements and provisions in connection with legal matters							-			
UK customer redress programmes										
Trading results from disposed-of operations in Brazil										
	(2)						(2)			
Share of profit in associates and joint ventures										
Trading results from disposed-of operations in Brazil										
	-									
Profit/(loss) before tax										
Revenue	16	8					24			
LICS	10	· ·	-	-	_		24			
Operating expenses	(2)			-			(2)			
Share of profit in associates and joint ventures	(2)			-			(2)			
share or profit in associates and joint ventures	14	- 8				-	22			
	14	0				· · · · ·	22			
Balance Sheet Data										
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m			
		(9)	\$III	\$III	\$III	471				
Loans and advances to customers (net)	46,417						46,879			
Customer accounts	47,940	(160)				1,097	48,877			

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Global Priva	ate Banking		
				Gains/(losses) on		
				disposal of		
		Balance Sheet		subsidiaries,		
		Management to	JV and Associates to	associates and joint		
Quarter ended 31 Mar 2016	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	28					28
Net fee income	49					49
Net trading income	25					25
Other income	-					
Net operating income before loan impairment charges and other credit risk provisions	102					102
Loan impairment (charges)/recoveries and other credit risk provisions	1					1
Net operating income	103					103
Total operating expenses	(56)					(56)
Operating profit	47					47
Share of profit in associates and joint ventures						
Profit before tax	47					47
Tront botor can						
Significant Items						
ogmicant terro						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts						
Fair value movements on non-qualifying hedges				•		
	•			•		
Gain on disposal of our membership interest in Visa - Europe	-					
Gain on disposal of our membership interest in Visa - US	-			-		
Own credit spread	-					
Portfolio disposals	-			-		
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-					
Trading results from disposed-of operations in Brazil						-
						-
LICs						
Trading results from disposed-of operations in Brazil						
		-	-	-		
Operating expenses						
Costs associated with portfolio disposals	-					
Costs to achieve	-					
Costs to establish UK ring-fenced bank						-
Impairment of GPB - Europe goodwill	-					
Regulatory (provisions)/releases in GPB	-					
Settlements and provisions in connection with legal matters	-					
UK customer redress programmes	-					-
Trading results from disposed-of operations in Brazil						
	-					-
	_					
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil						
	-					
Profit/(loss) before tax						
Revenue						
LICs						
Operating expenses						
Share of profit in associates and joint ventures						
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	8,681	-	-	-	-	8,681
Customer accounts	17,812					17,812
outonia decounts	17,012		-			17,012

<sup>&</sup>lt;sup>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		- 0	nei / corporate cent	16		
Quarter ended 31 Mar 2016	Other Originally	Inter-segment elimination Originally Reported <sup>1</sup>			Restated	Total
Qualiter ended 31 Mai 2016	keported \$m	\$m	\$m		\$m	\$m
Net interest income	(37)	(20)	135	1	79	1,817
	(37)		135		79	
Net fee income		-	-	•		851
Net trading income	3	20	35		58	488
Other income	223	(29)	12	6	212	342
Net operating income before loan impairment charges and other credit risk provisions	196	(29)	182	7	356	3,498
Loan impairment (charges)/recoveries and other credit risk provisions				(1)	(1)	(44)
Net operating income	196	(29)	182	6	355	3,454
Total operating expenses	(192)	29	(14)		(176)	(1,372)
Operating profit	4	-	168	7	179	2,082
Share of profit in associates and joint ventures			3		3	7
Profit before tax	4		171	7	182	2,089
Significant Items						
Revenue  Debit valuation adjustment ('DVA') on derivative contracts						24
Fair value movements on non-qualifying hedges			(8)		(8)	(8)
Gain on disposal of our membership interest in Visa - Europe			(-)		(-)	(-)
Gain on disposal of our membership interest in Visa - US						
Own credit spread	6				6	6
Portfolio disposals						-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
rrauling results from disposed of operations in brazil	- 6		(8)		(2)	22
			(6)		(2)	
LICs						
Trading results from disposed-of operations in Brazil	<del></del>		<del></del>	<del>.</del>	<del></del>	
		-				
Operating expenses						
Costs associated with portfolio disposals	-					
Costs to achieve	(15)				(15)	(19)
Costs to establish UK ring-fenced bank						-
Impairment of GPB - Europe goodwill					-	-
Regulatory (provisions)/releases in GPB					-	-
Settlements and provisions in connection with legal matters						-
UK customer redress programmes						-
Trading results from disposed-of operations in Brazil					-	
	(15)				(15)	(19)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	<del></del>			-		<del></del>
		-				
Des SA (See a) by See a Ave						
Profit/(loss) before tax			(0)		(0)	
Revenue	6		(8)		(2)	22
LICs		-				
Operating expenses	(15)				(15)	(19)
Share of profit in associates and joint ventures					-	
	(9)		(8)		(17)	3
	·					
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,815		9		1,824	208,601
Customer accounts	222		160		382	436,964

<sup>&</sup>lt;sup>1</sup> Originally reported in the O1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Retail Banking and Wealth Management								
					Gains/(losses) on				
					disposal of				
				Insurance from	subsidiaries,				
			JV and Associates to		associates and joint				
Quarter ended 31 Dec 2015		<sup>1</sup> to Corporate Centre		Banking		Other Reallocations	Restated		
	\$m		\$m	\$m	\$m	\$m	\$m		
Net interest income	923		-	11			934		
Net fee income	484		-	(3)			481		
Net trading income	32						32		
Other income	41			(8)			33		
Net operating income before loan impairment charges and other credit risk provisions	1,480						1,480		
Loan impairment (charges)/recoveries and other credit risk provisions	(43)	) -	-				(43)		
Net operating income	1,437						1,437		
Total operating expenses	(577)	) -				(2)	(579)		
Operating profit	860					(2)	858		
Share of profit in associates and joint ventures	8		(2)				6		
Profit before tax	868		(2)			(2)	864		
						•			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
Gain on the partial sale of shareholding in Industrial Bank									
Own credit spread						•			
Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act									
Trading results from disposed-of operations in Brazil							-		
							-		
LICs									
Trading results from disposed-of operations in Brazil							-		
							-		
Operating expenses									
Costs to achieve	(8)	) -					(8)		
Costs to establish UK ring-fenced bank									
Regulatory (provisions)/releases in GPB							-		
Restructuring and other related costs							-		
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil									
	(8)	) -					(8)		
							• •		
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
·g									
Profit/(loss) before tax									
Revenue	_	_	_	_	_	_			
LICs									
	- (0)						(8)		
Operating expenses	(8)						(8)		
Share of profit in associates and joint ventures	-	-			-				
	(8)	) -		-	-		(8)		
Balance Sheet Data									
At 31 Dec 2015	\$m		\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	74,909		-	-	-		74,909		
Customer accounts	244,485				-		244,485		

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

				Commercial Banking			
		US Runoff Portfolio .	N/		Gains/(losses) on disposal of subsidiaries, associates and joint		
Quarter ended 31 Dec 2015	Originally Penorted	to Corporate Centre		Insurance to RBWM		Other Reallocations	Restated
Qual (et etiueu 31 Dec 2013	\$m		\$m	\$m		\$m	\$m
Net interest income	532	· •	<b>4</b> 111	(11)		(7)	514
Net fee income	226			3		(2)	227
Net trading income	50						50
Other income	(25)			8		(5)	(22)
Net operating income before loan impairment charges and other credit risk provisions	783					(14)	769
Loan impairment (charges)/recoveries and other credit risk provisions	3	-					3
Net operating income	786					(14)	772
Total operating expenses	(220)			-		6	(214)
Operating profit	566	-				(8)	558
Share of profit in associates and joint ventures		-					<u> </u>
Profit before tax	566					(8)	558
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts							
Fair value movements on non-qualifying hedges		-		-			
Gain on the partial sale of shareholding in Industrial Bank		-		-			
Own credit spread					-		
Portfolio disposals		-					
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act		-					
Trading results from disposed-of operations in Brazil	<del></del>	-			· ·	· ·	<del></del>
LICs							
Trading results from disposed-of operations in Brazil							
	-						-
Operating expenses							
Costs to achieve	(1)	-					(1)
Costs to establish UK ring-fenced bank							
Regulatory (provisions)/releases in GPB					-		
Restructuring and other related costs							
Settlements and provisions in connection with legal matters		-					
UK customer redress programmes Trading results from disposed-of operations in Brazil							
Trading results from disposed-or operations in Brazil	(1)	-	<u>_</u>		<del></del>	<del></del>	(1)
							(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
	-						-
Profit/(loss) before tax							
Revenue							
LICs							-
Operating expenses	(1)	-		-			(1)
Share of profit in associates and joint ventures	- (4)			-	· ·	· ·	- (1)
	(1)	-		-		•	(1)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	81,720					(939)	80,781
Customer accounts	118,568			-		(921)	117,647

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

			Glob	al Banking and Mark	ets		
					Gains/(losses) on		
					disposal of		
		Balance Sheet			subsidiaries,		
		Management to		V and Associates to			
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre	Corporate Centre		Other Reallocations	Restated
No. 1. Company of the	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	338	(128)			-	7	217
Net fee income	180	(4)			-	2	178
Net trading income	183	(23)					160
Other income	23	-				(1)	22
Net operating income before loan impairment charges and other credit risk provisions	724	(155)				8	577
Loan impairment (charges)/recoveries and other credit risk provisions	3		-		-		3
Net operating income	727	(155)			-	8	580
Total operating expenses	(316)	16	-		-	(3)	(303)
Operating profit	411	(139)	-		-	5	277
Share of profit in associates and joint ventures							
Profit before tax	411	(139)				5	277
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(14)	-					(14)
Fair value movements on non-qualifying hedges	(3)	3					-
Gain on the partial sale of shareholding in Industrial Bank							
Own credit spread							
Portfolio disposals		-		-			-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act							
Trading results from disposed-of operations in Brazil							
	(17)	3					(14)
LICs							
Trading results from disposed-of operations in Brazil							
							-
Operating expenses							
Costs to achieve	(1)						(1)
Costs to establish UK ring-fenced bank							-
Regulatory (provisions)/releases in GPB							
Restructuring and other related costs							
Settlements and provisions in connection with legal matters							
UK customer redress programmes							
Trading results from disposed-of operations in Brazil							-
	(1)			-			(1)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil							
•							-
Profit/(loss) before tax							
Revenue	(17)	3					(14)
LICs							
Operating expenses	(1)						(1)
Share of profit in associates and joint ventures							-
	(18)	3					(15)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	48,804	(15)				939	49,728
Customer accounts	39,744	(4)				921	40,661
	*****	( )					

<sup>&</sup>lt;sup>1</sup> Originally reported in the O4 2015 Data Pack. Significant items reflect current year significant items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

	Global Private Banking								
				Gains/(losses) on					
		Balance Sheet		disposal of subsidiaries,					
			JV and Associates to						
Quarter ended 31 Dec 2015	Originally Reported <sup>1</sup>	Corporate Centre	Corporate Centre		Other Reallocations	Restated			
222101 01000 01 000 2010	\$m	\$m	\$m	\$m	\$m	\$m			
Net interest income	27	-	-	-		27			
Net fee income	32					32			
Net trading income	19					19			
Other income	5					5			
Net operating income before loan impairment charges and other credit risk provisions	83					83			
Loan impairment (charges)/recoveries and other credit risk provisions									
Net operating income	83					83			
Total operating expenses	(62)					(62)			
Operating profit	21					21			
Share of profit in associates and joint ventures									
Profit before tax	21					21			
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts									
Fair value movements on non-qualifying hedges									
Gain on the partial sale of shareholding in Industrial Bank									
Own credit spread Portfolio disposals									
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act Trading results from disposed-of operations in Brazil									
Trading results from disposed-of operations in brazil									
LICs									
Trading results from disposed-of operations in Brazil									
·· <del></del>									
Operating expenses									
Costs to achieve	(2)					(2)			
Costs to establish UK ring-fenced bank									
Regulatory (provisions)/releases in GPB									
Restructuring and other related costs									
Settlements and provisions in connection with legal matters									
UK customer redress programmes									
Trading results from disposed-of operations in Brazil	-								
	(2)					(2)			
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil									
				-					
Describility of his form have									
Profit/(loss) before tax Revenue									
LICs									
Operating expenses	(2)					(2)			
Share of profit in associates and joint ventures	(2)					(2)			
share of profit in associates and joint ventures	(2)		-		-	(2)			
	(2)					(2)			
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	9,041	-	-		-	9,041			
Customer accounts	18,602					18,602			

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.

		Ot	her / Corporate Cent	tre		
Quarter ended 31 Dec 2015		Originally Reported <sup>1</sup>		Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(52)	(19)	128 4		57	1,749
Net fee income	6	-		•	10	928
Net trading income Other income	(21) 245	19 (40)	23	6	21 211	282 249
Net operating income before loan impairment charges and other credit risk provisions	178	(40)	155	6	299	3,208
Loan impairment (charges)/recoveries and other credit risk provisions	1	(40)	133		1	(36)
Net operating income	179	(40)	155	6	300	3,172
Total operating expenses	(291)	40	(16)	(1)	(268)	(1,426)
Operating profit	(112)		139	5	32	1,746
Share of profit in associates and joint ventures	1	-	2		3	9
Profit before tax	(111)		141	5	35	1,755
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts		-				(14)
Fair value movements on non-qualifying hedges			(3)		(3)	(3)
Gain on the partial sale of shareholding in Industrial Bank	-	-			-	3
Own credit spread Portfolio disposals	3				3	3
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act						
Trading results from disposed-of operations in Brazil						
Trading results from disposed-or operations in brazil	3		(3)			(14)
	<u>-</u>		(-)			
LICs						
Trading results from disposed-of operations in Brazil	<del></del>			<del></del>	-	
					<u>-</u>	
Operating expenses						
Costs to achieve	(27)				(27)	(39)
Costs to establish UK ring-fenced bank		-				
Regulatory (provisions)/releases in GPB		-				
Restructuring and other related costs						
Settlements and provisions in connection with legal matters		-	-			
UK customer redress programmes			-			
Trading results from disposed-of operations in Brazil		-			-	
	(27)	-	·		(27)	(39)
Change from the boundaries and believe and believe and						
Share of profit in associates and joint ventures  Trading results from disposed-of operations in Brazil						
rrading results from disposed of operations in brazil	<del></del>			-	<del></del>	<del></del>
						-
Profit/(loss) before tax						
Revenue	3	-	(3)			(14)
LICs			-			
Operating expenses	(27)				(27)	(39)
Share of profit in associates and joint ventures					-	
	(24)		(3)		(27)	(53)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,758		15		1,773	216,232
Customer accounts	139	-	4		143	421,538

Originally reported in the O4 2015 Data Pack. Significant Items reflect current year significant Items as originally reported.

<sup>&</sup>lt;sup>2</sup> Business reclassifications to the Corporate Centre comprise balance sheet management, legacy credit, the US runoff portfolios, joint ventures and associates and gains/(losses) on disposal of subsidiaries, associates and joint ventures.