

## 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.

Year ended 31 Dec 2016	Retail Banking and Wealth Management						Reported
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>20,078</b>	<b>(478)</b>	<b>7</b>	<b>84</b>	<b>756</b>	<b>(109)</b>	<b>20,338</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1,761)	128	-	-	-	-	(1,633)
<b>Net operating income</b>	<b>18,317</b>	<b>(350)</b>	<b>7</b>	<b>84</b>	<b>756</b>	<b>(109)</b>	<b>18,705</b>
Total operating expenses	(14,926)	1,072	-	(8)	-	(276)	(14,138)
<b>Operating profit</b>	<b>3,391</b>	<b>722</b>	<b>7</b>	<b>76</b>	<b>756</b>	<b>(385)</b>	<b>4,567</b>
Share of profit in associates and joint ventures	363	-	(343)	-	-	-	20
<b>Profit before tax</b>	<b>3,754</b>	<b>722</b>	<b>(336)</b>	<b>76</b>	<b>756</b>	<b>(385)</b>	<b>4,587</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	411	208	-	-	769	23	1,411
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(462)	-	-	-	-	-	(462)
	(462)	-	-	-	-	-	(462)
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(486)	93	-	-	-	-	(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)	680	-	-	-	1	(1,697)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	411	208	-	-	769	23	1,411
LICs	(462)	-	-	-	-	-	(462)
Operating expenses	(2,378)	680	-	-	-	1	(1,697)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(2,429)	888	-	-	769	24	(748)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
Loans and advances to customers (net)	311,520	(5,464)	-	-	-	-	306,056
Customer accounts	590,502	-	-	-	-	-	590,502
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>2</sup>	132.6	(15.5)	(2.0)	-	-	-	115.1

<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.

Year ended 31 Dec 2016	Commercial Banking							Reported \$m
	Historical Basis \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to RBWM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Other Reallocations \$m	
					\$m	\$m		
Net interest income	9,193	-	-	(98)	-	(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	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>13,381</b>	<b>(3)</b>	<b>-</b>	<b>(84)</b>	<b>532</b>	<b>(421)</b>	<b>13,405</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(1,276)	-	-	-	-	4	(1,272)	
<b>Net operating income</b>	<b>12,105</b>	<b>(3)</b>	<b>-</b>	<b>(84)</b>	<b>532</b>	<b>(417)</b>	<b>12,133</b>	
Total operating expenses	(6,008)	-	1	8	-	(88)	(6,087)	
<b>Operating profit</b>	<b>6,097</b>	<b>(3)</b>	<b>1</b>	<b>(76)</b>	<b>532</b>	<b>(505)</b>	<b>6,046</b>	
Share of profit in associates and joint ventures	1,462	-	(1,462)	-	-	-	-	
<b>Profit before tax</b>	<b>7,559</b>	<b>(3)</b>	<b>(1,461)</b>	<b>(76)</b>	<b>532</b>	<b>(505)</b>	<b>6,046</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
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	(252)	-	-	-	541	-	289	
	(22)	-	-	-	541	-	519	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	(273)	-	-	-	-	-	(273)	
	(273)	-	-	-	-	-	(273)	
<b>Operating expenses</b>								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(62)	-	-	-	-	-	(62)	
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	(34)	-	-	-	-	-	(34)	
Trading results from disposed-of operations in Brazil	(155)	-	-	-	-	-	(155)	
	(252)	-	-	-	-	-	(252)	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-	
	(1)	-	1	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	(22)	-	-	-	541	-	519	
LICs	(273)	-	-	-	-	-	(273)	
Operating expenses	(252)	-	-	-	-	-	(252)	
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-	
	(548)	-	1	-	541	-	(6)	
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2016</b>								
Loans and advances to customers (net)	281,930	-	-	-	-	-	281,930	
Customer accounts	341,729	-	-	-	-	-	341,729	
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	
Risk-weighted assets <sup>2</sup>	298.0	-	(9.6)	-	-	(12.5)	275.9	

<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.

Year ended 31 Dec 2016	Global Banking and Markets						
	Historical Basis	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>17,126</b>	<b>(2,711)</b>	<b>5</b>	<b>-</b>	<b>424</b>	<b>369</b>	<b>15,213</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(355)	-	(113)	-	-	(3)	(471)
<b>Net operating income</b>	<b>16,771</b>	<b>(2,711)</b>	<b>(108)</b>	<b>-</b>	<b>424</b>	<b>366</b>	<b>14,742</b>
Total operating expenses	(9,281)	349	75	-	-	(445)	(9,302)
<b>Operating profit</b>	<b>7,490</b>	<b>(2,362)</b>	<b>(33)</b>	<b>-</b>	<b>424</b>	<b>(79)</b>	<b>5,440</b>
Share of profit in associates and joint ventures	527	-	-	(527)	-	-	-
<b>Profit before tax</b>	<b>8,017</b>	<b>(2,362)</b>	<b>(33)</b>	<b>(527)</b>	<b>424</b>	<b>(79)</b>	<b>5,440</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(13)	-	-	-	-	-	(13)
	(13)	-	-	-	-	-	(13)
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(206)	76	-	-	424	-	294
LICs	(13)	-	-	-	-	-	(13)
Operating expenses	(439)	1	-	-	-	-	(438)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(658)	77	-	-	424	-	(157)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
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
Risk-weighted assets <sup>2</sup>	362.9	(46.6)	(22.2)	(6.2)	-	12.5	300.4

<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.

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Year ended 31 Dec 2016

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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,830</b>	<b>(94)</b>	<b>-</b>	<b>5</b>	<b>4</b>	<b>1,745</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
<b>Net operating income</b>	<b>1,831</b>	<b>(94)</b>	<b>-</b>	<b>5</b>	<b>4</b>	<b>1,746</b>
Total operating expenses	(5,058)	20	-	-	(36)	(5,074)
<b>Operating profit</b>	<b>(3,227)</b>	<b>(74)</b>	<b>-</b>	<b>5</b>	<b>(32)</b>	<b>(3,328)</b>
Share of profit in associates and joint ventures	1	-	(1)	-	-	-
<b>Profit before tax</b>	<b>(3,226)</b>	<b>(74)</b>	<b>(1)</b>	<b>5</b>	<b>(32)</b>	<b>(3,328)</b>

**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)

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-

**Operating expenses**

Costs associated with portfolio disposals	(10)	-	-	-	-	(10)
Costs to achieve	(6)	-	-	-	-	(6)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	(3,240)	-	-	-	-	(3,240)
Regulatory (provisions)/releases in GBP	(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**

Loans and advances to customers (net)	35,456	-	-	-	-	35,456
Customer accounts	69,850	-	-	-	-	69,850
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>2</sup>	16.2	(0.8)	(0.1)	-	-	15.3

<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.

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Other / Corporate Centre						
Year ended 31 Dec 2016	Other Historical	Inter-segment	Business		Reported	Total
	Basis	elimination	Reclassifications to	Other Reallocations		
	\$m	Historical Basis	Corporate Centre <sup>1</sup>		\$m	\$m
Net interest income	(947)	(512)	2,680	(32)	1,189	29,813
Net fee income	(58)	-	(1)	(2)	(61)	12,777
Net trading income	(810)	512	2,175	(19)	1,858	9,452
Other income	3,814	(6,448)	(3,297)	210	(5,721)	(4,076)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,999</b>	<b>(6,448)</b>	<b>1,557</b>	<b>157</b>	<b>(2,735)</b>	<b>47,966</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	(15)	(1)	(25)	(3,400)
<b>Net operating income</b>	<b>1,990</b>	<b>(6,448)</b>	<b>1,542</b>	<b>156</b>	<b>(2,760)</b>	<b>44,566</b>
Total operating expenses	(10,983)	6,448	(1,517)	845	(5,207)	(39,808)
<b>Operating profit</b>	<b>(8,993)</b>	<b>-</b>	<b>25</b>	<b>1,001</b>	<b>(7,967)</b>	<b>4,758</b>
Share of profit in associates and joint ventures	1	-	2,333	-	2,334	2,354
<b>Profit before tax</b>	<b>(8,992)</b>	<b>-</b>	<b>2,358</b>	<b>1,001</b>	<b>(5,633)</b>	<b>7,112</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	26
Fair value movements on non-qualifying hedges	(516)	-	(148)	(23)	(687)	(687)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	584
Gain on disposal of our membership interest in Visa - US	-	-	44	-	44	116
Own credit spread	(1,792)	-	-	-	(1,792)	(1,792)
Portfolio disposals	-	-	(137)	-	(137)	(163)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	(29)	(17)	(1,782)	-	(1,828)	(274)
	(2,337)	(17)	(2,023)	(23)	(4,400)	(2,188)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(748)
	-	-	-	-	-	(748)
<b>Operating expenses</b>						
Costs associated with portfolio disposals	(18)	-	-	-	(18)	(28)
Costs to achieve	(2,331)	-	(93)	-	(2,424)	(3,118)
Costs to establish UK ring-fenced bank	(220)	-	-	-	(220)	(223)
Impairment of GPB - Europe goodwill	-	-	-	-	-	(3,240)
Regulatory (provisions)/releases in GPB	(3)	-	-	-	(3)	(344)
Settlements and provisions in connection with legal matters	-	-	(587)	-	(587)	(681)
UK customer redress programmes	1	-	-	(1)	-	(559)
Trading results from disposed-of operations in Brazil	(24)	17	(1)	-	(8)	(1,059)
	(2,595)	17	(681)	(1)	(3,260)	(9,252)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
<b>Profit/(loss) before tax</b>						
Revenue	(2,337)	(17)	(2,023)	(23)	(4,400)	(2,188)
LICs	-	-	-	-	-	(748)
Operating expenses	(2,595)	17	(681)	(1)	(3,260)	(9,252)
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	(1)
	(4,932)	-	(2,705)	(24)	(7,661)	(12,189)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>						
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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>2</sup>	47.5	-	103.0	-	150.5	857.2

<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.

Year ended 31 Dec 2015	Retail Banking and Wealth Management						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance from Commercial Banking \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	15,926	(1,033)	-	76	-	(2)	14,967
Net fee income	6,218	4	-	(47)	-	1	6,176
Net trading income	521	31	-	(4)	-	(25)	523
Other income	851	172	-	31	-	(96)	958
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>23,516</b>	<b>(826)</b>	<b>-</b>	<b>56</b>	<b>-</b>	<b>(122)</b>	<b>22,624</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1,939)	62	-	-	-	(1)	(1,878)
<b>Net operating income</b>	<b>21,577</b>	<b>(764)</b>	<b>-</b>	<b>56</b>	<b>-</b>	<b>(123)</b>	<b>20,746</b>
Total operating expenses	(17,020)	1,384	-	(3)	-	(331)	(15,970)
<b>Operating profit</b>	<b>4,557</b>	<b>620</b>	<b>-</b>	<b>53</b>	<b>-</b>	<b>(454)</b>	<b>4,776</b>
Share of profit in associates and joint ventures	410	-	(386)	-	-	(1)	23
<b>Profit before tax</b>	<b>4,967</b>	<b>620</b>	<b>(386)</b>	<b>53</b>	<b>-</b>	<b>(455)</b>	<b>4,799</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>1,913</b>	<b>329</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(25)</b>	<b>2,217</b>
<b>LIcs</b>							
Trading results from disposed-of operations in Brazil	(731)	-	-	-	-	-	(731)
	<b>(731)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(731)</b>
<b>Operating expenses</b>							
Costs to achieve	(198)	44	-	-	-	1	(153)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Restructuring and other related costs	(32)	23	-	-	-	-	(9)
Settlements and provisions in connection with legal matters	(700)	700	-	-	-	-	-
UK customer redress programmes	(541)	-	-	-	-	-	(541)
Trading results from disposed-of operations in Brazil	(1,822)	-	-	-	-	-	(1,822)
	<b>(3,293)</b>	<b>767</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(2,525)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	1,913	329	-	-	-	(25)	2,217
LIcs	(731)	-	-	-	-	-	(731)
Operating expenses	(3,293)	767	-	-	-	1	(2,525)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(2,111)</b>	<b>1,096</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(24)</b>	<b>(1,039)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>							
Loans and advances to customers (net)	340,009	(18,260)	-	-	-	-	321,749
Customer accounts	584,872	-	-	-	-	-	584,872
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	189.5	(39.5)	(19.3)	-	-	-	130.7

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

<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.

Year ended 31 Dec 2015	Commercial Banking						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to RBWM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	9,859	-	-	(76)	-	(348)	9,435
Net fee income	4,190	6	-	47	-	(174)	4,069
Net trading income	555	-	-	4	-	(28)	531
Other income	266	(15)	-	(31)	-	(57)	163
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>14,870</b>	<b>(9)</b>	<b>-</b>	<b>(56)</b>	<b>-</b>	<b>(607)</b>	<b>14,198</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1,770)	-	-	-	-	9	(1,761)
<b>Net operating income</b>	<b>13,100</b>	<b>(9)</b>	<b>-</b>	<b>(56)</b>	<b>-</b>	<b>(598)</b>	<b>12,437</b>
Total operating expenses	(6,744)	1	-	3	-	(112)	(6,852)
<b>Operating profit</b>	<b>6,356</b>	<b>(8)</b>	<b>-</b>	<b>(53)</b>	<b>-</b>	<b>(710)</b>	<b>5,585</b>
Share of profit in associates and joint ventures	1,617	-	(1,617)	-	-	-	-
<b>Profit before tax</b>	<b>7,973</b>	<b>(8)</b>	<b>(1,617)</b>	<b>(53)</b>	<b>-</b>	<b>(710)</b>	<b>5,585</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	712	-	-	-	-	-	712
	<b>695</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>694</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(262)	-	-	-	-	-	(262)
	<b>(262)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(262)</b>
<b>Operating expenses</b>							
Costs to achieve	(163)	-	-	-	-	-	(163)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Restructuring and other related costs	(5)	-	-	-	-	-	(5)
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(18)	-	-	-	-	-	(18)
Trading results from disposed-of operations in Brazil	(434)	-	-	-	-	-	(434)
	<b>(620)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(620)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-
	<b>(1)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	695	-	-	-	-	(1)	694
LICs	(262)	-	-	-	-	-	(262)
Operating expenses	(620)	-	-	-	-	-	(620)
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-
	<b>(188)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(188)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>							
Loans and advances to customers (net)	302,240	-	-	-	-	(14,572)	287,668
Customer accounts	361,701	-	-	-	-	(13,503)	348,198
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	421.0	-	(103.2)	-	-	(15.6)	302.2

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

<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.



Year ended 31 Dec 2015	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>18,233</b>	<b>(2,738)</b>	<b>(76)</b>	<b>-</b>	<b>-</b>	<b>553</b>	<b>15,972</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(38)	-	-	(9)	(47)
<b>Net operating income</b>	<b>18,233</b>	<b>(2,738)</b>	<b>(114)</b>	<b>-</b>	<b>-</b>	<b>544</b>	<b>15,925</b>
Total operating expenses	(10,834)	437	104	-	-	(474)	(10,767)
<b>Operating profit</b>	<b>7,399</b>	<b>(2,301)</b>	<b>(10)</b>	<b>-</b>	<b>-</b>	<b>70</b>	<b>5,158</b>
Share of profit in associates and joint ventures	511	-	-	(511)	-	-	-
<b>Profit before tax</b>	<b>7,910</b>	<b>(2,301)</b>	<b>(10)</b>	<b>(511)</b>	<b>-</b>	<b>70</b>	<b>5,158</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	(6)	-	-	-	-	482
	<b>689</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>712</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	28	-	-	-	-	-	28
	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>
<b>Operating expenses</b>							
Costs to achieve	(69)	-	-	-	-	-	(69)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
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)
	<b>(1,255)</b>	<b>12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,243)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	689	23	-	-	-	-	712
LICs	28	-	-	-	-	-	28
Operating expenses	(1,255)	12	-	-	-	-	(1,243)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(538)</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(503)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	440.6	(59.3)	(29.8)	(36.8)	-	15.6	330.3

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

<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.

Year ended 31 Dec 2015	Global Private Banking					Restated \$m
	Originally Reported <sup>1</sup> \$m	Balance Sheet Management to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	870	28	-	-	-	898
Net fee income	959	-	-	-	-	959
Net trading income	325	(113)	-	-	(1)	211
Other income	18	(9)	-	-	(1)	8
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,172</b>	<b>(94)</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>2,076</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	(1)	-	-	-	(13)
<b>Net operating income</b>	<b>2,160</b>	<b>(95)</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>2,063</b>
Total operating expenses	(1,832)	21	-	-	(29)	(1,840)
<b>Operating profit</b>	<b>328</b>	<b>(74)</b>	<b>-</b>	<b>-</b>	<b>(31)</b>	<b>223</b>
Share of profit in associates and joint ventures	16	-	(16)	-	-	-
<b>Profit before tax</b>	<b>344</b>	<b>(74)</b>	<b>(16)</b>	<b>-</b>	<b>(31)</b>	<b>223</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	30	-	-	-	-	30
Trading results from disposed-of operations in Brazil	29	-	-	-	-	29
	<b>60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>59</b>
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>						
Costs to achieve	(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)
	<b>(228)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(228)</b>
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>						
Revenue	60	-	-	-	(1)	59
LICs	-	-	-	-	-	-
Operating expenses	(228)	-	-	-	-	(228)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>(168)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(169)</b>
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	42,942	-	-	-	-	42,942
Customer accounts	80,404	-	-	-	-	80,404
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	19.3	(1.0)	(0.3)	-	-	18.0

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

<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.

Other / Corporate Centre						
Year ended 31 Dec 2015	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally 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	(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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>7,604</b>	<b>(6,595)</b>	<b>3,743</b>	<b>178</b>	<b>4,930</b>	<b>59,800</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(23)	1	(22)	(3,721)
<b>Net operating income</b>	<b>7,604</b>	<b>(6,595)</b>	<b>3,720</b>	<b>179</b>	<b>4,908</b>	<b>56,079</b>
Total operating expenses	(9,933)	6,595	(1,947)	946	(4,339)	(39,768)
<b>Operating profit</b>	<b>(2,329)</b>	<b>-</b>	<b>1,773</b>	<b>1,125</b>	<b>569</b>	<b>16,311</b>
Share of profit in associates and joint ventures	2	-	2,530	1	2,533	2,556
<b>Profit before tax</b>	<b>(2,327)</b>	<b>-</b>	<b>4,303</b>	<b>1,126</b>	<b>3,102</b>	<b>18,867</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	(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
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(965)
	-	-	-	-	-	(965)
<b>Operating expenses</b>						
Costs to achieve	(462)	-	(44)	(1)	(507)	(908)
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)
	(691)	35	(779)	(1)	(1,436)	(6,052)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
<b>Profit/(loss) before tax</b>						
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	-	-	(1)	-	(1)	(1)
	1,571	1	(1,132)	26	466	(1,433)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	2,331	-	21,558	-	23,889	924,454
Customer accounts	881	-	12,429	-	13,310	1,289,586
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	32.6	-	289.2	-	321.8	1,103.0

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

<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.

Year ended 31 Dec 2014	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	17,130	(1,390)	-	55	-	(7)	15,788
Net fee income	6,836	4	-	(50)	-	(1)	6,789
Net trading income	(17)	301	-	(1)	-	176	459
Other income	1,200	(252)	-	48	5	19	1,020
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>25,149</b>	<b>(1,337)</b>	<b>-</b>	<b>52</b>	<b>5</b>	<b>187</b>	<b>24,056</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1,936)	30	-	-	-	1	(1,905)
<b>Net operating income</b>	<b>23,213</b>	<b>(1,307)</b>	<b>-</b>	<b>52</b>	<b>5</b>	<b>188</b>	<b>22,151</b>
Total operating expenses	(18,030)	738	-	(3)	-	(375)	(17,670)
<b>Operating profit</b>	<b>5,183</b>	<b>(569)</b>	<b>-</b>	<b>49</b>	<b>5</b>	<b>(187)</b>	<b>4,481</b>
Share of profit in associates and joint ventures	398	-	(357)	-	-	-	41
<b>Profit before tax</b>	<b>5,581</b>	<b>(569)</b>	<b>(357)</b>	<b>49</b>	<b>5</b>	<b>(187)</b>	<b>4,522</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>2,288</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>176</b>	<b>2,618</b>
<b>LICs</b>							
Trading results from disposals and changes in ownership levels	(2)	-	-	-	-	-	(2)
Trading results from disposed-of operations in Brazil	(775)	-	-	-	-	-	(775)
	<b>(777)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(777)</b>
<b>Operating expenses</b>							
Charge in relation to settlement agreement with Federal Housing Finance Authority	(17)	17	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
	<b>(3,686)</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,667)</b>
<b>Profit/(loss) before tax</b>	<b>2,288</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>176</b>	<b>2,618</b>
Revenue	2,288	149	-	-	5	176	2,618
LICs	(777)	-	-	-	-	-	(777)
Operating expenses	(3,686)	19	-	-	-	-	(3,667)
	<b>(2,175)</b>	<b>168</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>176</b>	<b>(1,826)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2014</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	360,704	(22,743)	-	-	-	-	337,961
Customer accounts	583,757	-	-	-	-	-	583,757
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	207.2	(55.0)	(18.5)	-	-	-	133.7

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

<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.

Year ended 31 Dec 2014	Commercial Banking						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to RBWM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	10,158	-	-	(55)	-	(309)	9,794
Net fee income	4,570	2	-	50	-	(162)	4,460
Net trading income	616	-	-	1	-	(26)	591
Other income	404	(10)	-	(48)	7	(1)	352
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>15,748</b>	<b>(8)</b>	<b>-</b>	<b>(52)</b>	<b>7</b>	<b>(498)</b>	<b>15,197</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1,558)	-	-	-	-	7	(1,551)
<b>Net operating income</b>	<b>14,190</b>	<b>(8)</b>	<b>-</b>	<b>(52)</b>	<b>7</b>	<b>(491)</b>	<b>13,646</b>
Total operating expenses	(6,981)	1	-	3	-	(138)	(7,115)
<b>Operating profit</b>	<b>7,209</b>	<b>(7)</b>	<b>-</b>	<b>(49)</b>	<b>7</b>	<b>(629)</b>	<b>6,531</b>
Share of profit in associates and joint ventures	1,605	-	(1,605)	-	-	-	-
<b>Profit before tax</b>	<b>8,814</b>	<b>(7)</b>	<b>(1,605)</b>	<b>(49)</b>	<b>7</b>	<b>(629)</b>	<b>6,531</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	21
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	(24)	-	-	-	-	-	(24)
Trading results from disposed-of operations in Brazil	938	-	-	-	-	-	938
	<b>929</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>(1)</b>	<b>935</b>
<b>LICs</b>							
Trading results from disposals and changes in ownership levels	2	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	(474)	-	-	-	-	-	(474)
	<b>(472)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(472)</b>
<b>Operating expenses</b>							
Charge in relation to settlement agreement with Federal Housing Finance Authority	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
	<b>(742)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(742)</b>
<b>Profit/(loss) before tax</b>							
Revenue	929	-	-	-	7	(1)	935
LICs	(472)	-	-	-	-	-	(472)
Operating expenses	(742)	-	-	-	-	-	(742)
	<b>(285)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>(1)</b>	<b>(279)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2014</b>							
Loans and advances to customers (net)	313,039	-	-	-	-	(12,296)	300,743
Customer accounts	361,318	-	-	-	-	(10,932)	350,386
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	430.3	(0.1)	(102.4)	-	-	(15.7)	312.1

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

<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.

Year ended 31 Dec 2014	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other	Reallocations	
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>17,778</b>	<b>(2,854)</b>	<b>(25)</b>	<b>-</b>	<b>(3)</b>	<b>496</b>	<b>15,392</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(365)	-	(349)	-	-	(7)	(721)
<b>Net operating income</b>	<b>17,413</b>	<b>(2,854)</b>	<b>(374)</b>	<b>-</b>	<b>(3)</b>	<b>489</b>	<b>14,671</b>
Total operating expenses	(12,028)	448	714	-	-	(391)	(11,257)
<b>Operating profit</b>	<b>5,385</b>	<b>(2,406)</b>	<b>340</b>	<b>-</b>	<b>(3)</b>	<b>98</b>	<b>3,414</b>
Share of profit in associates and joint ventures	504	-	-	(504)	-	-	-
<b>Profit before tax</b>	<b>5,889</b>	<b>(2,406)</b>	<b>340</b>	<b>(504)</b>	<b>(3)</b>	<b>98</b>	<b>3,414</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
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
	339	(49)	-	-	(3)	-	287
<b>LICs</b>							
Trading results from disposals and changes in ownership levels	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(246)	-	-	-	-	-	(246)
	(246)	-	-	-	-	-	(246)
<b>Operating expenses</b>							
Charge in relation to settlement agreement with Federal Housing Finance Authority	(533)	-	533	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Profit/(loss) before tax</b>							
Revenue	339	(49)	-	-	(3)	-	287
LICs	(246)	-	-	-	-	-	(246)
Operating expenses	(2,201)	22	533	-	-	-	(1,646)
	(2,108)	(27)	533	-	(3)	-	(1,605)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2014</b>							
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

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

<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.

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Year ended 31 Dec 2014	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet		Gains/(losses) on disposal of subsidiaries, JV and Associates to associates and joint ventures		Restated
		Corporate Centre	Corporate Centre	Corporate Centre	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,377</b>	<b>(130)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>2,248</b>
Loan impairment (charges)/recoveries and other credit risk provisions	8	-	-	-	-	8
<b>Net operating income</b>	<b>2,385</b>	<b>(130)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>2,256</b>
Total operating expenses	(1,778)	25	-	-	(27)	(1,780)
<b>Operating profit</b>	<b>607</b>	<b>(105)</b>	<b>-</b>	<b>-</b>	<b>(26)</b>	<b>476</b>
Share of profit in associates and joint ventures	19	-	(19)	-	-	-
<b>Profit before tax</b>	<b>626</b>	<b>(105)</b>	<b>(19)</b>	<b>-</b>	<b>(26)</b>	<b>476</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)
<b>LICs</b>						
Trading results from disposals and changes in ownership levels	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(5)	-	-	-	-	(5)
	(5)	-	-	-	-	(5)
<b>Operating expenses</b>						
Charge in relation to settlement agreement with Federal Housing Finance Authority	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	(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)
<b>Profit/(loss) before tax</b>						
Revenue	(6)	-	-	-	1	(5)
LICs	(5)	-	-	-	-	(5)
Operating expenses	(103)	(1)	-	-	-	(104)
	(114)	(1)	-	-	1	(114)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2014</b>						
Loans and advances to customers (net)	44,102	-	-	-	-	44,102
Customer accounts	85,465	-	-	-	-	85,465
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	20.8	(1.7)	(0.2)	-	-	18.9

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

<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.

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Year ended 31 Dec 2014	Other / Corporate Centre					Total \$m
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>6,365</b>	<b>(6,169)</b>	<b>4,345</b>	<b>(186)</b>	<b>4,355</b>	<b>61,248</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	319	(1)	318	(3,851)
<b>Net operating income</b>	<b>6,365</b>	<b>(6,169)</b>	<b>4,664</b>	<b>(187)</b>	<b>4,673</b>	<b>57,397</b>
Total operating expenses	(8,601)	6,169	(1,926)	931	(3,427)	(41,249)
<b>Operating profit</b>	<b>(2,236)</b>	<b>-</b>	<b>2,738</b>	<b>744</b>	<b>1,246</b>	<b>16,148</b>
Share of profit in associates and joint ventures	6	-	2,485	-	2,491	2,532
<b>Profit before tax</b>	<b>(2,230)</b>	<b>-</b>	<b>5,223</b>	<b>744</b>	<b>3,737</b>	<b>18,680</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	(271)	-	-	-	(271)	(271)
Own credit spread	417	-	-	-	417	417
Portfolio disposals	-	-	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
<b>LICs</b>						
Trading results from disposals and changes in ownership levels	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(1,500)
	-	-	-	-	-	(1,500)
<b>Operating expenses</b>						
Charge in relation to settlement agreement with Federal Housing Finance Authority	-	-	(550)	-	(550)	(550)
Regulatory (provisions)/releases in GBP	-	-	-	-	-	(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)	-	-	-	(1)	(40)
Trading results from disposed-of operations in Brazil	(84)	59	(22)	-	(47)	(3,483)
	(205)	59	(573)	-	(719)	(6,878)
<b>Profit/(loss) before tax</b>						
Revenue	577	(59)	(109)	(176)	233	4,068
LICs	-	-	-	-	-	(1,500)
Operating expenses	(205)	59	(573)	-	(719)	(6,878)
	372	-	(682)	(176)	(486)	(4,310)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2014</b>						
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	-	323.9	-	369.3	1,219.8

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

<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 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	3,323	(112)	-	33	-	3	3,247
Net fee income	1,159	(4)	-	(1)	-	2	1,156
Net trading income	117	(1)	-	13	-	(7)	122
Other income	173	39	7	(31)	-	(49)	139
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>4,772</b>	<b>(78)</b>	<b>7</b>	<b>14</b>	<b>-</b>	<b>(51)</b>	<b>4,664</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(278)	21	-	-	-	(2)	(259)
<b>Net operating income</b>	<b>4,494</b>	<b>(57)</b>	<b>7</b>	<b>14</b>	<b>-</b>	<b>(53)</b>	<b>4,405</b>
Total operating expenses	(3,463)	89	-	(5)	-	(38)	(3,417)
<b>Operating profit</b>	<b>1,031</b>	<b>32</b>	<b>7</b>	<b>9</b>	<b>-</b>	<b>(91)</b>	<b>988</b>
Share of profit in associates and joint ventures	75	-	(73)	-	-	-	2
<b>Profit before tax</b>	<b>1,106</b>	<b>32</b>	<b>(66)</b>	<b>9</b>	<b>-</b>	<b>(91)</b>	<b>990</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	<b>68</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(36)</b>	<b>74</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(173)	9	-	-	-	-	(164)
Costs to establish UK ring-fenced bank	(1)	-	-	-	-	-	(1)
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(60)	-	-	-	-	1	(59)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>(234)</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(224)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	68	42	-	-	-	(36)	74
LICs	-	-	-	-	-	-	-
Operating expenses	(234)	9	-	-	-	1	(224)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(166)</b>	<b>51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(35)</b>	<b>(150)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
Loans and advances to customers (net)	311,520	(5,464)	-	-	-	-	306,056
Customer accounts	590,502	-	-	-	-	-	590,502
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>2</sup>	132.6	(15.5)	(2.0)	-	-	-	115.1

<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.

Quarter ended 31 Dec 2016	Commercial Banking						Reported
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
					Other Reallocations		
	\$m	\$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	7	-	-	31	(9)	(18)	11
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,061</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>(9)</b>	<b>3</b>	<b>3,041</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(199)	-	-	-	-	(2)	(201)
<b>Net operating income</b>	<b>2,862</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>(9)</b>	<b>1</b>	<b>2,840</b>
Total operating expenses	(1,450)	-	1	5	-	(28)	(1,472)
<b>Operating profit</b>	<b>1,412</b>	<b>-</b>	<b>1</b>	<b>(9)</b>	<b>(9)</b>	<b>(27)</b>	<b>1,368</b>
Share of profit in associates and joint ventures	308	-	(308)	-	-	-	-
<b>Profit before tax</b>	<b>1,720</b>	<b>-</b>	<b>(307)</b>	<b>(9)</b>	<b>(9)</b>	<b>(27)</b>	<b>1,368</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	(11)	-	-	-	-	-	(11)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(25)	-	-	-	-	-	(25)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(25)	-	-	-	-	-	(25)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(25)	-	-	-	-	-	(25)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
Loans and advances to customers (net)	281,930	-	-	-	-	-	281,930
Customer accounts	341,729	-	-	-	-	-	341,729
<b>Risk-weighted assets <sup>2</sup></b>							
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
	298.0	-	(9.6)	-	-	(12.5)	275.9

<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.

Quarter ended 31 Dec 2016	Global Banking and Markets						Reported
	Historical Basis	Balance Sheet	Legacy Credit to	JV and Associates to	Gains/(losses) on	Other Reallocations	
		Management to Corporate Centre	Corporate Centre	Corporate Centre	disposal of subsidiaries, associates and joint ventures		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>4,199</b>	<b>(685)</b>	<b>29</b>	<b>-</b>	<b>-</b>	<b>(22)</b>	<b>3,521</b>
Loan impairment (charges)/recoveries and other credit risk provisions	30	-	(44)	-	-	2	(12)
<b>Net operating income</b>	<b>4,229</b>	<b>(685)</b>	<b>(15)</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>3,509</b>
Total operating expenses	(2,305)	76	19	-	-	(90)	(2,300)
<b>Operating profit</b>	<b>1,924</b>	<b>(609)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>(110)</b>	<b>1,209</b>
Share of profit in associates and joint ventures	126	-	-	(125)	-	(1)	-
<b>Profit before tax</b>	<b>2,050</b>	<b>(609)</b>	<b>4</b>	<b>(125)</b>	<b>-</b>	<b>(111)</b>	<b>1,209</b>
<b>Significant Items</b>							
<b>Revenue</b>							
Debit valuation adjustment ('DVA') on derivative contracts	(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)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(91)	-	-	-	-	-	(91)
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(71)	1	-	-	-	-	(70)
LICs	-	-	-	-	-	-	-
Operating expenses	(49)	-	-	-	-	-	(49)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(120)	1	-	-	-	-	(119)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
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
Risk-weighted assets <sup>2</sup>	362.9	(46.6)	(22.2)	(6.2)	-	12.5	300.4

<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.

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Quarter ended 31 Dec 2016	Global Private Banking					
	Historical Basis	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>395</b>	<b>(24)</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>373</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	-	-	1	(8)
<b>Net operating income</b>	<b>386</b>	<b>(24)</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>365</b>
Total operating expenses	(3,200)	6	-	-	(10)	(3,204)
<b>Operating profit</b>	<b>(2,814)</b>	<b>(18)</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>(2,839)</b>
Share of profit in associates and joint ventures	(6)	-	6	-	-	-
<b>Profit before tax</b>	<b>(2,820)</b>	<b>(18)</b>	<b>6</b>	<b>-</b>	<b>(7)</b>	<b>(2,839)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	(10)	-	-	-	-	(10)
Costs to achieve	-	-	-	-	-	-
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	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(2,839)	-	-	-	-	(2,839)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(26)	-	-	-	-	(26)
LICs	-	-	-	-	-	-
Operating expenses	(2,839)	-	-	-	-	(2,839)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,865)	-	-	-	-	(2,865)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>						
Loans and advances to customers (net)	\$m	\$m	\$m	\$m	\$m	\$m
	35,456	-	-	-	-	35,456
Customer accounts	69,850	-	-	-	-	69,850
Risk-weighted assets <sup>2</sup>	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
	16.2	(0.8)	(0.1)	-	-	15.3

<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.

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Other / Corporate Centre						
Quarter ended 31 Dec 2016	Other Historical	Inter-segment	Business		Reported	Total
	Basis	elimination	Reclassifications to	Other Reallocations		
	\$m	Historical Basis	Corporate Centre <sup>1</sup>		\$m	\$m
Net interest income	(270)	(109)	569	(8)	182	6,868
Net fee income	(22)	-	57	(3)	32	2,929
Net trading income	(495)	109	509	10	133	1,897
Other income	(738)	(1,918)	(375)	69	(2,962)	(2,710)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(1,525)</b>	<b>(1,918)</b>	<b>760</b>	<b>68</b>	<b>(2,615)</b>	<b>8,984</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	-	23	1	12	(468)
<b>Net operating income</b>	<b>(1,537)</b>	<b>(1,918)</b>	<b>783</b>	<b>69</b>	<b>(2,603)</b>	<b>8,516</b>
Total operating expenses	(3,959)	1,918	(191)	166	(2,066)	(12,459)
<b>Operating profit</b>	<b>(5,496)</b>	<b>-</b>	<b>592</b>	<b>235</b>	<b>(4,669)</b>	<b>(3,943)</b>
Share of profit in associates and joint ventures	(5)	-	500	1	496	498
<b>Profit before tax</b>	<b>(5,501)</b>	<b>-</b>	<b>1,092</b>	<b>236</b>	<b>(4,173)</b>	<b>(3,445)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	44	-	44	116
Own credit spread	(1,648)	-	-	-	(1,648)	(1,648)
Portfolio disposals	-	-	(86)	-	(86)	(112)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(1,987)	-	(43)	36	(1,994)	(2,016)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	(18)	-	-	-	(18)	(28)
Costs to achieve	(808)	-	(9)	-	(817)	(1,086)
Costs to establish UK ring-fenced bank	(75)	-	-	-	(75)	(76)
Impairment of GPB - Europe goodwill	-	-	-	-	-	(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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>						
Loans and advances to customers (net)	\$m 2,768	\$m -	\$m 9,439	\$m -	\$m 12,207	\$m 861,504
Customer accounts	949	-	13,262	(1)	14,210	1,272,386
Risk-weighted assets <sup>2</sup>	\$bn 47.5	\$bn -	\$bn 103.0	\$bn -	\$bn 150.5	\$bn 857.2

<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.

Quarter ended 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$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)	-	(3)	-	(2)	122
Other income	(650)	109	-	26	769	(35)	219
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>4,189</b>	<b>(33)</b>	<b>-</b>	<b>27</b>	<b>769</b>	<b>(34)</b>	<b>4,918</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(363)	10	-	-	-	2	(351)
<b>Net operating income</b>	<b>3,826</b>	<b>(23)</b>	<b>-</b>	<b>27</b>	<b>769</b>	<b>(32)</b>	<b>4,567</b>
Total operating expenses	(3,655)	137	-	(1)	-	(73)	(3,592)
<b>Operating profit</b>	<b>171</b>	<b>114</b>	<b>-</b>	<b>26</b>	<b>769</b>	<b>(105)</b>	<b>975</b>
Share of profit in associates and joint ventures	95	-	(91)	-	-	-	4
<b>Profit before tax</b>	<b>266</b>	<b>114</b>	<b>(91)</b>	<b>26</b>	<b>769</b>	<b>(105)</b>	<b>979</b>

**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	(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	(770)	-	-	-	769	-	(1)
	(923)	119	-	-	769	32	(3)

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(171)	47	-	-	-	-	(124)
Costs to establish UK ring-fenced bank	(1)	-	-	-	-	-	(1)
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(438)	-	-	-	-	-	(438)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(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)

**Balance Sheet Data**

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	324,062	(10,693)	-	-	-	-	313,369
Customer accounts	597,211	-	-	-	-	-	597,211
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	145.9	(23.5)	(2.2)	-	-	-	120.2

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

<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 Sep 2016	Commercial Banking						Restated \$m
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$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)	(1)	-	(26)	541	(9)	5
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,811</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>541</b>	<b>(124)</b>	<b>3,201</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(244)	-	-	-	-	3	(241)
<b>Net operating income</b>	<b>2,567</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>541</b>	<b>(121)</b>	<b>2,960</b>
Total operating expenses	(1,415)	-	-	1	-	(22)	(1,436)
<b>Operating profit</b>	<b>1,152</b>	<b>-</b>	<b>-</b>	<b>(26)</b>	<b>541</b>	<b>(143)</b>	<b>1,524</b>
Share of profit in associates and joint ventures	383	-	(383)	-	-	-	-
<b>Profit before tax</b>	<b>1,535</b>	<b>-</b>	<b>(383)</b>	<b>(26)</b>	<b>541</b>	<b>(143)</b>	<b>1,524</b>

**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 GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(8)	-	-	-	-	-	(8)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(20)	-	-	-	-	-	(20)

**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	(20)	-	-	-	-	-	(20)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(561)	-	-	-	541	-	(20)

**Balance Sheet Data**

At 30 Sep 2016	\$m	\$m	\$m	\$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>1</sup> Originally reported in the Q3 2016 Data Pack. Significant Items reflect current year significant items as originally reported.

<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 Sep 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>4,014</b>	<b>(679)</b>	<b>(120)</b>	<b>-</b>	<b>424</b>	<b>123</b>	<b>3,762</b>
Loan impairment (charges)/recoveries and other credit risk provisions	40	-	(58)	-	-	(2)	(20)
<b>Net operating income</b>	<b>4,054</b>	<b>(679)</b>	<b>(178)</b>	<b>-</b>	<b>424</b>	<b>121</b>	<b>3,742</b>
Total operating expenses	(2,227)	86	18	-	-	(120)	(2,243)
<b>Operating profit</b>	<b>1,827</b>	<b>(593)</b>	<b>(160)</b>	<b>-</b>	<b>424</b>	<b>1</b>	<b>1,499</b>
Share of profit in associates and joint ventures	134	-	-	(135)	-	1	-
<b>Profit before tax</b>	<b>1,961</b>	<b>(593)</b>	<b>(160)</b>	<b>(135)</b>	<b>424</b>	<b>2</b>	<b>1,499</b>

**Significant Items**

Revenue							
Debit valuation adjustment (DVA) on derivative contracts	(55)	-	-	-	-	-	(55)
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	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(424)	-	-	-	424	-	-
	(491)	12	-	-	424	-	(55)

**LICs**

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 GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(10)	-	-	-	-	-	(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)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(552)	12	-	-	424	-	(116)

**Balance Sheet Data**

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$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
	\$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

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

<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 Sep 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	Corporate Centre	ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	186	12	-	-	1	199
Net fee income	196	-	-	-	-	196
Net trading income	84	(38)	-	-	(1)	45
Other income	(4)	(3)	-	5	2	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>462</b>	<b>(29)</b>	<b>-</b>	<b>5</b>	<b>2</b>	<b>440</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	-	-	-	(1)	(2)
<b>Net operating income</b>	<b>461</b>	<b>(29)</b>	<b>-</b>	<b>5</b>	<b>1</b>	<b>438</b>
Total operating expenses	(313)	5	-	-	(10)	(318)
<b>Operating profit</b>	<b>148</b>	<b>(24)</b>	<b>-</b>	<b>5</b>	<b>(9)</b>	<b>120</b>
Share of profit in associates and joint ventures	3	-	(3)	-	-	-
<b>Profit before tax</b>	<b>151</b>	<b>(24)</b>	<b>(3)</b>	<b>5</b>	<b>(9)</b>	<b>120</b>

**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)	-	-	5	-	-
	(5)	-	-	5	-	-

**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 GBP - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	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	-	-	-	-	-	-
	-	-	-	-	-	-

**Profit/(loss) before tax**

Revenue	(5)	-	-	5	-	-
LICs	-	-	-	-	-	-
Operating expenses	47	-	-	-	-	47
Share 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)	-	-	16.8

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

<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.

**HSBC  
Group**

Quarter ended 30 Sep 2016	Other / Corporate Centre					Total \$m
	Other Originally Reported <sup>1</sup>	Inter-segment elimination	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(504)</b>	<b>(1,460)</b>	<b>(878)</b>	<b>33</b>	<b>(2,809)</b>	<b>9,512</b>
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	48	(2)	48	(566)
<b>Net operating income</b>	<b>(502)</b>	<b>(1,460)</b>	<b>(830)</b>	<b>31</b>	<b>(2,761)</b>	<b>8,946</b>
Total operating expenses	(2,571)	1,460	(246)	225	(1,132)	(8,721)
<b>Operating profit</b>	<b>(3,073)</b>	<b>-</b>	<b>(1,076)</b>	<b>256</b>	<b>(3,893)</b>	<b>225</b>
Share of profit in associates and joint ventures	3	-	612	(1)	614	618
<b>Profit before tax</b>	<b>(3,070)</b>	<b>-</b>	<b>(464)</b>	<b>255</b>	<b>(3,279)</b>	<b>843</b>

**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)
(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)	-	(1,739)	-	(1,742)	(1,743)
	<b>(1,315)</b>	<b>-</b>	<b>(1,870)</b>	<b>(32)</b>	<b>(3,217)</b>	<b>(3,275)</b>

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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 GBP - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	2	-	-	-	2	50
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>(829)</b>	<b>-</b>	<b>(47)</b>	<b>-</b>	<b>(876)</b>	<b>(1,473)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	(1,315)	-	(1,870)	(32)	(3,217)	(3,275)
LICs	-	-	-	-	-	-
Operating expenses	(829)	-	(47)	-	(876)	(1,473)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>(2,144)</b>	<b>-</b>	<b>(1,917)</b>	<b>(32)</b>	<b>(4,093)</b>	<b>(4,748)</b>

**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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	51.1	-	126.5	-	177.6	904.1

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

<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	Retail Banking and Wealth Management						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance from Commercial Banking \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>5,957</b>	<b>(249)</b>	<b>-</b>	<b>20</b>	<b>-</b>	<b>(31)</b>	<b>5,697</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(539)	-	-	-	-	-	(539)
<b>Net operating income</b>	<b>5,418</b>	<b>(249)</b>	<b>-</b>	<b>20</b>	<b>-</b>	<b>(31)</b>	<b>5,158</b>
Total operating expenses	(4,276)	708	-	(1)	-	(73)	(3,642)
<b>Operating profit</b>	<b>1,142</b>	<b>459</b>	<b>-</b>	<b>19</b>	<b>-</b>	<b>(104)</b>	<b>1,516</b>
Share of profit in associates and joint ventures	107	-	(100)	-	-	-	7
<b>Profit before tax</b>	<b>1,249</b>	<b>459</b>	<b>(100)</b>	<b>19</b>	<b>-</b>	<b>(104)</b>	<b>1,523</b>

**Significant Items**

**Revenue**

Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	6	(4)	-	-	-	(2)	-
Gain on disposal of our membership interest in Visa - Europe	354	-	-	-	-	-	354
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	-	-	-	-	-	524
	<b>952</b>	<b>(72)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>878</b>

**LICs**

Trading results from disposed-of operations in Brazil	(245)	-	-	-	-	-	(245)
	<b>(245)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(245)</b>

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(76)	15	-	-	-	-	(61)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	(587)	587	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(434)	-	-	-	-	-	(434)
	<b>(1,097)</b>	<b>602</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(495)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	952	(72)	-	-	-	(2)	878
LICs	(245)	-	-	-	-	-	(245)
Operating expenses	(1,097)	602	-	-	-	-	(495)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(390)</b>	<b>530</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>138</b>

**Balance Sheet Data**

At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	326,699	(11,945)	-	-	-	-	314,754
Customer accounts	588,864	-	-	-	-	-	588,864
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	176.1	(27.1)	(19.6)	-	-	-	129.4

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

<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	Commercial Banking						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to RBWM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	2,386	(1)	-	(23)	-	(81)	2,281
Net fee income	984	-	-	18	-	(39)	963
Net trading income	150	-	-	3	-	(6)	147
Other income	366	-	-	(18)	-	(36)	312
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,886</b>	<b>(1)</b>	<b>-</b>	<b>(20)</b>	<b>-</b>	<b>(162)</b>	<b>3,703</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(443)	-	-	-	-	(1)	(444)
<b>Net operating income</b>	<b>3,443</b>	<b>(1)</b>	<b>-</b>	<b>(20)</b>	<b>-</b>	<b>(163)</b>	<b>3,259</b>
Total operating expenses	(1,619)	-	-	1	-	-	(1,618)
<b>Operating profit</b>	<b>1,824</b>	<b>(1)</b>	<b>-</b>	<b>(19)</b>	<b>-</b>	<b>(163)</b>	<b>1,641</b>
Share of profit in associates and joint ventures	430	-	(430)	-	-	-	-
<b>Profit before tax</b>	<b>2,254</b>	<b>(1)</b>	<b>(430)</b>	<b>(19)</b>	<b>-</b>	<b>(163)</b>	<b>1,641</b>

**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	147	-	-	-	-	-	147
	<b>377</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>377</b>

**LICs**

Trading results from disposed-of operations in Brazil	(160)	-	-	-	-	-	(160)
	<b>(160)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(160)</b>

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(14)	-	-	-	-	-	(14)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(15)	-	-	-	-	-	(15)
Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	<b>(110)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(110)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	377	-	-	-	-	-	377
LICs	(160)	-	-	-	-	-	(160)
Operating expenses	(110)	-	-	-	-	-	(110)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>107</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>107</b>

**Balance Sheet Data**

At 30 Jun 2016	\$m	\$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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	414.8	-	(101.1)	-	-	(14.9)	298.8

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

<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	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					\$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
Other income	(429)	409	24	-	-	-	4
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>4,447</b>	<b>(693)</b>	<b>58</b>	<b>-</b>	<b>-</b>	<b>131</b>	<b>3,943</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(232)	-	(34)	-	-	2	(264)
<b>Net operating income</b>	<b>4,215</b>	<b>(693)</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>133</b>	<b>3,679</b>
Total operating expenses	(2,471)	99	19	-	-	(120)	(2,473)
<b>Operating profit</b>	<b>1,744</b>	<b>(594)</b>	<b>43</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>1,206</b>
Share of profit in associates and joint ventures	141	-	-	(142)	-	1	-
<b>Profit before tax</b>	<b>1,885</b>	<b>(594)</b>	<b>43</b>	<b>(142)</b>	<b>-</b>	<b>14</b>	<b>1,206</b>

**Significant Items**

**Revenue**

Debit valuation adjustment (DVA) on derivative contracts	(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
	<b>78</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>109</b>

**LICs**

Trading results from disposed-of operations in Brazil	(9)	-	-	-	-	-	(9)
	<b>(9)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(61)	-	-	-	-	-	(61)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
	<b>(250)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(250)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	78	31	-	-	-	-	109
LICs	(9)	-	-	-	-	-	(9)
Operating expenses	(250)	-	-	-	-	-	(250)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(181)</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(150)</b>

**Balance Sheet Data**

At 30 Jun 2016	\$m	\$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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	437.1	(58.8)	(22.7)	(36.1)	-	14.9	334.4

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

<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	Global Private Banking					Restated \$m
	Originally Reported <sup>1</sup> \$m	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		\$m	\$m	\$m	Other Reallocations \$m	
Net interest income	193	12	-	-	-	205
Net fee income	179	-	-	-	-	179
Net trading income	79	(29)	-	-	-	50
Other income	35	(8)	-	-	-	27
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>486</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>461</b>
Loan impairment (charges)/recoveries and other credit risk provisions	11	-	-	-	-	11
<b>Net operating income</b>	<b>497</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>472</b>
Total operating expenses	(1,166)	4	-	-	(8)	(1,170)
<b>Operating profit</b>	<b>(669)</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>(698)</b>
Share of profit in associates and joint ventures	2	-	(2)	-	-	-
<b>Profit before tax</b>	<b>(667)</b>	<b>(21)</b>	<b>(2)</b>	<b>-</b>	<b>(8)</b>	<b>(698)</b>

**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	6	-	-	-	-	6
	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(3)	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	(800)	-	-	-	-	(800)
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(4)	-	-	-	-	(4)
	<b>(807)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(807)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	8	-	-	-	-	8
LICs	-	-	-	-	-	-
Operating expenses	(807)	-	-	-	-	(807)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>(799)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(799)</b>

**Balance Sheet Data**

At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	39,923	-	-	-	-	39,923
Customer accounts	77,981	-	-	-	-	77,981
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	18.5	(1.0)	(0.2)	-	-	17.3

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

<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.

**HSBC  
Group**

Quarter ended 30 Jun 2016	Other / Corporate Centre					Total \$m
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(244)	(124)	692	(8)	316	7,847
Net fee income	13	-	(16)	-	(3)	3,389
Net trading income	(180)	123	579	1	523	2,488
Other income	1,781	(1,651)	(345)	69	(146)	770
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,370</b>	<b>(1,652)</b>	<b>910</b>	<b>62</b>	<b>690</b>	<b>14,494</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	-	34	(1)	31	(1,205)
<b>Net operating income</b>	<b>1,368</b>	<b>(1,652)</b>	<b>944</b>	<b>61</b>	<b>721</b>	<b>13,289</b>
Total operating expenses	(2,484)	1,652	(830)	201	(1,461)	(10,364)
<b>Operating profit</b>	<b>(1,116)</b>	<b>-</b>	<b>114</b>	<b>262</b>	<b>(740)</b>	<b>2,925</b>
Share of profit in associates and joint ventures	3	-	674	(1)	676	683
<b>Profit before tax</b>	<b>(1,113)</b>	<b>-</b>	<b>788</b>	<b>261</b>	<b>(64)</b>	<b>3,608</b>

**Significant Items**

Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(7)
Fair value movements on non-qualifying hedges	(158)	-	(8)	2	(164)	(164)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	584
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	75	-	-	-	75	75
Portfolio disposals	-	-	68	-	-	68
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	(16)	(10)	(19)	-	(45)	748
	(99)	(10)	41	2	(66)	1,306

LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(414)
	-	-	-	-	-	(414)

Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(523)	-	(15)	-	(538)	(677)
Costs to establish UK ring-fenced bank	(63)	-	-	-	(63)	(63)
Impairment of GPB - Europe goodwill	-	-	-	-	-	(800)
Regulatory (provisions)/releases in GPB	(3)	-	-	-	(3)	(3)
Settlements and provisions in connection with legal matters	-	-	(587)	-	(587)	(723)
UK customer redress programmes	-	-	-	-	-	(33)
Trading results from disposed-of operations in Brazil	(11)	10	-	-	(1)	(555)
	(600)	10	(602)	-	(1,192)	(2,854)

Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-

Profit/(loss) before tax						
Revenue	(99)	(10)	41	2	(66)	1,306
LICs	-	-	-	-	-	(414)
Operating expenses	(600)	10	(602)	-	(1,192)	(2,854)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(699)	-	(561)	2	(1,258)	(1,962)

**Balance Sheet Data**

At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	3,107	-	16,441	-	19,548	887,556
Customer accounts	2,176	-	18,141	-	20,317	1,290,958
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	35.7	-	266.6	-	302.3	1,082.2

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

<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 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$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)	115	-	2	-	29	123
Other income	84	(13)	-	17	(13)	(25)	50
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>5,160</b>	<b>(118)</b>	<b>-</b>	<b>23</b>	<b>(13)</b>	<b>7</b>	<b>5,059</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(581)	97	-	-	-	-	(484)
<b>Net operating income</b>	<b>4,579</b>	<b>(21)</b>	<b>-</b>	<b>23</b>	<b>(13)</b>	<b>7</b>	<b>4,575</b>
Total operating expenses	(3,532)	138	-	(1)	-	(92)	(3,487)
<b>Operating profit</b>	<b>1,047</b>	<b>117</b>	<b>-</b>	<b>22</b>	<b>(13)</b>	<b>(85)</b>	<b>1,088</b>
Share of profit in associates and joint ventures	86	-	(79)	-	-	-	7
<b>Profit before tax</b>	<b>1,133</b>	<b>117</b>	<b>(79)</b>	<b>22</b>	<b>(13)</b>	<b>(85)</b>	<b>1,095</b>

**Significant Items**

**Revenue**

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(148)	119	-	-	-	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	462	-	-	-	-	-	462
	314	119	-	-	-	29	462

**LICs**

Trading results from disposed-of operations in Brazil	(217)	-	-	-	-	-	(217)
	(217)	-	-	-	-	-	(217)

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(66)	22	-	-	-	-	(44)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(371)	-	-	-	-	-	(371)
	(437)	22	-	-	-	-	(415)

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

**Profit/(loss) before tax**

Revenue	314	119	-	-	-	29	462
LICs	(217)	-	-	-	-	-	(217)
Operating expenses	(437)	22	-	-	-	-	(415)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(340)	141	-	-	-	29	(170)

**Balance Sheet Data**

At 31 Mar 2016	\$m	\$m	\$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>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 31 Mar 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,623</b>	<b>(2)</b>	<b>-</b>	<b>(23)</b>	<b>-</b>	<b>(138)</b>	<b>3,460</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(390)	-	-	-	-	4	(386)
<b>Net operating income</b>	<b>3,233</b>	<b>(2)</b>	<b>-</b>	<b>(23)</b>	<b>-</b>	<b>(134)</b>	<b>3,074</b>
Total operating expenses	(1,524)	-	-	1	-	(38)	(1,561)
<b>Operating profit</b>	<b>1,709</b>	<b>(2)</b>	<b>-</b>	<b>(22)</b>	<b>-</b>	<b>(172)</b>	<b>1,513</b>
Share of profit in associates and joint ventures	341	-	(341)	-	-	-	-
<b>Profit before tax</b>	<b>2,050</b>	<b>(2)</b>	<b>(341)</b>	<b>(22)</b>	<b>-</b>	<b>(172)</b>	<b>1,513</b>

**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
	<b>142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>142</b>

**LICs**

Trading results from disposed-of operations in Brazil	(113)	-	-	-	-	-	(113)
	<b>(113)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(113)</b>

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(23)	-	-	-	-	-	(23)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(74)	-	-	-	-	-	(74)
	<b>(97)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(97)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-
	<b>(1)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	142	-	-	-	-	-	142
LICs	(113)	-	-	-	-	-	(113)
Operating expenses	(97)	-	-	-	-	-	(97)
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-
	<b>(69)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(68)</b>

**Balance Sheet Data**

At 31 Mar 2016	\$m	\$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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
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>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 31 Mar 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint 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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>4,466</b>	<b>(654)</b>	<b>38</b>	<b>-</b>	<b>-</b>	<b>137</b>	<b>3,987</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(193)	-	23	-	-	(5)	(175)
<b>Net operating income</b>	<b>4,273</b>	<b>(654)</b>	<b>61</b>	<b>-</b>	<b>-</b>	<b>132</b>	<b>3,812</b>
Total operating expenses	(2,278)	88	19	-	-	(115)	(2,286)
<b>Operating profit</b>	<b>1,995</b>	<b>(566)</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>1,526</b>
Share of profit in associates and joint ventures	126	-	-	(125)	-	(1)	-
<b>Profit before tax</b>	<b>2,121</b>	<b>(566)</b>	<b>80</b>	<b>(125)</b>	<b>-</b>	<b>16</b>	<b>1,526</b>

**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 Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	128	24	-	-	-	-	152
	278	32	-	-	-	-	310

**LICs**

Trading results from disposed-of operations in Brazil	(4)	-	-	-	-	-	(4)
	(4)	-	-	-	-	-	(4)

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(30)	-	-	-	-	-	(30)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	(78)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	195	33	-	-	-	-	228

**Balance Sheet Data**

At 31 Mar 2016	\$m	\$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>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.

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Quarter ended 31 Mar 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Management to Corporate Centre	JV and Associates to Corporate Centre	Other Reallocations		
	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>487</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>471</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>487</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>471</b>
Total operating expenses	(379)	5	-	-	(8)	(382)
<b>Operating profit</b>	<b>108</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>89</b>
Share of profit in associates and joint ventures	2	-	(2)	-	-	-
<b>Profit before tax</b>	<b>110</b>	<b>(11)</b>	<b>(2)</b>	<b>-</b>	<b>(8)</b>	<b>89</b>

**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
	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Operating expenses**

Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(2)	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GBP - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(4)	-	-	-	-	(4)
	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(6)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	6	-	-	-	-	6
LICs	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	19.3	(1.2)	(0.2)	-	-	17.9

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

<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.

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Other / Corporate Centre						
Quarter ended 31 Mar 2016	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported <sup>1</sup>	Elimination <sup>1</sup>	Reclassifications to Corporate Centre <sup>2</sup>			
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(148)	(86)	724	(8)	482	7,913
Net fee income	5	-	(20)	-	(15)	3,197
Net trading income	34	87	575	(28)	668	2,836
Other income	2,767	(1,419)	(514)	30	864	1,030
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,658</b>	<b>(1,418)</b>	<b>765</b>	<b>(6)</b>	<b>1,999</b>	<b>14,976</b>
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	(120)	1	(116)	(1,161)
<b>Net operating income</b>	<b>2,661</b>	<b>(1,418)</b>	<b>645</b>	<b>(5)</b>	<b>1,883</b>	<b>13,815</b>
Total operating expenses	(1,969)	1,418	(250)	253	(548)	(8,264)
<b>Operating profit</b>	<b>692</b>	<b>-</b>	<b>395</b>	<b>248</b>	<b>1,335</b>	<b>5,551</b>
Share of profit in associates and joint ventures	-	-	547	1	548	555
<b>Profit before tax</b>	<b>692</b>	<b>-</b>	<b>942</b>	<b>249</b>	<b>1,883</b>	<b>6,106</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	156
Fair value movements on non-qualifying hedges	(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 Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(10)	(7)	(24)	-	(41)	721
	1,064	(7)	(151)	(29)	877	1,797
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(334)
	-	-	-	-	-	(334)
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(220)	-	(22)	-	(242)	(341)
Costs to establish UK ring-fenced bank	(31)	-	-	-	(31)	(31)
Impairment of GBP - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	(1)	-	-	-	(1)	(1)
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)
	(265)	7	(23)	-	(281)	(877)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
<b>Profit/(loss) before tax</b>						
Revenue	1,064	(7)	(151)	(29)	877	1,797
LICs	-	-	-	-	-	(334)
Operating expenses	(265)	7	(23)	-	(281)	(877)
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	(1)
	799	-	(175)	(29)	595	586
<b>Balance Sheet Data</b>						
<b>At 31 Mar 2016</b>						
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
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	34.1	-	284.4	-	318.5	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>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 31 Dec 2015	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other	Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	3,916	(242)	-	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>5,604</b>	<b>(115)</b>	<b>-</b>	<b>9</b>	<b>-</b>	<b>(71)</b>	<b>5,427</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(543)	26	-	-	-	(1)	(518)
<b>Net operating income</b>	<b>5,061</b>	<b>(89)</b>	<b>-</b>	<b>9</b>	<b>-</b>	<b>(72)</b>	<b>4,909</b>
Total operating expenses	(4,712)	533	-	(1)	-	(27)	(4,207)
<b>Operating profit</b>	<b>349</b>	<b>444</b>	<b>-</b>	<b>8</b>	<b>-</b>	<b>(99)</b>	<b>702</b>
Share of profit in associates and joint ventures	96	-	(89)	-	-	(1)	6
<b>Profit before tax</b>	<b>445</b>	<b>444</b>	<b>(89)</b>	<b>8</b>	<b>-</b>	<b>(100)</b>	<b>708</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
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	-	-	-	-	-	485
	<b>311</b>	<b>182</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>485</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(197)	-	-	-	-	-	(197)
	<b>(197)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(197)</b>
<b>Operating expenses</b>							
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)
	<b>(1,276)</b>	<b>370</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(905)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	311	182	-	-	-	(8)	485
LICs	(197)	-	-	-	-	-	(197)
Operating expenses	(1,276)	370	-	-	-	1	(905)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(1,162)</b>	<b>552</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>(617)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>							
Loans and advances to customers (net)	340,009	(18,260)	-	-	-	-	321,749
Customer accounts	584,872	-	-	-	-	-	584,872
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	189.5	(39.5)	(19.3)	-	-	-	130.7

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

<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.

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Quarter ended 31 Dec 2015	Commercial Banking						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to RBWM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
					Other Reallocations \$m		
Net interest income	2,472	-	-	(19)	-	(87)	2,366
Net fee income	973	1	-	12	-	(38)	948
Net trading income	145	-	-	-	-	(7)	138
Other income	44	(4)	-	(2)	-	(13)	25
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,634</b>	<b>(3)</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>(145)</b>	<b>3,477</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1,013)	-	-	-	-	5	(1,008)
<b>Net operating income</b>	<b>2,621</b>	<b>(3)</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>(140)</b>	<b>2,469</b>
Total operating expenses	(1,747)	-	-	1	-	(22)	(1,766)
<b>Operating profit</b>	<b>874</b>	<b>(3)</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(162)</b>	<b>701</b>
Share of profit in associates and joint ventures	350	-	(350)	-	-	-	-
<b>Profit before tax</b>	<b>1,224</b>	<b>(3)</b>	<b>(350)</b>	<b>(8)</b>	<b>-</b>	<b>(162)</b>	<b>701</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	152	-	-	-	-	-	152
	135	-	-	-	-	(1)	134
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	(81)	-	-	-	-	-	(81)
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
UK customer redress programmes	23	-	-	-	-	-	23
Trading results from disposed-of operations in Brazil	(101)	-	-	-	-	-	(101)
	(228)	-	-	-	-	-	(228)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	135	-	-	-	-	(1)	134
LICs	(81)	-	-	-	-	-	(81)
Operating expenses	(228)	-	-	-	-	-	(228)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(174)	-	-	-	-	(1)	(175)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>							
Loans and advances to customers (net)	302,240	-	-	-	-	(14,572)	287,668
Customer accounts	361,701	-	-	-	-	(13,503)	348,198
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>3</sup>	421.0	-	(103.2)	-	-	(15.6)	302.2

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

<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 31 Dec 2015	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,447</b>	<b>(580)</b>	<b>27</b>	<b>-</b>	<b>-</b>	<b>132</b>	<b>3,026</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(90)	-	(16)	-	-	(4)	(110)
<b>Net operating income</b>	<b>3,357</b>	<b>(580)</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>128</b>	<b>2,916</b>
Total operating expenses	(2,449)	103	28	-	-	(107)	(2,425)
<b>Operating profit</b>	<b>908</b>	<b>(477)</b>	<b>39</b>	<b>-</b>	<b>-</b>	<b>21</b>	<b>491</b>
Share of profit in associates and joint ventures	107	-	-	(107)	-	-	-
<b>Profit before tax</b>	<b>1,015</b>	<b>(477)</b>	<b>39</b>	<b>(107)</b>	<b>-</b>	<b>21</b>	<b>491</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	(122)	28	-	-	-	-	(94)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	1	-	-	-	-	-	1
	1	-	-	-	-	-	1
<b>Operating expenses</b>							
Costs to achieve	(49)	-	-	-	-	-	(49)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(122)	28	-	-	-	-	(94)
LICs	1	-	-	-	-	-	1
Operating expenses	(115)	2	-	-	-	-	(113)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(236)	30	-	-	-	-	(206)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
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>1</sup> Originally reported in the O4.2015 Data Pack. Significant Items reflect current year significant items as originally reported.

<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 31 Dec 2015	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Management to Corporate Centre	JV and Associates to Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	213	11	-	-	-	224
Net fee income	207	-	-	-	-	207
Net trading income	73	(34)	-	-	-	39
Other income	(6)	2	-	-	(1)	(5)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>487</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>465</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	(1)	-	-	-	(4)
<b>Net operating income</b>	<b>484</b>	<b>(22)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>461</b>
Total operating expenses	(405)	5	-	-	(7)	(407)
<b>Operating profit</b>	<b>79</b>	<b>(17)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>54</b>
Share of profit in associates and joint ventures	4	(1)	(3)	-	-	-
<b>Profit before tax</b>	<b>83</b>	<b>(18)</b>	<b>(3)</b>	<b>-</b>	<b>(8)</b>	<b>54</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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
	<b>13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13</b>
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>						
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)
	<b>(36)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(36)</b>
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>						
Revenue	13	-	-	-	-	13
LICs	-	-	-	-	-	-
Operating expenses	(36)	-	-	-	-	(36)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>(23)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(23)</b>
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	42,942	-	-	-	-	42,942
Customer accounts	80,404	-	-	-	-	80,404
	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>	<b>\$bn</b>
Risk-weighted assets <sup>3</sup>	19.3	(1.0)	(0.3)	-	-	18.0

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

<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.



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Other / Corporate Centre						
Quarter ended 31 Dec 2015	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported <sup>1</sup>	Elimination	Reclassifications to			
	\$m	\$m	Corporate Centre <sup>2</sup>	\$m	\$m	\$m
Net interest income	(183)	(58)	766	2	527	8,059
Net fee income	(15)	-	(17)	(2)	(34)	3,471
Net trading income	(36)	58	311	8	341	1,408
Other income	611	(1,777)	(368)	77	(1,457)	(1,166)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>377</b>	<b>(1,777)</b>	<b>692</b>	<b>85</b>	<b>(623)</b>	<b>11,772</b>
Loan impairment (charges)/recoveries and other credit risk provisions	5	-	(9)	-	(4)	(1,644)
<b>Net operating income</b>	<b>382</b>	<b>(1,777)</b>	<b>683</b>	<b>85</b>	<b>(627)</b>	<b>10,128</b>
Total operating expenses	(4,006)	1,777	(669)	163	(2,735)	(11,542)
<b>Operating profit</b>	<b>(3,624)</b>	<b>-</b>	<b>14</b>	<b>248</b>	<b>(3,362)</b>	<b>(1,414)</b>
Share of profit in associates and joint ventures	(1)	-	550	1	550	556
<b>Profit before tax</b>	<b>(3,625)</b>	<b>-</b>	<b>564</b>	<b>249</b>	<b>(2,812)</b>	<b>(858)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(277)
	-	-	-	-	-	(277)
<b>Operating expenses</b>						
Costs to achieve	(387)	-	(20)	(1)	(408)	(743)
Costs to establish UK ring-fenced bank	(61)	-	-	-	(61)	(61)
Regulatory (provisions)/releases in GBP	(1)	-	-	-	(1)	(18)
Restructuring and other related costs	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(770)	(5)	(210)	9	(976)	(438)
LICs	-	-	-	-	-	(277)
Operating expenses	(478)	5	(372)	(1)	(846)	(2,128)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(1,248)	-	(582)	8	(1,822)	(2,843)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>						
Loans and advances to customers (net)	2,331	-	21,558	-	23,889	924,454
Customer accounts	881	-	12,429	-	13,310	1,289,586
	\$m	\$m	\$m	\$m	\$m	\$m
Risk-weighted assets <sup>3</sup>	32.6	-	289.2	-	321.8	1,103.0

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

<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.

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Europe

Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,461</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>1,456</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(39)	-	-	-	-	(1)	(40)
<b>Net operating income</b>	<b>1,422</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(6)</b>	<b>1,416</b>
Total operating expenses	(1,246)	-	-	-	-	(81)	(1,327)
<b>Operating profit</b>	<b>176</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(87)</b>	<b>89</b>
Share of profit in associates and joint ventures	1	-	(1)	-	-	(1)	(1)
<b>Profit before tax</b>	<b>177</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>(88)</b>	<b>88</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	<b>38</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(36)</b>	<b>2</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>(136)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(135)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	38	-	-	-	-	(36)	2
LICs	-	-	-	-	-	-	-
Operating expenses	(136)	-	-	-	-	1	(135)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(98)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(35)</b>	<b>(133)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
Loans and advances to customers (net)	136,096	-	-	-	-	-	136,096
Customer accounts	179,947	-	-	-	-	-	179,947

<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**  
**Europe**

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**

Commercial Banking							
Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Reported	
\$m	\$m	\$m	\$m	\$m	\$m	\$m	
727	-	-	-	-	(1)	726	
355	-	-	-	-	-	355	
2	-	-	-	-	-	2	
30	-	-	-	(9)	1	22	
1,114	-	-	-	(9)	-	1,105	
(75)	-	-	-	-	(4)	(79)	
1,039	-	-	-	(9)	(4)	1,026	
(516)	-	-	-	-	(40)	(556)	
523	-	-	-	(9)	(44)	470	
2	-	(3)	-	-	1	-	
525	-	(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	-	-	-	-	-	-

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
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**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	-	-	-	-	-	-
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**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 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	98,009	-	-	-	-	-	98,009
Customer accounts	119,910	-	-	-	-	-	119,910

<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	Global Banking and Markets							
	Historical Basis	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	231	(45)	40	-	-	-	226	
Net fee income	189	-	1	-	-	1	191	
Net trading income	1,351	(367)	(4)	-	-	(5)	975	
Other income	(169)	200	23	-	-	4	58	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,602</b>	<b>(212)</b>	<b>60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,450</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	65	-	(44)	-	-	2	23	
<b>Net operating income</b>	<b>1,667</b>	<b>(212)</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>1,473</b>	
Total operating expenses	(1,097)	13	13	-	-	(82)	(1,153)	
<b>Operating profit</b>	<b>570</b>	<b>(199)</b>	<b>29</b>	<b>-</b>	<b>-</b>	<b>(80)</b>	<b>320</b>	
Share of profit in associates and joint ventures	4	-	-	(2)	-	(2)	-	
<b>Profit before tax</b>	<b>574</b>	<b>(199)</b>	<b>29</b>	<b>(2)</b>	<b>-</b>	<b>(82)</b>	<b>320</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
Debit valuation adjustment ('DVA') on derivative contracts	(50)	-	-	-	-	-	(50)	
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	-	-	-	-	-	-	-	
	(52)	-	-	-	-	-	(52)	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(73)	-	-	-	-	-	(73)	
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	-	-	-	-	-	-	-	
	(31)	-	-	-	-	-	(31)	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	(52)	-	-	-	-	-	(52)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(31)	-	-	-	-	-	(31)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(83)	-	-	-	-	-	(83)	
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	84,280	(947)	(1,321)	-	-	1	82,013	
Customer accounts	113,191	(3,168)	(851)	-	-	1	109,173	

<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  
Europe

Quarter ended 31 Dec 2016	Global Private Banking					
	Historical Basis	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>192</b>	<b>(24)</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>165</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(11)	-	-	-	1	(10)
<b>Net operating income</b>	<b>181</b>	<b>(24)</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>155</b>
Total operating expenses	(3,042)	6	-	-	(7)	(3,043)
<b>Operating profit</b>	<b>(2,861)</b>	<b>(18)</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>(2,888)</b>
Share of profit in associates and joint ventures	(1)	-	-	-	1	-
<b>Profit before tax</b>	<b>(2,862)</b>	<b>(18)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>(2,888)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	(10)	-	-	-	-	(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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(26)	-	-	-	-	(26)
LICs	-	-	-	-	-	-
Operating expenses	(2,837)	-	-	-	-	(2,837)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,863)	-	-	-	-	(2,863)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	17,797	-	-	-	-	17,797
Customer accounts	33,375	-	-	-	-	33,375

<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  
Europe

Quarter ended 31 Dec 2016	Other / Corporate Centre					Total
	Other Historical	Inter-segment	Business	Reclassifications to	Reported	
	Basis	elimination	Corporate Centre <sup>1</sup>	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(191)	(37)	(7)	-	(235)	1,800
Net fee income	(22)	-	(1)	(3)	(26)	962
Net trading income	(533)	37	407	11	(78)	926
Other income	(1,881)	(95)	(214)	-	(2,190)	(2,041)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(2,627)</b>	<b>(95)</b>	<b>185</b>	<b>8</b>	<b>(2,529)</b>	<b>1,647</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	44	2	46	(60)
<b>Net operating income</b>	<b>(2,627)</b>	<b>(95)</b>	<b>229</b>	<b>10</b>	<b>(2,483)</b>	<b>1,587</b>
Total operating expenses	(2,527)	95	(32)	210	(2,254)	(8,333)
<b>Operating profit</b>	<b>(5,154)</b>	<b>-</b>	<b>197</b>	<b>220</b>	<b>(4,737)</b>	<b>(6,746)</b>
Share of profit in associates and joint ventures	(1)	-	6	1	6	5
<b>Profit before tax</b>	<b>(5,155)</b>	<b>-</b>	<b>203</b>	<b>221</b>	<b>(4,731)</b>	<b>(6,741)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
Own credit spread	(1,526)	-	-	-	(1,526)	(1,526)
Portfolio disposals	-	-	-	-	-	(26)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(1,865)	-	-	36	(1,829)	(1,905)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	(2,440)
Regulatory (provisions)/releases in GPB	(1)	-	-	-	(1)	(389)
Settlements and provisions in connection with legal matters	-	-	-	-	-	42
UK customer redress programmes	1	-	-	(1)	-	(70)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(668)	-	-	(1)	(669)	(3,681)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(1,865)	-	-	36	(1,829)	(1,905)
LICs	-	-	-	-	-	-
Operating expenses	(668)	-	-	(1)	(669)	(3,681)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,533)	-	-	35	(2,498)	(5,586)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
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>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 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$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	(7)	-	-	-	-	1	(6)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,437</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>1,435</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	-	-	-	-	1	(37)
<b>Net operating income</b>	<b>1,399</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>1,398</b>
Total operating expenses	(1,588)	-	-	-	-	(99)	(1,687)
<b>Operating profit</b>	<b>(189)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(100)</b>	<b>(289)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(189)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(100)</b>	<b>(289)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	(34)	-	-	-	-	32	(2)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	(518)	-	-	-	-	-	(518)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(34)	-	-	-	-	32	(2)
LICs	-	-	-	-	-	-	-
Operating expenses	(518)	-	-	-	-	-	(518)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(552)	-	-	-	-	32	(520)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>							
Loans and advances to customers (net)	141,834	-	-	-	-	-	141,834
Customer accounts	185,714	-	-	-	-	-	185,714

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

<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 Sep 2016	Commercial Banking								
	Originally Reported <sup>1</sup>	US Runoff Portfolio		JV and Associates to		Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
		To Corporate Centre	Corporate Centre	Corporate Centre					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	762	-	-	-	-	-	(9)	753	
Net fee income	385	-	-	-	-	-	(5)	380	
Net trading income	-	-	-	-	-	-	3	3	
Other income	(1)	-	-	-	-	-	1	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,146</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(10)</b>	<b>1,136</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(102)	-	-	-	-	-	3	(99)	
<b>Net operating income</b>	<b>1,044</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>1,037</b>	
Total operating expenses	(487)	-	-	-	-	-	(58)	(545)	
<b>Operating profit</b>	<b>557</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(65)</b>	<b>492</b>	
Share of profit in associates and joint ventures	(4)	-	5	-	-	-	(1)	-	
<b>Profit before tax</b>	<b>553</b>	<b>-</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(66)</b>	<b>492</b>	
<b>Significant Items</b>									
<b>Revenue</b>									
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	-	-	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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)	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	(11)	-	-	-	-	-	-	(11)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
	(11)	-	-	-	-	-	-	(11)	
<b>Balance Sheet Data</b>									
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	105,824	-	-	-	-	-	(1,466)	104,358	
Customer accounts	126,166	-	-	-	-	-	(2,565)	123,601	

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

<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 Sep 2016

Net interest income	494	(117)	11	-	-	9	397
Net fee income	241	1	4	-	-	5	251
Net trading income	1,171	(365)	(61)	-	-	1	746
Other income	(174)	307	(51)	-	-	(3)	79
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,732</b>	<b>(174)</b>	<b>(97)</b>	<b>-</b>	<b>-</b>	<b>12</b>	<b>1,473</b>
Loan impairment (charges)/recoveries and other credit risk provisions	93	-	(58)	-	-	(1)	34
<b>Net operating income</b>	<b>1,825</b>	<b>(174)</b>	<b>(155)</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>1,507</b>
Total operating expenses	(1,068)	34	12	-	-	(82)	(1,104)
<b>Operating profit</b>	<b>757</b>	<b>(140)</b>	<b>(143)</b>	<b>-</b>	<b>-</b>	<b>(71)</b>	<b>403</b>
Share of profit in associates and joint ventures	(2)	-	-	-	-	2	-
<b>Profit before tax</b>	<b>755</b>	<b>(140)</b>	<b>(143)</b>	<b>-</b>	<b>-</b>	<b>(69)</b>	<b>403</b>

**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	-	-	-	-	-	-	-
	<b>(6)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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	-	-	-	-	-	-	-
UK customer redress programmes	(10)	-	-	-	-	-	(10)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>(51)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(51)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	(6)	4	-	-	-	-	(2)
LICs	-	-	-	-	-	-	-
Operating expenses	(51)	-	-	-	-	-	(51)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(57)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(53)</b>

**Balance Sheet Data**

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
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>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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.

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**Europe**

Quarter ended 30 Sep 2016

Net interest income	86	12	-	-	-	98
Net fee income	97	-	-	-	-	97
Net trading income	47	(38)	-	-	-	9
Other income	(2)	(3)	-	-	1	(4)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>228</b>	<b>(29)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>200</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	(1)	-
<b>Net operating income</b>	<b>229</b>	<b>(29)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>200</b>
Total operating expenses	(211)	5	-	-	(9)	(215)
<b>Operating profit</b>	<b>18</b>	<b>(24)</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>(15)</b>
Share of profit in associates and joint ventures	2	-	(1)	-	(1)	-
<b>Profit before tax</b>	<b>20</b>	<b>(24)</b>	<b>(1)</b>	<b>-</b>	<b>(10)</b>	<b>(15)</b>

**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 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	-	-	-	-	-	-
	-	-	-	-	-	-

**Balance Sheet Data**

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	20,056	-	-	-	-	20,056
Customer accounts	37,361	-	-	-	-	37,361

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

<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						
Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
	\$m	\$m	\$m	\$m	\$m	Restated
Net interest income	86	12	-	-	-	98
Net fee income	97	-	-	-	-	97
Net trading income	47	(38)	-	-	-	9
Other income	(2)	(3)	-	-	1	(4)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>228</b>	<b>(29)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>200</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	(1)	-
<b>Net operating income</b>	<b>229</b>	<b>(29)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>200</b>
Total operating expenses	(211)	5	-	-	(9)	(215)
<b>Operating profit</b>	<b>18</b>	<b>(24)</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>(15)</b>
Share of profit in associates and joint ventures	2	-	(1)	-	(1)	-
<b>Profit before tax</b>	<b>20</b>	<b>(24)</b>	<b>(1)</b>	<b>-</b>	<b>(10)</b>	<b>(15)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	20,056	-	-	-	-	20,056
Customer accounts	37,361	-	-	-	-	37,361

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Europe

Other / Corporate Centre						
Quarter ended 30 Sep 2016	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported <sup>1</sup>	Elimination	Reclassifications to			
	Reported <sup>1</sup>	Originally Reported <sup>1</sup>	Corporate Centre <sup>2</sup>			
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(229)	(119)	94	-	(254)	2,033
Net fee income	5	-	(5)	1	1	1,109
Net trading income	(181)	119	464	(2)	400	1,180
Other income	(1,175)	60	(253)	-	(1,368)	(1,299)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(1,580)</b>	<b>60</b>	<b>300</b>	<b>(1)</b>	<b>(1,221)</b>	<b>3,023</b>
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	58	(2)	58	(44)
<b>Net operating income</b>	<b>(1,578)</b>	<b>60</b>	<b>358</b>	<b>(3)</b>	<b>(1,163)</b>	<b>2,979</b>
Total operating expenses	(1,180)	(60)	(51)	248	(1,043)	(4,594)
<b>Operating profit</b>	<b>(2,758)</b>	<b>-</b>	<b>307</b>	<b>245</b>	<b>(2,206)</b>	<b>(1,615)</b>
Share of profit in associates and joint ventures	2	-	(4)	-	(2)	(2)
<b>Profit before tax</b>	<b>(2,756)</b>	<b>-</b>	<b>303</b>	<b>245</b>	<b>(2,208)</b>	<b>(1,617)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
Own credit spread	(1,359)	-	-	-	(1,359)	(1,359)
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	-	-	-	-	-	-
	(1,306)	-	(4)	(32)	(1,342)	(1,346)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(554)	-	-	-	(554)	(1,134)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(1,306)	-	(4)	(32)	(1,342)	(1,346)
LICs	-	-	-	-	-	-
Operating expenses	(554)	-	-	-	(554)	(1,134)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(1,860)	-	(4)	(32)	(1,896)	(2,480)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>						
Loans and advances to customers (net)	469	-	3,395	-	3,864	358,870
Customer accounts	514	-	3,514	-	4,028	468,304

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

<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.

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Europe

Quarter ended 30 Jun 2016	Retail Banking and Wealth Management					Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated \$m
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking		Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	1,192	(30)	-	-	-	-	-	1,162
Net fee income	411	(30)	-	-	-	-	(1)	380
Net trading income	22	(2)	-	-	-	-	(2)	18
Other income	353	(12)	-	-	-	-	2	343
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,978</b>	<b>(74)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>1,903</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(71)	32	-	-	-	-	(1)	(40)
<b>Net operating income</b>	<b>1,907</b>	<b>(42)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>1,863</b>
Total operating expenses	(1,280)	67	-	-	-	-	(98)	(1,311)
<b>Operating profit</b>	<b>627</b>	<b>25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(100)</b>	<b>552</b>
Share of profit in associates and joint ventures	4	-	-	(4)	-	-	-	-
<b>Profit before tax</b>	<b>631</b>	<b>25</b>	<b>-</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>(100)</b>	<b>552</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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)	-	-	-	-	-	343
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	-	-	-	-	-	-	-	-
	358	(11)	-	-	-	-	(4)	343
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Operating expenses</b>								
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)
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>								
Revenue	358	(11)	-	-	-	-	(4)	343
LICs	-	-	-	-	-	-	-	-
Operating expenses	(40)	14	-	-	-	-	-	(26)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	318	3	-	-	-	-	(4)	317
<b>Balance Sheet Data</b>								
<b>At 30 Jun 2016</b>								
Loans and advances to customers (net)	146,164	(2,280)	-	-	-	-	-	143,884
Customer accounts	191,473	(3,790)	-	-	-	-	(1)	187,682

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

<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>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.

HSBC  
Europe

Quarter ended 30 Jun 2016	Commercial Banking							Restated
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and	US Runoff Portfolio	JV and Associates to	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		North Africa <sup>2</sup>	to Corporate Centre	Corporate Centre		Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	830	21	-	-	-	-	(9)	800
Net fee income	411	(3)	-	-	-	-	(5)	403
Net trading income	8	(2)	-	-	-	-	(1)	5
Other income	288	-	-	-	-	-	(4)	284
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,537</b>	<b>(26)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(19)</b>	<b>1,492</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(155)	5	-	-	-	-	(2)	(152)
<b>Net operating income</b>	<b>1,382</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(21)</b>	<b>1,340</b>
Total operating expenses	(615)	22	-	-	-	-	(59)	(652)
<b>Operating profit</b>	<b>767</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(80)</b>	<b>688</b>
Share of profit in associates and joint ventures	(7)	-	-	6	-	-	-	(1)
<b>Profit before tax</b>	<b>760</b>	<b>1</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>-</b>	<b>(80)</b>	<b>687</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
	230	-	-	-	-	-	-	230
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Operating expenses</b>								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-
Costs to achieve	(11)	1	-	-	-	-	-	(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	(15)	-	-	-	-	-	-	(15)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	(26)	1	-	-	-	-	-	(25)
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>								
Revenue	230	-	-	-	-	-	-	230
LICs	-	-	-	-	-	-	-	-
Operating expenses	(26)	1	-	-	-	-	-	(25)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	204	1	-	-	-	-	-	205
<b>Balance Sheet Data</b>								
<b>At 30 Jun 2016</b>								
Loans and advances to customers (net)	107,794	(3,001)	-	-	-	-	(1,670)	103,123
Customer accounts	125,572	(760)	-	-	-	-	(2,434)	122,378

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

<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>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.

**HSBC**  
**Europe**

Quarter ended 30 Jun 2016	Global Banking and Markets							
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,510</b>	<b>(43)</b>	<b>(124)</b>	<b>78</b>	<b>-</b>	<b>-</b>	<b>16</b>	<b>1,437</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	(1)	(34)	-	-	2	(43)
<b>Net operating income</b>	<b>1,500</b>	<b>(43)</b>	<b>(125)</b>	<b>44</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>1,394</b>
Total operating expenses	(1,258)	10	34	12	-	-	(81)	(1,283)
<b>Operating profit</b>	<b>242</b>	<b>(33)</b>	<b>(91)</b>	<b>56</b>	<b>-</b>	<b>-</b>	<b>(63)</b>	<b>111</b>
Share of profit in associates and joint ventures	2	-	-	-	(3)	-	1	-
<b>Profit before tax</b>	<b>244</b>	<b>(33)</b>	<b>(91)</b>	<b>56</b>	<b>(3)</b>	<b>-</b>	<b>(62)</b>	<b>111</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
	<b>8</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11</b>
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-
Costs to achieve	(53)	-	-	-	-	-	-	(53)
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	-	-	-	-	-	-	-	-
	<b>(207)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(207)</b>
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>								
Revenue	8	-	3	-	-	-	-	11
LICs	-	-	-	-	-	-	-	-
Operating expenses	(207)	-	-	-	-	-	-	(207)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	<b>(199)</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(196)</b>
<b>Balance Sheet Data</b>								
<b>At 30 Jun 2016</b>								
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>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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>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.

**HSBC**  
**Europe**

Quarter ended 30 Jun 2016	Global Private Banking						Restated \$m
	Originally Reported <sup>1</sup> \$m	Turkey from Europe to Middle East and North Africa <sup>2</sup> \$m	Balance Sheet Management to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
					\$m	Other Reallocations \$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>243</b>	<b>(2)</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>217</b>
Loan impairment (charges)/recoveries and other credit risk provisions	10	-	-	-	-	-	10
<b>Net operating income</b>	<b>253</b>	<b>(2)</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>227</b>
Total operating expenses	(1,016)	1	4	-	-	(9)	(1,020)
<b>Operating profit</b>	<b>(763)</b>	<b>(1)</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>(793)</b>
Share of profit in associates and joint ventures	(1)	-	-	1	-	-	-
<b>Profit before tax</b>	<b>(764)</b>	<b>(1)</b>	<b>(21)</b>	<b>1</b>	<b>-</b>	<b>(8)</b>	<b>(793)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>(803)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(803)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	2	-	-	-	-	-	2
LICs	-	-	-	-	-	-	-
Operating expenses	(803)	-	-	-	-	-	(803)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(801)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(801)</b>
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	20,411	(2)	-	-	-	-	20,409
Customer accounts	36,795	(284)	-	-	-	-	36,511

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

<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>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 / Corporate Centre							
Quarter ended 30 Jun 2016	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>3</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>173</b>	<b>(84)</b>	<b>-</b>	<b>71</b>	<b>3</b>	<b>163</b>	<b>5,212</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	-	-	35	1	33	(192)
<b>Net operating income</b>	<b>170</b>	<b>(84)</b>	<b>-</b>	<b>106</b>	<b>4</b>	<b>196</b>	<b>5,020</b>
Total operating expenses	(1,150)	84	4	(50)	247	(865)	(5,131)
<b>Operating profit</b>	<b>(980)</b>	<b>-</b>	<b>4</b>	<b>56</b>	<b>251</b>	<b>(669)</b>	<b>(111)</b>
Share of profit in associates and joint ventures	-	-	-	-	(1)	(1)	(2)
<b>Profit before tax</b>	<b>(980)</b>	<b>-</b>	<b>4</b>	<b>56</b>	<b>250</b>	<b>(670)</b>	<b>(113)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	(49)	-	-	(3)	4	(48)	538
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	(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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
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)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	542	-	-	3,387	1	3,930	359,313
Customer accounts	395	-	-	7,292	3	7,690	477,486

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

<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>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.



HSBC  
Europe

Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated \$m
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking		Other Reallocations		
	\$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)	(2)	-	-	-	-	30	11	
Other income	(71)	-	-	-	-	-	(3)	(74)	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,479</b>	<b>(68)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>	<b>1,439</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(40)	13	-	-	-	-	1	(26)	
<b>Net operating income</b>	<b>1,439</b>	<b>(55)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>1,413</b>	
Total operating expenses	(1,217)	84	-	-	-	-	(109)	(1,242)	
<b>Operating profit</b>	<b>222</b>	<b>29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(80)</b>	<b>171</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>222</b>	<b>29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(80)</b>	<b>171</b>	
<b>Significant Items</b>									
<b>Revenue</b>									
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	-	
<b>LICs</b>									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Operating expenses</b>									
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-	
Costs to achieve	(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	(45)	-	-	-	-	-	-	(45)	
<b>Share of profit in associates and joint ventures</b>									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>									
Revenue	(29)	-	-	-	-	-	29	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	(45)	-	-	-	-	-	-	(45)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
	(74)	-	-	-	-	-	29	(45)	
<b>Balance Sheet Data</b>									
<b>At 31 Mar 2016</b>									
Loans and advances to customers (net)	153,908	(2,533)	-	-	-	-	-	151,375	
Customer accounts	199,338	(4,261)	-	-	-	-	-	195,077	

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

<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>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.

HSBC  
Europe

Quarter ended 31 Mar 2016	Commercial Banking							Restated
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,272</b>	<b>(30)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(15)</b>	<b>1,227</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(151)	5	-	-	-	-	1	(145)
<b>Net operating income</b>	<b>1,121</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>1,082</b>
Total operating expenses	(556)	23	-	-	-	-	(70)	(603)
<b>Operating profit</b>	<b>565</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(84)</b>	<b>479</b>
Share of profit in associates and joint ventures	1	-	-	-	-	-	-	1
<b>Profit before tax</b>	<b>566</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(84)</b>	<b>480</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(24)	3	-	-	-	-	-	(21)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(24)	3	-	-	-	-	-	(21)
<b>Balance Sheet Data</b>								
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	112,718	(3,355)	-	-	-	-	(1,432)	107,931
Customer accounts	133,160	(744)	-	-	-	-	(2,478)	129,938

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

<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>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.

**HSBC**  
**Europe**

Quarter ended 31 Mar 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**

Global Banking and Markets						Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Other Reallocations	Restated
Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre					
\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
429	(20)	(100)	(16)	-	-	-	8	301	
193	(3)	-	1	-	-	-	5	196	
1,438	(11)	(691)	21	-	-	-	-	757	
(621)	(1)	617	11	-	-	-	1	7	
1,439	(35)	(174)	17	-	-	-	14	1,261	
21	-	1	23	-	-	-	(2)	43	
1,460	(35)	(173)	40	-	-	-	12	1,304	
(1,110)	10	32	12	-	-	-	(73)	(1,129)	
350	(25)	(141)	52	-	-	-	(61)	175	
-	-	-	-	1	-	-	(1)	-	
350	(25)	(141)	52	1	-	-	(62)	175	

**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	-	-	-	-	-	-	-	-
	98	-	1	-	-	-	-	99

**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 GBP - Europe goodwill	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

**Profit/(loss) before tax**

Revenue	98	-	1	-	-	-	-	99
LICs	-	-	-	-	-	-	-	-
Operating expenses	(30)	-	-	-	-	-	-	(30)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	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

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

<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>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.

**HSBC**  
**Europe**

Quarter ended 31 Mar 2016

Net interest income	98
Net fee income	107
Net trading income	41
Other income	(2)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>244</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-
<b>Net operating income</b>	<b>244</b>
Total operating expenses	(224)
<b>Operating profit</b>	<b>20</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>20</b>

Global Private Banking							
Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Balance Sheet Management to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated	
\$m	\$m	\$m	\$m	\$m	\$m	\$m	
98	-	12	-	-	-	110	
107	-	-	-	-	-	107	
41	-	(27)	-	-	-	14	
(2)	-	(1)	-	-	-	(3)	
<b>244</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>228</b>	
-	-	-	-	-	-	-	
<b>244</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>228</b>	
(224)	-	5	-	-	(8)	(227)	
<b>20</b>	<b>-</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>1</b>	
-	-	-	-	-	-	-	
<b>20</b>	<b>-</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>1</b>	

**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	(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	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2)	-	-	-	-	(2)

**Balance Sheet Data**

<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	22,522	(2)	-	-	-	22,520
Customer accounts	38,375	(291)	-	-	-	38,084

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

<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>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.

HSBC  
Europe

Other / Corporate Centre							
Quarter ended 31 Mar 2016	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>3</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(140)	(57)	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)	2	801	749
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,417</b>	<b>(86)</b>	<b>-</b>	<b>173</b>	<b>(27)</b>	<b>1,477</b>	<b>5,632</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	(24)	-	(23)	(151)
<b>Net operating income</b>	<b>1,418</b>	<b>(86)</b>	<b>-</b>	<b>149</b>	<b>(27)</b>	<b>1,454</b>	<b>5,481</b>
Total operating expenses	(888)	86	8	(49)	260	(583)	(3,784)
<b>Operating profit</b>	<b>530</b>	<b>-</b>	<b>8</b>	<b>100</b>	<b>233</b>	<b>871</b>	<b>1,697</b>
Share of profit in associates and joint ventures	-	-	-	(1)	1	-	1
<b>Profit before tax</b>	<b>530</b>	<b>-</b>	<b>8</b>	<b>99</b>	<b>234</b>	<b>871</b>	<b>1,698</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(185)	-	6	-	-	(179)	(277)
Costs to establish UK ring-fenced bank	(31)	-	-	-	-	(31)	(31)
Impairment of GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	(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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	904	-	-	(1)	(29)	874	973
LICs	-	-	-	-	-	-	-
Operating expenses	(217)	-	6	-	-	(211)	(309)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	687	-	6	(1)	(29)	663	664
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>							
Loans and advances to customers (net)	633	-	-	3,938	-	4,571	389,625
Customer accounts	732	-	-	4,308	(1)	5,039	499,133

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

<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>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.

**HSBC**  
**Europe**

Quarter ended 31 Dec 2015	Retail Banking and Wealth Management							
	Originally Reported <sup>1</sup>	Turkey from Europe	US Runoff Portfolio	JV and Associates to	Insurance from	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		to Middle East and North Africa <sup>2</sup>	to Corporate Centre	Corporate Centre	Commercial Banking	Other Reallocations		
\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	1,252	(34)	-	-	-	-	(1)	1,217
Net fee income	447	(30)	-	-	-	-	1	418
Net trading income	36	(2)	-	-	-	-	(8)	26
Other income	110	(1)	-	-	-	-	1	110
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,845</b>	<b>(67)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>1,771</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(89)	30	-	-	-	-	(2)	(61)
<b>Net operating income</b>	<b>1,756</b>	<b>(37)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>1,710</b>
Total operating expenses	(1,748)	82	-	-	-	-	(95)	(1,761)
<b>Operating profit</b>	<b>8</b>	<b>45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(104)</b>	<b>(51)</b>
Share of profit in associates and joint ventures	(3)	-	-	2	-	-	(1)	(2)
<b>Profit before tax</b>	<b>5</b>	<b>45</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>(105)</b>	<b>(53)</b>
<b>Significant Items</b>								
<b>Revenue</b>								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	8	-	-	-	-	-	(8)	-
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	-	-	-	-	-	-	-	-
	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>-</b>
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>								
Costs to achieve	(66)	-	-	-	-	-	1	(65)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	-
UK customer redress programmes	(378)	-	-	-	-	-	-	(378)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	<b>(444)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(443)</b>
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>								
Revenue	8	-	-	-	-	-	(8)	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(444)	-	-	-	-	-	1	(443)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	<b>(436)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>(443)</b>
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	156,156	(2,563)	-	-	-	-	-	153,593
Customer accounts	200,437	(4,247)	-	-	-	-	-	196,190

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

<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>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.

HSBC  
Europe

Quarter ended 31 Dec 2015	Commercial Banking							Restated \$m
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,302</b>	<b>(35)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(18)</b>	<b>1,249</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(279)	4	-	-	-	-	3	(272)
<b>Net operating income</b>	<b>1,023</b>	<b>(31)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(15)</b>	<b>977</b>
Total operating expenses	(647)	23	-	-	-	-	(56)	(680)
<b>Operating profit</b>	<b>376</b>	<b>(8)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(71)</b>	<b>297</b>
Share of profit in associates and joint ventures	(2)	-	-	-	-	-	-	(2)
<b>Profit before tax</b>	<b>374</b>	<b>(8)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(71)</b>	<b>295</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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)
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Operating expenses</b>								
Costs to achieve	(122)	-	-	-	-	-	-	(122)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>								
Revenue	(17)	-	-	-	-	-	(1)	(18)
LICs	-	-	-	-	-	-	-	-
Operating expenses	(99)	-	-	-	-	-	-	(99)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(116)	-	-	-	-	-	(1)	(117)
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	110,617	(3,730)	-	-	-	-	(1,583)	105,304
Customer accounts	132,928	(860)	-	-	-	-	(2,543)	129,525

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

<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>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.

**HSBC**  
**Europe**

Quarter ended 31 Dec 2015	Global Banking and Markets							Restated \$m
	Originally Reported <sup>1</sup> \$m	Turkey from Europe to Middle East and North Africa <sup>2</sup> \$m	Balance Sheet Management to Corporate Centre \$m	Legacy Credit to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
						Other Reallocations \$m		
Net interest income	441	(20)	(75)	(12)	-	-	10	344
Net fee income	265	(4)	-	2	-	-	7	270
Net trading income	496	(11)	(157)	10	-	-	4	342
Other income	(124)	(1)	129	49	-	-	(2)	51
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,078</b>	<b>(36)</b>	<b>(103)</b>	<b>49</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>1,007</b>
Loan impairment (charges)/recoveries and other credit risk provisions	34	-	-	(16)	-	-	(1)	17
<b>Net operating income</b>	<b>1,112</b>	<b>(36)</b>	<b>(103)</b>	<b>33</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>1,024</b>
Total operating expenses	(1,230)	12	39	12	-	-	(67)	(1,234)
<b>Operating profit</b>	<b>(118)</b>	<b>(24)</b>	<b>(64)</b>	<b>45</b>	<b>-</b>	<b>-</b>	<b>(49)</b>	<b>(210)</b>
Share of profit in associates and joint ventures	7	-	-	-	(6)	-	1	2
<b>Profit before tax</b>	<b>(111)</b>	<b>(24)</b>	<b>(64)</b>	<b>45</b>	<b>(6)</b>	<b>-</b>	<b>(48)</b>	<b>(208)</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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)
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Operating expenses</b>								
Costs to achieve	(41)	-	-	-	-	-	-	(41)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>								
Revenue	(77)	-	7	-	-	-	-	(70)
LICs	-	-	-	-	-	-	-	-
Operating expenses	(42)	-	-	-	-	-	-	(42)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(119)	-	7	-	-	-	-	(112)
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	101,568	(704)	(681)	(1,812)	-	-	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 reported.

<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>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.



HSBC  
Europe

Quarter ended 31 Dec 2015	Global Private Banking							
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>		Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$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)	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>272</b>	<b>(1)</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>249</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	(1)	-	-	-	(11)	
<b>Net operating income</b>	<b>262</b>	<b>(1)</b>	<b>(22)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>238</b>	
Total operating expenses	(235)	1	5	-	-	(7)	(236)	
<b>Operating profit</b>	<b>27</b>	<b>-</b>	<b>(17)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>2</b>	
Share of profit in associates and joint ventures	1	-	(1)	-	-	-	-	
<b>Profit before tax</b>	<b>28</b>	<b>-</b>	<b>(18)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>2</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	
	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Operating expenses</b>								
Costs to achieve	(11)	-	-	-	-	-	(11)	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GBP	(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	-	-	-	-	-	-	-	
	<b>(28)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Profit/(loss) before tax</b>								
Revenue	6	-	-	-	-	-	6	
LICs	-	-	-	-	-	-	-	
Operating expenses	(28)	-	-	-	-	-	(28)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	<b>(22)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(22)</b>	
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	23,273	(3)	-	-	-	-	23,270	
Customer accounts	37,810	(361)	-	-	-	-	37,449	

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

<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>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.

HSBC  
Europe

Other / Corporate Centre							
Quarter ended 31 Dec 2015	Other Originally Reported <sup>1</sup>	Inter-segment elimination	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>3</sup>	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(176)	(48)	11	76	1	(136)	2,386
Net fee income	(18)	-	-	(2)	(2)	(22)	1,178
Net trading income	(41)	48	(11)	181	4	181	562
Other income	(533)	(143)	-	(180)	4	(852)	(679)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(768)</b>	<b>(143)</b>	<b>-</b>	<b>75</b>	<b>7</b>	<b>(829)</b>	<b>3,447</b>
Loan impairment (charges)/recoveries and other credit risk provisions	5	-	-	17	-	22	(305)
<b>Net operating income</b>	<b>(763)</b>	<b>(143)</b>	<b>-</b>	<b>92</b>	<b>7</b>	<b>(807)</b>	<b>3,142</b>
Total operating expenses	(2,662)	143	2	(56)	225	(2,348)	(6,259)
<b>Operating profit</b>	<b>(3,425)</b>	<b>-</b>	<b>2</b>	<b>36</b>	<b>232</b>	<b>(3,155)</b>	<b>(3,117)</b>
Share of profit in associates and joint ventures	(1)	-	-	5	-	4	2
<b>Profit before tax</b>	<b>(3,426)</b>	<b>-</b>	<b>2</b>	<b>41</b>	<b>232</b>	<b>(3,151)</b>	<b>(3,115)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	(70)
Fair value movements on non-qualifying hedges	(5)	-	-	(7)	9	(3)	(3)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	(762)	-	-	-	-	(762)	(762)
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	-	-	-	-	-	-	-
	(767)	-	-	(7)	9	(765)	(847)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(271)	-	-	-	(1)	(272)	(511)
Costs to establish UK ring-fenced bank	(61)	-	-	-	-	(61)	(61)
Regulatory (provisions)/releases in GBP	(1)	-	-	-	-	(1)	(18)
Restructuring and other related costs	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	(20)
UK customer redress programmes	(1)	-	-	-	-	(1)	(337)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(334)	-	-	-	(1)	(335)	(947)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(767)	-	-	(7)	9	(765)	(847)
LICs	-	-	-	-	-	-	-
Operating expenses	(334)	-	-	-	(1)	(335)	(947)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1,101)	-	-	(7)	8	(1,100)	(1,794)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	427	-	-	2,493	-	2,920	385,041
Customer accounts	476	-	-	2,579	-	3,055	491,521

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

<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>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.

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Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,426	-	-	33	-	-	1,459
Net fee income	570	-	-	(1)	-	-	569
Net trading income	57	-	-	13	-	-	70
Other income	10	-	7	(31)	-	(2)	(16)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,063</b>	<b>-</b>	<b>7</b>	<b>14</b>	<b>-</b>	<b>(2)</b>	<b>2,082</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(46)	-	-	-	-	-	(46)
<b>Net operating income</b>	<b>2,017</b>	<b>-</b>	<b>7</b>	<b>14</b>	<b>-</b>	<b>(2)</b>	<b>2,036</b>
Total operating expenses	(1,152)	-	-	(5)	-	(3)	(1,160)
<b>Operating profit</b>	<b>865</b>	<b>-</b>	<b>7</b>	<b>9</b>	<b>-</b>	<b>(5)</b>	<b>876</b>
Share of profit in associates and joint ventures	57	-	(56)	-	-	1	2
<b>Profit before tax</b>	<b>922</b>	<b>-</b>	<b>(49)</b>	<b>9</b>	<b>-</b>	<b>(4)</b>	<b>878</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(62)	-	-	-	-	-	(62)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(62)	-	-	-	-	-	(62)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	120,727	-	-	-	-	-	120,727
Customer accounts	327,135	-	-	-	-	-	327,135

<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.

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Quarter ended 31 Dec 2016	Commercial Banking						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	906	-	-	(33)	-	-	873
Net fee income	302	-	-	1	-	-	303
Net trading income	61	-	-	(13)	-	-	48
Other income	(33)	-	-	31	-	(6)	(8)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,236</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>-</b>	<b>(6)</b>	<b>1,216</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(58)	-	-	-	-	1	(57)
<b>Net operating income</b>	<b>1,178</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>-</b>	<b>(5)</b>	<b>1,159</b>
Total operating expenses	(520)	-	1	5	-	1	(513)
<b>Operating profit</b>	<b>658</b>	<b>-</b>	<b>1</b>	<b>(9)</b>	<b>-</b>	<b>(4)</b>	<b>646</b>
Share of profit in associates and joint ventures	298	-	(298)	-	-	-	-
<b>Profit before tax</b>	<b>956</b>	<b>-</b>	<b>(297)</b>	<b>(9)</b>	<b>-</b>	<b>(4)</b>	<b>646</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(8)	-	-	-	-	-	(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	-	-	-	-	-	-	-
	(8)	-	-	-	-	-	(8)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(8)	-	-	-	-	-	(8)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	128,523	-	-	-	-	-	128,523
Customer accounts	165,863	-	-	-	-	-	165,863

<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.

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Quarter ended 31 Dec 2016	Global Banking and Markets						
	Historical Basis	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,646</b>	<b>(329)</b>	-	-	-	(1)	<b>1,316</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	-	-	-	1	(9)
<b>Net operating income</b>	<b>1,636</b>	<b>(329)</b>	-	-	-	-	<b>1,307</b>
Total operating expenses	(683)	34	-	-	-	(4)	(653)
<b>Operating profit</b>	<b>953</b>	<b>(295)</b>	-	-	-	(4)	<b>654</b>
Share of profit in associates and joint ventures	62	-	-	(62)	-	-	-
<b>Profit before tax</b>	<b>1,015</b>	<b>(295)</b>	-	<b>(62)</b>	-	<b>(4)</b>	<b>654</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(8)	-	-	-	-	-	(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	-	-	-	-	-	-	-
	(8)	-	-	-	-	-	(8)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(14)	1	-	-	-	-	(13)
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(22)	1	-	-	-	-	(21)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
Loans and advances to customers (net)	102,081	(21)	-	-	-	(1)	102,059
Customer accounts	113,394	(2,817)	-	-	-	-	110,577

<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.

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Quarter ended 31 Dec 2016	Global Private Banking						Reported \$m
	Historical Basis \$m	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Other Reallocations \$m	
		Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Corporate Centre \$m	ventures \$m		
Net interest income	44	-	-	-	-	-	44
Net fee income	59	-	-	-	-	-	59
Net trading income	24	-	-	-	-	-	24
Other income	3	-	-	-	-	-	3
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>130</b>	-	-	-	-	-	<b>130</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	-	1
<b>Net operating income</b>	<b>131</b>	-	-	-	-	-	<b>131</b>
Total operating expenses	(98)	-	-	-	(3)	-	(101)
<b>Operating profit</b>	<b>33</b>	-	-	-	<b>(3)</b>	-	<b>30</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>33</b>	-	-	-	<b>(3)</b>	-	<b>30</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	(2)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	11,808	-	-	-	-	-	11,808
Customer accounts	24,777	-	-	-	-	-	24,777

<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.

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Quarter ended 31 Dec 2016	Other / Corporate Centre					Total	
	Other Historical	Inter-segment	Business	Other Reallocations	Reported		Total
	Basis	elimination	Reclassifications to				
\$m	Historical Basis	Corporate Centre <sup>1</sup>	\$m	\$m	\$m	\$m	
Net interest income	(22)	(33)	308	-	253	3,196	
Net fee income	7	-	(1)	-	6	1,240	
Net trading income	34	33	38	(1)	104	650	
Other income	757	(283)	(23)	10	461	482	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>776</b>	<b>(283)</b>	<b>322</b>	<b>9</b>	<b>824</b>	<b>5,568</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	-	-	(2)	(14)	(125)	
<b>Net operating income</b>	<b>764</b>	<b>(283)</b>	<b>322</b>	<b>7</b>	<b>810</b>	<b>5,443</b>	
Total operating expenses	(728)	283	(35)	9	(471)	(2,898)	
<b>Operating profit</b>	<b>36</b>	<b>-</b>	<b>287</b>	<b>16</b>	<b>339</b>	<b>2,545</b>	
Share of profit in associates and joint ventures	-	-	416	(1)	415	417	
<b>Profit before tax</b>	<b>36</b>	<b>-</b>	<b>703</b>	<b>15</b>	<b>754</b>	<b>2,962</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
Debit valuation adjustment ('DVA') on derivative contracts	1	-	-	-	1	(14)	
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	(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)	-	(4)	(17)	
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	-	-	-	-	-	-	
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	
Costs to achieve	(135)	-	-	-	(135)	(214)	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	
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	-	-	-	-	-	-	
	(135)	-	-	-	(135)	(215)	
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>							
Revenue	(3)	-	(1)	-	(4)	(17)	
LICs	-	-	-	-	-	-	
Operating expenses	(135)	-	-	-	(135)	(215)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
	(138)	-	(1)	-	(139)	(232)	
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	2,290	-	21	1	2,312	365,429	
Customer accounts	554	-	2,817	-	3,371	631,723	

<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.

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Quarter ended 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,388	-	-	22	-	-	1,410
Net fee income	658	-	-	(18)	-	-	640
Net trading income	71	-	-	(3)	-	-	68
Other income	194	-	-	26	-	(2)	218
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,311</b>	<b>-</b>	<b>-</b>	<b>27</b>	<b>-</b>	<b>(2)</b>	<b>2,336</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(77)	-	-	-	-	-	(77)
<b>Net operating income</b>	<b>2,234</b>	<b>-</b>	<b>-</b>	<b>27</b>	<b>-</b>	<b>(2)</b>	<b>2,259</b>
Total operating expenses	(1,005)	-	-	(1)	-	(2)	(1,008)
<b>Operating profit</b>	<b>1,229</b>	<b>-</b>	<b>-</b>	<b>26</b>	<b>-</b>	<b>(4)</b>	<b>1,251</b>
Share of profit in associates and joint ventures	72	-	(68)	-	-	-	4
<b>Profit before tax</b>	<b>1,301</b>	<b>-</b>	<b>(68)</b>	<b>26</b>	<b>-</b>	<b>(4)</b>	<b>1,255</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(14)	-	-	-	-	-	(14)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(14)	-	-	-	-	-	(14)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	119,969	-	-	-	-	-	119,969
Customer accounts	326,521	-	-	-	-	-	326,521

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

<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.



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Quarter ended 30 Sep 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio		JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
		To Corporate Centre	Corporate Centre	Insurance to RBWM	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,378</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>-</b>	<b>(41)</b>	<b>1,310</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(107)	-	-	-	-	(1)	(108)
<b>Net operating income</b>	<b>1,271</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>-</b>	<b>(42)</b>	<b>1,202</b>
Total operating expenses	(481)	-	-	1	-	11	(469)
<b>Operating profit</b>	<b>790</b>	<b>-</b>	<b>-</b>	<b>(26)</b>	<b>-</b>	<b>(31)</b>	<b>733</b>
Share of profit in associates and joint ventures	363	-	(363)	-	-	-	-
<b>Profit before tax</b>	<b>1,153</b>	<b>-</b>	<b>(363)</b>	<b>(26)</b>	<b>-</b>	<b>(31)</b>	<b>733</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	(2)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	126,209	-	-	-	-	(3,500)	122,709
Customer accounts	164,643	-	-	-	-	(4,756)	159,887

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

<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.

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Net interest income	849	(303)	-	-	-	27	573
Net fee income	321	-	-	-	-	6	327
Net trading income	521	(25)	-	-	-	3	499
Other income	52	(13)	-	-	-	-	39
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,743</b>	<b>(341)</b>	-	-	-	<b>36</b>	<b>1,438</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(23)	-	-	-	-	-	(23)
<b>Net operating income</b>	<b>1,720</b>	<b>(341)</b>	-	-	-	<b>36</b>	<b>1,415</b>
Total operating expenses	(660)	27	-	-	-	(11)	(644)
<b>Operating profit</b>	<b>1,060</b>	<b>(314)</b>	-	-	-	<b>25</b>	<b>771</b>
Share of profit in associates and joint ventures	76	-	-	(76)	-	-	-
<b>Profit before tax</b>	<b>1,136</b>	<b>(314)</b>	-	<b>(76)</b>	-	<b>25</b>	<b>771</b>

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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(50)	8	-	-	-	-	(42)

Balance Sheet Data

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	90,610	(450)	-	-	-	3,500	93,660
Customer accounts	108,346	(3,147)	-	-	-	4,756	109,955

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

<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						Restated \$m
	Originally Reported <sup>1</sup> \$m	Balance Sheet Management to Corporate Centre \$m	Legacy Credit to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	849	(303)	-	-	-	27	573
Net fee income	321	-	-	-	-	6	327
Net trading income	521	(25)	-	-	-	3	499
Other income	52	(13)	-	-	-	-	39
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,743</b>	<b>(341)</b>	-	-	-	<b>36</b>	<b>1,438</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(23)	-	-	-	-	-	(23)
<b>Net operating income</b>	<b>1,720</b>	<b>(341)</b>	-	-	-	<b>36</b>	<b>1,415</b>
Total operating expenses	(660)	27	-	-	-	(11)	(644)
<b>Operating profit</b>	<b>1,060</b>	<b>(314)</b>	-	-	-	<b>25</b>	<b>771</b>
Share of profit in associates and joint ventures	76	-	-	(76)	-	-	-
<b>Profit before tax</b>	<b>1,136</b>	<b>(314)</b>	-	<b>(76)</b>	-	<b>25</b>	<b>771</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(44)	8	-	-	-	-	(36)
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(50)	8	-	-	-	-	(42)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	90,610	(450)	-	-	-	3,500	93,660
Customer accounts	108,346	(3,147)	-	-	-	4,756	109,955

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Quarter ended 30 Sep 2016

Net interest income	47	-	-	-	-	47
Net fee income	75	-	-	-	-	75
Net trading income	36	-	-	-	-	36
Other income	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>158</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>158</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>158</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>158</b>
Total operating expenses	(44)	-	-	-	1	(43)
<b>Operating profit</b>	<b>114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>115</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>115</b>

**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	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

**Balance Sheet Data**

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	12,801	-	-	-	-	12,801
Customer accounts	26,762	-	-	-	-	26,762

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

<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						
Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
	\$m	\$m	\$m	\$m	Other Reallocations	
Net interest income	47	-	-	-	-	47
Net fee income	75	-	-	-	-	75
Net trading income	36	-	-	-	-	36
Other income	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>158</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>158</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>158</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>158</b>
Total operating expenses	(44)	-	-	-	1	(43)
<b>Operating profit</b>	<b>114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>115</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>115</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	47	-	-	-	-	47
Share of profit in associates and joint ventures	-	-	-	-	-	-
	47	-	-	-	-	47
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	12,801	-	-	-	-	12,801
Customer accounts	26,762	-	-	-	-	26,762

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Quarter ended 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>701</b>	<b>(292)</b>	<b>341</b>	<b>7</b>	<b>757</b>	<b>5,999</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	-	-	1	-	(208)
<b>Net operating income</b>	<b>700</b>	<b>(292)</b>	<b>341</b>	<b>8</b>	<b>757</b>	<b>5,791</b>
Total operating expenses	(744)	292	(27)	1	(478)	(2,642)
<b>Operating profit</b>	<b>(44)</b>	<b>-</b>	<b>314</b>	<b>9</b>	<b>279</b>	<b>3,149</b>
Share of profit in associates and joint ventures	-	-	507	-	507	511
<b>Profit before tax</b>	<b>(44)</b>	<b>-</b>	<b>821</b>	<b>9</b>	<b>786</b>	<b>3,660</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(126)	-	-	-	(126)	(101)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	1	-	(8)	-	(7)	(43)
LICs	-	-	-	-	-	-
Operating expenses	(126)	-	-	-	(126)	(101)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(125)	-	(8)	-	(133)	(144)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	2,460	-	450	-	2,910	352,049
Customer accounts	1,040	-	3,147	-	4,187	627,312

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

<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.

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Quarter ended 30 Jun 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$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	129	-	-	18	-	(4)	143
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,084</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>-</b>	<b>(3)</b>	<b>2,101</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(72)	-	-	-	-	-	(72)
<b>Net operating income</b>	<b>2,012</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>-</b>	<b>(3)</b>	<b>2,029</b>
Total operating expenses	(1,032)	-	-	(1)	-	(1)	(1,034)
<b>Operating profit</b>	<b>980</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>-</b>	<b>(4)</b>	<b>995</b>
Share of profit in associates and joint ventures	80	-	(73)	-	-	-	7
<b>Profit before tax</b>	<b>1,060</b>	<b>-</b>	<b>(73)</b>	<b>19</b>	<b>-</b>	<b>(4)</b>	<b>1,002</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	(18)	-	-	-	-	-	(18)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(18)	-	-	-	-	-	(18)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(18)	-	-	-	-	-	(18)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	118,734	-	-	-	-	-	118,734
Customer accounts	315,401	-	-	-	-	-	315,401

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

<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.

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Quarter ended 30 Jun 2016	Commercial Banking							Restated \$m
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m		
Net interest income	912	-	-	(23)	-	(29)	860	
Net fee income	338	-	-	18	-	(9)	347	
Net trading income	97	-	-	3	-	(3)	97	
Other income	38	-	-	(18)	-	(6)	14	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,385</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>-</b>	<b>(47)</b>	<b>1,318</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(79)	-	-	-	-	-	(79)	
<b>Net operating income</b>	<b>1,306</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>-</b>	<b>(47)</b>	<b>1,239</b>	
Total operating expenses	(492)	-	-	1	-	11	(480)	
<b>Operating profit</b>	<b>814</b>	<b>-</b>	<b>-</b>	<b>(19)</b>	<b>-</b>	<b>(36)</b>	<b>759</b>	
Share of profit in associates and joint ventures	399	-	(399)	-	-	-	-	
<b>Profit before tax</b>	<b>1,213</b>	<b>-</b>	<b>(399)</b>	<b>(19)</b>	<b>-</b>	<b>(36)</b>	<b>759</b>	

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	(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	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)

Balance Sheet Data

At 30 Jun 2016	\$m	\$m	\$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>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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.

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Quarter ended 30 Jun 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	828	(300)	-	-	-	29	557
Net fee income	323	-	-	-	-	9	332
Net trading income	610	(32)	-	-	-	3	581
Other income	80	(47)	-	-	-	1	34
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,841</b>	<b>(379)</b>	-	-	-	<b>42</b>	<b>1,504</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	(1)	(5)
<b>Net operating income</b>	<b>1,837</b>	<b>(379)</b>	-	-	-	<b>41</b>	<b>1,499</b>
Total operating expenses	(649)	36	-	-	-	(12)	(625)
<b>Operating profit</b>	<b>1,188</b>	<b>(343)</b>	-	-	-	<b>29</b>	<b>874</b>
Share of profit in associates and joint ventures	83	-	-	(83)	-	-	-
<b>Profit before tax</b>	<b>1,271</b>	<b>(343)</b>	-	<b>(83)</b>	-	<b>29</b>	<b>874</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	(9)	9	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(9)	9	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(15)	9	-	-	-	-	(6)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	91,989	(566)	-	-	-	3,575	94,998
Customer accounts	105,627	(2,961)	-	-	-	4,594	107,260

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

<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.

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Quarter ended 30 Jun 2016	Global Private Banking						
	Originally Reported <sup>1</sup>	Balance Sheet Management to		JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
		Corporate Centre	Corporate Centre	Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	48	-	-	-	-	48	
Net fee income	54	-	-	-	-	54	
Net trading income	35	-	-	-	-	35	
Other income	-	-	-	-	-	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>137</b>	-	-	-	-	<b>137</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
<b>Net operating income</b>	<b>137</b>	-	-	-	-	<b>137</b>	
Total operating expenses	(80)	-	-	-	-	(80)	
<b>Operating profit</b>	<b>57</b>	-	-	-	-	<b>57</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>57</b>	-	-	-	-	<b>57</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	13,146	-	-	-	-	13,146	
Customer accounts	27,432	-	-	-	-	27,432	

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

<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.



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Quarter ended 30 Jun 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>752</b>	<b>(280)</b>	<b>379</b>	<b>8</b>	<b>859</b>	<b>5,919</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	1	2	(154)
<b>Net operating income</b>	<b>753</b>	<b>(280)</b>	<b>379</b>	<b>9</b>	<b>861</b>	<b>5,765</b>
Total operating expenses	(729)	280	(36)	2	(483)	(2,702)
<b>Operating profit</b>	<b>24</b>	<b>-</b>	<b>343</b>	<b>11</b>	<b>378</b>	<b>3,063</b>
Share of profit in associates and joint ventures	-	-	555	-	555	562
<b>Profit before tax</b>	<b>24</b>	<b>-</b>	<b>898</b>	<b>11</b>	<b>933</b>	<b>3,625</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	(1)	-	-	-	(1)	(1)
Fair value movements on non-qualifying hedges	-	-	(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	-	-	-	-	-	-
	6	-	(9)	-	(3)	(3)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	6	-	(9)	-	(3)	(3)
LICs	-	-	-	-	-	-
Operating expenses	(86)	-	-	-	(86)	(111)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(80)	-	(9)	-	(89)	(114)
<b>Balance Sheet Data</b>						
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	2,561	-	566	-	3,127	352,404
Customer accounts	1,569	-	2,961	-	4,530	610,200

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

<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.

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Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,350	-	-	20	-	-	1,370
Net fee income	582	-	-	(16)	-	-	566
Net trading income	28	-	-	2	-	(1)	29
Other income	84	-	-	17	-	(1)	100
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,044</b>	<b>-</b>	<b>-</b>	<b>23</b>	<b>-</b>	<b>(2)</b>	<b>2,065</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(80)	-	-	-	-	-	(80)
<b>Net operating income</b>	<b>1,964</b>	<b>-</b>	<b>-</b>	<b>23</b>	<b>-</b>	<b>(2)</b>	<b>1,985</b>
Total operating expenses	(1,008)	-	-	(1)	-	(2)	(1,011)
<b>Operating profit</b>	<b>956</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>-</b>	<b>(4)</b>	<b>974</b>
Share of profit in associates and joint ventures	65	-	(58)	-	-	-	7
<b>Profit before tax</b>	<b>1,021</b>	<b>-</b>	<b>(58)</b>	<b>22</b>	<b>-</b>	<b>(4)</b>	<b>981</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	9	-	-	-	-	-	9
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	-	-	-	-	-	9
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	9	-	-	-	-	-	9
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	9	-	-	-	-	-	9
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	118,850	-	-	-	-	-	118,850
Customer accounts	311,790	-	-	-	-	-	311,790

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

<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.



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Net interest income	779	(269)	-	-	-	31	541
Net fee income	271	-	-	-	-	8	279
Net trading income	747	(34)	-	-	-	4	717
Other income	75	(22)	-	-	-	-	53
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,872</b>	<b>(325)</b>	-	-	-	<b>43</b>	<b>1,590</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(64)	-	-	-	-	-	(64)
<b>Net operating income</b>	<b>1,808</b>	<b>(325)</b>	-	-	-	<b>43</b>	<b>1,526</b>
Total operating expenses	(630)	29	-	-	-	(13)	(614)
<b>Operating profit</b>	<b>1,178</b>	<b>(296)</b>	-	-	-	<b>30</b>	<b>912</b>
Share of profit in associates and joint ventures	63	-	-	(63)	-	-	-
<b>Profit before tax</b>	<b>1,241</b>	<b>(296)</b>	-	<b>(63)</b>	-	<b>30</b>	<b>912</b>

*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	-	-	-	-	-	-	-
	<b>56</b>	<b>8</b>	-	-	-	-	<b>64</b>

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	56	8	-	-	-	-	64
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>56</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>64</b>

*Balance Sheet Data*

<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	90,314	(262)	-	-	-	4,271	94,323
Customer accounts	106,017	(2,149)	-	-	-	4,603	108,471

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

<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							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	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	(22)	-	-	-	-	53
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,872</b>	<b>(325)</b>	-	-	-	<b>43</b>	<b>1,590</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(64)	-	-	-	-	-	(64)
<b>Net operating income</b>	<b>1,808</b>	<b>(325)</b>	-	-	-	<b>43</b>	<b>1,526</b>
Total operating expenses	(630)	29	-	-	-	(13)	(614)
<b>Operating profit</b>	<b>1,178</b>	<b>(296)</b>	-	-	-	<b>30</b>	<b>912</b>
Share of profit in associates and joint ventures	63	-	-	(63)	-	-	-
<b>Profit before tax</b>	<b>1,241</b>	<b>(296)</b>	-	<b>(63)</b>	-	<b>30</b>	<b>912</b>
<b>Revenue</b>	<b>56</b>	<b>8</b>	-	-	-	-	<b>64</b>
LICs	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>	<b>56</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>64</b>
Loans and advances to customers (net)	90,314	(262)	-	-	-	4,271	94,323
Customer accounts	106,017	(2,149)	-	-	-	4,603	108,471

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Net interest income	47
Net fee income	69
Net trading income	34
Other income	1
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>151</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-
<b>Net operating income</b>	<b>151</b>
Total operating expenses	(85)
<b>Operating profit</b>	<b>66</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>66</b>

*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	-	-	-	-	-	-
	-	-	-	-	-	-

**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>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	12,938	-	-	-	-	12,938
Customer accounts	28,527	-	-	-	-	28,527

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

<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					
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures
		\$m	\$m	\$m	\$m	Other Reallocations
Net interest income	47	-	-	-	-	47
Net fee income	69	-	-	-	-	69
Net trading income	34	-	-	-	-	34
Other income	1	-	-	-	-	1
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>151</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>151</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>151</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>151</b>
Total operating expenses	(85)	-	-	-	-	(85)
<b>Operating profit</b>	<b>66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66</b>
<i>Significant Items</i>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
	-	-	-	-	-	-
<i>Balance Sheet Data</i>						
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	12,938	-	-	-	-	12,938
Customer accounts	28,527	-	-	-	-	28,527

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Quarter ended 31 Mar 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>636</b>	<b>(235)</b>	<b>325</b>	<b>6</b>	<b>732</b>	<b>5,833</b>
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	-	(1)	1	(190)
<b>Net operating income</b>	<b>638</b>	<b>(235)</b>	<b>325</b>	<b>5</b>	<b>733</b>	<b>5,643</b>
Total operating expenses	(579)	235	(29)	6	(367)	(2,543)
<b>Operating profit</b>	<b>59</b>	<b>-</b>	<b>296</b>	<b>11</b>	<b>366</b>	<b>3,100</b>
Share of profit in associates and joint ventures	-	-	423	-	423	430
<b>Profit before tax</b>	<b>59</b>	<b>-</b>	<b>719</b>	<b>11</b>	<b>789</b>	<b>3,530</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	64
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
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	13	-	(8)	-	5	69
LICs	-	-	-	-	-	-
Operating expenses	(15)	-	-	-	(15)	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2)	-	(8)	-	(10)	66
<b>Balance Sheet Data</b>						
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	2,679	-	262	-	2,941	350,772
Customer accounts	2,556	-	2,149	-	4,705	613,926

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

<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.

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Quarter ended 31 Dec 2015	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,309	-	-	19	-	-	1,328
Net fee income	609	-	-	(12)	-	-	597
Net trading income	47	-	-	-	-	-	47
Other income	99	-	-	2	-	-	101
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,064</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>2,073</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(95)	-	-	-	-	-	(95)
<b>Net operating income</b>	<b>1,969</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>1,978</b>
Total operating expenses	(1,082)	-	-	(1)	-	(4)	(1,087)
<b>Operating profit</b>	<b>887</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>-</b>	<b>(4)</b>	<b>891</b>
Share of profit in associates and joint ventures	67	-	(59)	-	-	-	8
<b>Profit before tax</b>	<b>954</b>	<b>-</b>	<b>(59)</b>	<b>8</b>	<b>-</b>	<b>(4)</b>	<b>899</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(29)	-	-	-	-	-	(29)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	(29)	-	-	-	-	-	(29)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(29)	-	-	-	-	-	(29)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(29)	-	-	-	-	-	(29)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	117,807	-	-	-	-	-	117,807
Customer accounts	303,536	-	-	-	-	-	303,536

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

<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.

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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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,311</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>(50)</b>	<b>1,252</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(237)	-	-	-	-	1	(236)
<b>Net operating income</b>	<b>1,074</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>(49)</b>	<b>1,016</b>
Total operating expenses	(504)	-	-	1	-	12	(491)
<b>Operating profit</b>	<b>570</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(37)</b>	<b>525</b>
Share of profit in associates and joint ventures	315	-	(315)	-	-	-	-
<b>Profit before tax</b>	<b>885</b>	<b>-</b>	<b>(315)</b>	<b>(8)</b>	<b>-</b>	<b>(37)</b>	<b>525</b>

*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	(13)	-	-	-	-	-	(13)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

**Profit/(loss) before tax**

Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(13)	-	-	-	-	-	(13)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(13)	-	-	-	-	-	(13)

*Balance Sheet Data*

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	130,513	-	-	-	-	(4,166)	126,347
Customer accounts	165,202	-	-	-	-	(4,732)	160,470

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

<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							
Originally Reported <sup>1</sup>	US Runoff Portfolio JV and Associates to			Gains/(losses) on disposal of subsidiaries, associates and joint ventures			Restated
	to Corporate Centre	Corporate Centre	Insurance to RBWM		Other Reallocations		
\$m	\$m	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,311</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>(50)</b>	<b>1,252</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(237)	-	-	-	-	1	(236)
<b>Net operating income</b>	<b>1,074</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>(49)</b>	<b>1,016</b>
Total operating expenses	(504)	-	-	1	-	12	(491)
<b>Operating profit</b>	<b>570</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(37)</b>	<b>525</b>
Share of profit in associates and joint ventures	315	-	(315)	-	-	-	-
<b>Profit before tax</b>	<b>885</b>	<b>-</b>	<b>(315)</b>	<b>(8)</b>	<b>-</b>	<b>(37)</b>	<b>525</b>
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(13)	-	-	-	-	-	(13)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(13)	-	-	-	-	-	(13)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(13)	-	-	-	-	-	(13)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	130,513	-	-	-	-	(4,166)	126,347
Customer accounts	165,202	-	-	-	-	(4,732)	160,470



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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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,538</b>	<b>(320)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>1,262</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
<b>Net operating income</b>	<b>1,539</b>	<b>(320)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43</b>	<b>1,262</b>
Total operating expenses	(631)	33	-	-	-	(12)	(610)
<b>Operating profit</b>	<b>908</b>	<b>(287)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31</b>	<b>652</b>
Share of profit in associates and joint ventures	64	-	-	(66)	-	-	(2)
<b>Profit before tax</b>	<b>972</b>	<b>(287)</b>	<b>-</b>	<b>(66)</b>	<b>-</b>	<b>31</b>	<b>650</b>

**Significant Items**

**Revenue**

Debit valuation adjustment (DVA) on derivative contracts	(61)	-	-	-	-	-	(61)
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	-	-	-	-	-	-	-
	<b>(64)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(60)</b>

**LICs**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Operating expenses**

Costs to achieve	(5)	-	-	-	-	-	(5)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	(64)	4	-	-	-	-	(60)
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(69)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(65)</b>

**Balance Sheet Data**

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	93,007	(214)	-	-	-	4,166	96,959
Customer accounts	100,998	(2,319)	-	-	-	4,732	103,411

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

<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						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,538</b>	<b>(320)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>1,262</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
<b>Net operating income</b>	<b>1,539</b>	<b>(320)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43</b>	<b>1,262</b>
Total operating expenses	(631)	33	-	-	-	(12)	(610)
<b>Operating profit</b>	<b>908</b>	<b>(287)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31</b>	<b>652</b>
Share of profit in associates and joint ventures	64	-	-	(66)	-	-	(2)
<b>Profit before tax</b>	<b>972</b>	<b>(287)</b>	<b>-</b>	<b>(66)</b>	<b>-</b>	<b>31</b>	<b>650</b>
<b>Revenue</b>							
Debit valuation adjustment (DVA) on derivative contracts	(61)	-	-	-	-	-	(61)
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	-	-	-	-	-	-	-
	<b>(64)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(60)</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
Costs to achieve	(5)	-	-	-	-	-	(5)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	(64)	4	-	-	-	-	(60)
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(69)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(65)</b>
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	93,007	(214)	-	-	-	4,166	96,959
Customer accounts	100,998	(2,319)	-	-	-	4,732	103,411

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Quarter ended 31 Dec 2015	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	
Net interest income	44	-	-	-	-	44
Net fee income	57	-	-	-	-	57
Net trading income	26	-	-	-	-	26
Other income	1	-	-	-	-	1
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>128</b>	-	-	-	-	<b>128</b>
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	3
<b>Net operating income</b>	<b>131</b>	-	-	-	-	<b>131</b>
Total operating expenses	(88)	-	-	-	-	(88)
<b>Operating profit</b>	<b>43</b>	-	-	-	-	<b>43</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>43</b>	-	-	-	-	<b>43</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	-	-	-	-	-	-
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>(2)</b>	-	-	-	-	<b>(2)</b>
<b>Share of profit in associates and joint ventures</b>	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	-	-	-	-	-	-
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>(2)</b>	-	-	-	-	<b>(2)</b>
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	13,144	-	-	-	-	13,144
Customer accounts	28,685	-	-	-	-	28,685

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

<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.

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Quarter ended 31 Dec 2015	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(15)	2	299	-	286	3,061
Net fee income	3	-	3	-	6	1,326
Net trading income	-	(2)	12	-	10	510
Other income	681	(250)	6	6	443	563
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>669</b>	<b>(250)</b>	<b>320</b>	<b>6</b>	<b>745</b>	<b>5,460</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(328)
<b>Net operating income</b>	<b>669</b>	<b>(250)</b>	<b>320</b>	<b>6</b>	<b>745</b>	<b>5,132</b>
Total operating expenses	(708)	250	(33)	4	(487)	(2,763)
<b>Operating profit</b>	<b>(39)</b>	<b>-</b>	<b>287</b>	<b>10</b>	<b>258</b>	<b>2,369</b>
Share of profit in associates and joint ventures	-	-	440	-	440	446
<b>Profit before tax</b>	<b>(39)</b>	<b>-</b>	<b>727</b>	<b>10</b>	<b>698</b>	<b>2,815</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(61)
Fair value movements on non-qualifying hedges	2	-	(4)	-	(2)	(1)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
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	-	-	-	-	-	-
	8	-	(4)	-	4	(56)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs to achieve	(66)	-	-	-	(66)	(115)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	8	-	(4)	-	4	(56)
LICs	-	-	-	-	-	-
Operating expenses	(66)	-	-	-	(66)	(115)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(58)	-	(4)	-	(62)	(171)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	1,904	-	214	-	2,118	356,375
Customer accounts	199	-	2,319	-	2,518	598,620

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

<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 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>221</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>221</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(47)	-	-	-	-	-	(47)
<b>Net operating income</b>	<b>174</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>174</b>
Total operating expenses	(180)	-	-	-	-	(1)	(181)
<b>Operating profit</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(7)</b>
Share of profit in associates and joint ventures	17	-	(16)	-	-	-	1
<b>Profit before tax</b>	<b>11</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(6)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	(2)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	7,125	-	-	-	-	-	7,125
Customer accounts	17,477	-	-	-	-	-	17,477

<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.

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Quarter ended 31 Dec 2016	Commercial Banking						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	88	-	-	-	-	15	103
Net fee income	44	-	-	-	-	1	45
Net trading income	11	-	-	-	-	1	12
Other income	(4)	-	-	-	-	1	(3)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>139</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>157</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(57)	-	-	-	-	-	(57)
<b>Net operating income</b>	<b>82</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>100</b>
Total operating expenses	(82)	-	-	-	-	(1)	(83)
<b>Operating profit</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>17</b>
Share of profit in associates and joint ventures	5	-	(5)	-	-	-	-
<b>Profit before tax</b>	<b>5</b>	<b>-</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>17</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	9,915	-	-	-	-	-	9,915
Customer accounts	8,393	-	-	-	-	-	8,393

<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.

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Quarter ended 31 Dec 2016	Global Banking and Markets						
	Historical Basis	Balance Sheet	Legacy Credit to	JV and Associates to	Gains/(losses) on		Reported
		Management to			Corporate Centre	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	167	(46)	-	-	-	(14)	107
Net fee income	68	1	-	-	-	(4)	65
Net trading income	60	(6)	-	-	-	-	54
Other income	(9)	2	-	-	-	(1)	(8)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>286</b>	<b>(49)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(19)</b>	<b>218</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(28)	-	-	-	-	-	(28)
<b>Net operating income</b>	<b>258</b>	<b>(49)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(19)</b>	<b>190</b>
Total operating expenses	(87)	5	-	-	-	-	(82)
<b>Operating profit</b>	<b>171</b>	<b>(44)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(19)</b>	<b>108</b>
Share of profit in associates and joint ventures	61	-	-	(61)	-	-	-
<b>Profit before tax</b>	<b>232</b>	<b>(44)</b>	<b>-</b>	<b>(61)</b>	<b>-</b>	<b>(19)</b>	<b>108</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	13,710	-	-	-	-	-	13,710
Customer accounts	8,695	(37)	-	-	-	-	8,658

<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.

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Quarter ended 31 Dec 2016	Global Private Banking						Reported \$m
	Historical Basis \$m	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Other Reallocations \$m	
		Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Corporate Centre \$m	associates and joint ventures \$m		
Net interest income	-	-	-	-	-	-	-
Net fee income	-	-	-	-	-	-	-
Net trading income	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	-	-	-	-	-	-
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-
<b>Net operating income</b>	-	-	-	-	-	-	-
Total operating expenses	(1)	-	-	-	1	-	-
<b>Operating profit</b>	(1)	-	-	-	1	-	-
Share of profit in associates and joint ventures	(5)	-	6	-	(1)	-	-
<b>Profit before tax</b>	(6)	-	6	-	-	-	-
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	-	-
Customer accounts	-	-	-	-	-	-	-

<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.

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Quarter ended 31 Dec 2016	Other / Corporate Centre					Total
	Other Historical	Inter-segment	Business	Reclassifications to	Reported	
	Basis	elimination	Corporate Centre <sup>1</sup>	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	-	7	46	-	53	426
Net fee income	(1)	-	(1)	2	-	161
Net trading income	4	(7)	6	(1)	2	81
Other income	4	(21)	(2)	-	(19)	(36)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>7</b>	<b>(21)</b>	<b>49</b>	<b>1</b>	<b>36</b>	<b>632</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	-	-	-	(1)	(133)
<b>Net operating income</b>	<b>6</b>	<b>(21)</b>	<b>49</b>	<b>1</b>	<b>35</b>	<b>499</b>
Total operating expenses	(48)	21	(5)	1	(31)	(377)
<b>Operating profit</b>	<b>(42)</b>	<b>-</b>	<b>44</b>	<b>2</b>	<b>4</b>	<b>122</b>
Share of profit in associates and joint ventures	(5)	-	76	1	72	73
<b>Profit before tax</b>	<b>(47)</b>	<b>-</b>	<b>120</b>	<b>3</b>	<b>76</b>	<b>195</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	(2)	-	-	-	(2)	(2)
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)	(2)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(20)	-	-	-	(20)	(29)
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	-	-	-	-	-	-
	(20)	-	-	-	(20)	(29)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(2)	-	-	-	(2)	(2)
LICs	-	-	-	-	-	-
Operating expenses	(20)	-	-	-	(20)	(29)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(22)	-	-	-	(22)	(31)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	30,750
Customer accounts	201	-	37	-	238	34,766

<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.



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Quarter ended 30 Sep 2016	Retail Banking and Wealth Management						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio To Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance from Commercial Banking \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	180	-	-	-	-	1	181
Net fee income	66	-	-	-	-	-	66
Net trading income	15	-	-	-	-	-	15
Other income	3	-	-	-	-	(1)	2
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>264</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>264</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(76)	-	-	-	-	-	(76)
<b>Net operating income</b>	<b>188</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>188</b>
Total operating expenses	(208)	-	-	-	-	(2)	(210)
<b>Operating profit</b>	<b>(20)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>(22)</b>
Share of profit in associates and joint ventures	23	-	(23)	-	-	-	-
<b>Profit before tax</b>	<b>3</b>	<b>-</b>	<b>(23)</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>(22)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(17)	-	-	-	-	-	(17)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
<b>At 30 Sep 2016</b>	<b>8,208</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,208</b>
Loans and advances to customers (net)	8,208	-	-	-	-	-	8,208
Customer accounts	19,991	-	-	-	-	-	19,991

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

<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.

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Quarter ended 30 Sep 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	138	-	-	-	-	(19)	119
Net fee income	53	-	-	-	-	(5)	48
Net trading income	13	-	-	-	-	(1)	12
Other income	4	-	-	-	-	(3)	1
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>208</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>180</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(17)	-	-	-	-	1	(16)
<b>Net operating income</b>	<b>191</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>164</b>
Total operating expenses	(99)	-	-	-	-	7	(92)
<b>Operating profit</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>72</b>
Share of profit in associates and joint ventures	27	-	(27)	-	-	-	-
<b>Profit before tax</b>	<b>119</b>	<b>-</b>	<b>(27)</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>72</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(6)</b>
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	15,150	-	-	-	-	(3,389)	11,761
Customer accounts	10,728	-	-	-	-	(1,974)	8,754

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

<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.

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Quarter ended 30 Sep 2016	Global Banking and Markets							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	162	(53)	-	-	-	18	127	
Net fee income	55	-	-	-	-	5	60	
Net trading income	52	(4)	-	-	-	-	48	
Other income	2	2	-	-	-	2	6	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>271</b>	<b>(55)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>241</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	4	-	-	-	-	1	5	
<b>Net operating income</b>	<b>275</b>	<b>(55)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26</b>	<b>246</b>	
Total operating expenses	(74)	4	-	-	-	(8)	(78)	
<b>Operating profit</b>	<b>201</b>	<b>(51)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>168</b>	
Share of profit in associates and joint ventures	59	-	-	(59)	-	-	-	
<b>Profit before tax</b>	<b>260</b>	<b>(51)</b>	<b>-</b>	<b>(59)</b>	<b>-</b>	<b>18</b>	<b>168</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
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	-	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
<b>Balance Sheet Data</b>								
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	10,039	-	-	-	-	3,389	13,428	
Customer accounts	8,130	(44)	-	-	-	1,974	10,060	

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

<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.

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Net interest income	(1)	-	-	-	-	(1)
Net fee income	-	-	-	-	-	-
Net trading income	(1)	-	-	-	-	(1)
Other income	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(2)</b>	-	-	-	-	<b>(2)</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>(2)</b>	-	-	-	-	<b>(2)</b>
Total operating expenses	2	-	-	-	(1)	1
<b>Operating profit</b>	-	-	-	-	(1)	(1)
Share of profit in associates and joint ventures	1	-	(2)	-	1	-
<b>Profit before tax</b>	<b>1</b>	-	<b>(2)</b>	-	-	<b>(1)</b>

**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	-	-	-	-	-	-
	-	-	-	-	-	-

**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>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	-
Customer accounts	-	-	-	-	-	-

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

<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						
Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
	\$m	\$m	\$m	\$m	Other Reallocations	
Net interest income	(1)	-	-	-	-	(1)
Net fee income	-	-	-	-	-	-
Net trading income	(1)	-	-	-	-	(1)
Other income	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(2)</b>	-	-	-	-	<b>(2)</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>(2)</b>	-	-	-	-	<b>(2)</b>
Total operating expenses	2	-	-	-	(1)	1
<b>Operating profit</b>	-	-	-	-	(1)	(1)
Share of profit in associates and joint ventures	1	-	(2)	-	1	-
<b>Profit before tax</b>	<b>1</b>	-	<b>(2)</b>	-	-	<b>(1)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	-
Customer accounts	-	-	-	-	-	-

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Quarter ended 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>6</b>	<b>(22)</b>	<b>55</b>	<b>3</b>	<b>42</b>	<b>725</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	(2)	(1)	(88)
<b>Net operating income</b>	<b>7</b>	<b>(22)</b>	<b>55</b>	<b>1</b>	<b>41</b>	<b>637</b>
Total operating expenses	(62)	22	(4)	4	(40)	(419)
<b>Operating profit</b>	<b>(55)</b>	<b>-</b>	<b>51</b>	<b>5</b>	<b>1</b>	<b>218</b>
Share of profit in associates and joint ventures	1	-	111	(1)	111	111
<b>Profit before tax</b>	<b>(54)</b>	<b>-</b>	<b>162</b>	<b>4</b>	<b>112</b>	<b>329</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(3)	-	-	-	(3)	(3)
LICs	-	-	-	-	-	-
Operating expenses	(24)	-	-	-	(24)	(47)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(27)	-	-	-	(27)	(50)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	33,397
Customer accounts	216	-	44	-	260	39,065

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

<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.

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Quarter ended 30 Jun 2016	Retail Banking and Wealth Management					Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated \$m
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking		Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	150	30	-	-	-	-	-	180
Net fee income	44	30	-	-	-	-	-	74
Net trading income	13	2	-	-	-	-	-	15
Other income	1	12	-	-	-	-	(1)	12
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>208</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>281</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(32)	-	-	-	-	1	(62)
<b>Net operating income</b>	<b>177</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>219</b>
Total operating expenses	(125)	(67)	-	-	-	-	(1)	(193)
<b>Operating profit</b>	<b>52</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>26</b>
Share of profit in associates and joint ventures	23	-	-	(23)	-	-	-	-
<b>Profit before tax</b>	<b>75</b>	<b>(25)</b>	<b>-</b>	<b>(23)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>26</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
	-	11	-	-	-	-	-	11
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Operating expenses</b>								
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)
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>								
Revenue	-	11	-	-	-	-	-	11
LICs	-	-	-	-	-	-	-	-
Operating expenses	-	(14)	-	-	-	-	-	(14)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	-	(3)	-	-	-	-	-	(3)
<b>Balance Sheet Data</b>								
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,248	2,280	-	-	-	-	-	8,528
Customer accounts	16,706	3,790	-	-	-	-	1	20,497

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

<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>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.

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Quarter ended 30 Jun 2016	Commercial Banking							
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	117	21	-	-	-	-	(18)	120
Net fee income	54	3	-	-	-	-	(6)	51
Net trading income	14	2	-	-	-	-	(1)	15
Other income	2	-	-	-	-	-	(2)	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>187</b>	<b>26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>186</b>
Loan impairment (charges)/recoveries and other credit risk provisions	11	(5)	-	-	-	-	-	6
<b>Net operating income</b>	<b>198</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(27)</b>	<b>192</b>
Total operating expenses	(76)	(22)	-	-	-	-	9	(89)
<b>Operating profit</b>	<b>122</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(18)</b>	<b>103</b>
Share of profit in associates and joint ventures	40	-	-	(40)	-	-	-	-
<b>Profit before tax</b>	<b>162</b>	<b>(1)</b>	<b>-</b>	<b>(40)</b>	<b>-</b>	<b>-</b>	<b>(18)</b>	<b>103</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>
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	-	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	-	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	13,298	3,001	-	-	-	-	(3,341)	12,958
Customer accounts	10,411	760	-	-	-	-	(1,935)	9,236

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

<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>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.

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Quarter ended 30 Jun 2016	Global Banking and Markets						Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated \$m
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre		Other Reallocations		
	\$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	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>228</b>	<b>43</b>	<b>(58)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>238</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	8	-	-	-	-	-	-	8	
<b>Net operating income</b>	<b>236</b>	<b>43</b>	<b>(58)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>246</b>	
Total operating expenses	(61)	(10)	5	-	-	-	(8)	(74)	
<b>Operating profit</b>	<b>175</b>	<b>33</b>	<b>(53)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>172</b>	
Share of profit in associates and joint ventures	56	-	-	-	(56)	-	-	-	
<b>Profit before tax</b>	<b>231</b>	<b>33</b>	<b>(53)</b>	<b>-</b>	<b>(56)</b>	<b>-</b>	<b>17</b>	<b>172</b>	
<b>Significant Items</b>									
<b>Revenue</b>									
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	-	-	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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	-	-	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	10,225	729	-	-	-	-	3,341	14,295	
Customer accounts	7,768	672	(45)	-	-	-	1,935	10,330	

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

<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>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.



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Quarter ended 30 Jun 2016	Global Private Banking						Restated \$m
	Originally Reported <sup>1</sup> \$m	Turkey from Europe to Middle East and North Africa <sup>2</sup> \$m	Balance Sheet Management to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
			Corporate Centre \$m	JV and Associates to Corporate Centre \$m			
Net interest income	-	1	-	-	-	-	1
Net fee income	-	-	-	-	-	-	-
Net trading income	-	1	-	-	-	-	1
Other income	-	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	<b>2</b>	-	-	-	-	<b>2</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-
<b>Net operating income</b>	-	<b>2</b>	-	-	-	-	<b>2</b>
Total operating expenses	-	(1)	-	-	-	-	(1)
<b>Operating profit</b>	-	<b>1</b>	-	-	-	-	<b>1</b>
Share of profit in associates and joint ventures	3	-	-	(3)	-	-	-
<b>Profit before tax</b>	<b>3</b>	<b>1</b>	-	<b>(3)</b>	-	-	<b>1</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	2	-	-	-	-	2
Customer accounts	-	284	-	-	-	-	284

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

<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>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.

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Quarter ended 30 Jun 2016	Other / Corporate Centre						Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>3</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>29</b>	<b>(20)</b>	<b>-</b>	<b>58</b>	<b>3</b>	<b>70</b>	<b>777</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	(1)	(1)	(49)
<b>Net operating income</b>	<b>29</b>	<b>(20)</b>	<b>-</b>	<b>58</b>	<b>2</b>	<b>69</b>	<b>728</b>
Total operating expenses	(37)	20	(4)	(5)	-	(26)	(383)
<b>Operating profit</b>	<b>(8)</b>	<b>-</b>	<b>(4)</b>	<b>53</b>	<b>2</b>	<b>43</b>	<b>345</b>
Share of profit in associates and joint ventures	3	-	-	122	-	125	125
<b>Profit before tax</b>	<b>(5)</b>	<b>-</b>	<b>(4)</b>	<b>175</b>	<b>2</b>	<b>168</b>	<b>470</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
(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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)	-	-	-	-	(1)	(16)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(3)	-	-	-	-	(3)	8
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	(1)	(16)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(4)	-	-	-	-	(4)	(8)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	3	-	-	-	-	3	35,786
Customer accounts	209	-	-	45	(1)	253	40,600

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

<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>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.

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Quarter ended 31 Mar 2016	Retail Banking and Wealth Management					Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated \$m
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking		Other Reallocations	
	\$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	-	-	-	-	-	15
Other income	16	-	-	-	-	(13)	2	5
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>221</b>	<b>68</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13)</b>	<b>1</b>	<b>277</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	(13)	-	-	-	-	(1)	(43)
<b>Net operating income</b>	<b>192</b>	<b>55</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13)</b>	<b>-</b>	<b>234</b>
Total operating expenses	(127)	(84)	-	-	-	-	(1)	(212)
<b>Operating profit</b>	<b>65</b>	<b>(29)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13)</b>	<b>(1)</b>	<b>22</b>
Share of profit in associates and joint ventures	21	-	-	(21)	-	-	-	-
<b>Profit before tax</b>	<b>86</b>	<b>(29)</b>	<b>-</b>	<b>(21)</b>	<b>-</b>	<b>(13)</b>	<b>(1)</b>	<b>22</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,299	2,533	-	-	-	-	-	8,832
Customer accounts	17,180	4,261	-	-	-	-	-	21,441

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

<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>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.

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Quarter ended 31 Mar 2016	Commercial Banking							Restated
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	116	26	-	-	-	-	(18)	124
Net fee income	65	3	-	-	-	-	(11)	57
Net trading income	14	1	-	-	-	-	(1)	14
Other income	2	-	-	-	-	-	(2)	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>197</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(32)</b>	<b>195</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	(5)	-	-	-	-	-	(4)
<b>Net operating income</b>	<b>198</b>	<b>25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(32)</b>	<b>191</b>
Total operating expenses	(77)	(23)	-	-	-	-	7	(93)
<b>Operating profit</b>	<b>121</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(25)</b>	<b>98</b>
Share of profit in associates and joint ventures	39	-	-	(39)	-	-	-	-
<b>Profit before tax</b>	<b>160</b>	<b>2</b>	<b>-</b>	<b>(39)</b>	<b>-</b>	<b>-</b>	<b>(25)</b>	<b>98</b>
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-	-	-
	(1)	(3)	-	-	-	-	-	(4)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(1)	(3)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(1)	(3)	-	-	-	-	-	(4)
<b>Balance Sheet Data</b>								
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	13,667	3,355	-	-	-	-	(3,617)	13,405
Customer accounts	10,950	744	-	-	-	-	(2,013)	9,681

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

<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>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.

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Quarter ended 31 Mar 2016	Global Banking and Markets						Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre		Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	121	20	(52)	-	-	-	18	107	
Net fee income	59	3	-	-	-	-	12	74	
Net trading income	81	11	(7)	-	-	-	1	86	
Other income	16	1	(1)	-	-	-	-	16	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>277</b>	<b>35</b>	<b>(60)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31</b>	<b>283</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	(1)	(1)	
<b>Net operating income</b>	<b>277</b>	<b>35</b>	<b>(60)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30</b>	<b>282</b>	
Total operating expenses	(65)	(10)	5	-	-	-	(8)	(78)	
<b>Operating profit</b>	<b>212</b>	<b>25</b>	<b>(55)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>204</b>	
Share of profit in associates and joint ventures	63	-	-	-	(63)	-	-	-	
<b>Profit before tax</b>	<b>275</b>	<b>25</b>	<b>(55)</b>	<b>-</b>	<b>(63)</b>	<b>-</b>	<b>22</b>	<b>204</b>	
<b>Significant Items</b>									
<b>Revenue</b>									
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	-	-	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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	-	-	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	10,317	700	-	-	-	-	3,618	14,635	
Customer accounts	7,299	841	(99)	-	-	-	2,012	10,053	

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

<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>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.

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MENA**

Quarter ended 31 Mar 2016	Global Private Banking							Restated \$m
	Originally Reported <sup>1</sup> \$m	Turkey from Europe to Middle East and North Africa <sup>2</sup> \$m	Balance Sheet Management to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m		
Net interest income	-	-	-	-	-	-	-	-
Net fee income	-	-	-	-	-	-	-	-
Net trading income	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	-	-	-	-	-	-	-
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-	-
<b>Net operating income</b>	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-
<b>Operating profit</b>	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	2	-	-	(2)	-	-	-	-
<b>Profit before tax</b>	2	-	-	(2)	-	-	-	-
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	-
<b>LICs</b>	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Operating expenses</b>	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	-	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>								
<b>At 31 Mar 2016</b>	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	2	-	-	-	-	-	2
Customer accounts	-	291	-	-	-	-	-	291

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

<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>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.

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MENA

Quarter ended 31 Mar 2016	Other / Corporate Centre						Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>3</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>27</b>	<b>(20)</b>	<b>-</b>	<b>73</b>	<b>-</b>	<b>80</b>	<b>835</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	2	2	(46)
<b>Net operating income</b>	<b>27</b>	<b>(20)</b>	<b>-</b>	<b>73</b>	<b>2</b>	<b>82</b>	<b>789</b>
Total operating expenses	(31)	20	(8)	(5)	2	(22)	(405)
<b>Operating profit</b>	<b>(4)</b>	<b>-</b>	<b>(8)</b>	<b>68</b>	<b>4</b>	<b>60</b>	<b>384</b>
Share of profit in associates and joint ventures	-	-	-	125	-	125	125
<b>Profit before tax</b>	<b>(4)</b>	<b>-</b>	<b>(8)</b>	<b>193</b>	<b>4</b>	<b>185</b>	<b>509</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	8	-	-	-	-	8	8
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	(6)	-	-	(7)	(11)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	7	-	(6)	-	-	1	(3)
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	(1)	(1)	36,873
Customer accounts	215	-	-	99	1	315	41,781

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

<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>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.

HSBC  
MENA

Quarter ended 31 Dec 2015

Net interest income	148	34	-	-	-	-	-	182
Net fee income	47	30	-	-	-	-	-	77
Net trading income	5	2	-	-	-	-	-	7
Other income	6	1	-	-	-	-	-	7
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>206</b>	<b>67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>273</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(30)	-	-	-	-	1	(60)
<b>Net operating income</b>	<b>175</b>	<b>37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>213</b>
Total operating expenses	(136)	(82)	-	-	-	-	(2)	(220)
<b>Operating profit</b>	<b>39</b>	<b>(45)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(7)</b>
Share of profit in associates and joint ventures	32	-	-	(32)	-	-	-	-
<b>Profit before tax</b>	<b>71</b>	<b>(45)</b>	<b>-</b>	<b>(32)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(7)</b>

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	-	-	-	-	-	-	-	-
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Operating expenses

Costs to achieve	(3)	-	-	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
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Profit/(loss) before tax

Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(3)	-	-	-	-	-	-	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(3)	-	-	-	-	-	-	(3)

Balance Sheet Data

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,374	2,563	-	-	-	-	-	8,937
Customer accounts	17,172	4,247	-	-	-	-	-	21,419

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

<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>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									
Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>		US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures			Restated
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>206</b>	<b>67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>273</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(30)	-	-	-	-	1	-	(60)
<b>Net operating income</b>	<b>175</b>	<b>37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>213</b>
Total operating expenses	(136)	(82)	-	-	-	-	(2)	-	(220)
<b>Operating profit</b>	<b>39</b>	<b>(45)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>(7)</b>
Share of profit in associates and joint ventures	32	-	-	(32)	-	-	-	-	-
<b>Profit before tax</b>	<b>71</b>	<b>(45)</b>	<b>-</b>	<b>(32)</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>(7)</b>
<b>Revenue</b>									
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	-	-	-	-	-	-	-	-	-
<b>LICs</b>									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	-
<b>Operating expenses</b>									
Costs to achieve	(3)	-	-	-	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>									
Revenue	-	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-	-
Operating expenses	(3)	-	-	-	-	-	-	-	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	-
	(3)	-	-	-	-	-	-	-	(3)
<b>Balance Sheet Data</b>									
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	6,374	2,563	-	-	-	-	-	8,937	
Customer accounts	17,172	4,247	-	-	-	-	-	21,419	



HSBC  
MENA

Quarter ended 31 Dec 2015

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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>191</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(26)</b>	<b>200</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(119)	(4)	-	-	-	-	-	(123)
<b>Net operating income</b>	<b>72</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(26)</b>	<b>77</b>
Total operating expenses	(90)	(23)	-	-	-	-	6	(107)
<b>Operating profit</b>	<b>(18)</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>(30)</b>
Share of profit in associates and joint ventures	38	-	-	(38)	-	-	-	-
<b>Profit before tax</b>	<b>20</b>	<b>8</b>	<b>-</b>	<b>(38)</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>(30)</b>

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	-	-	-	-	-	-	-	-
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Operating expenses

Costs to achieve	(5)	-	-	-	-	-	-	(5)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
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Profit/(loss) before tax

Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(5)	-	-	-	-	-	-	(5)

Balance Sheet Data

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	13,695	3,730	-	-	-	-	(3,602)	13,823
Customer accounts	12,192	860	-	-	-	-	(2,405)	10,647

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

<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>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.

HSBC  
MENA

Quarter ended 31 Dec 2015

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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>239</b>	<b>36</b>	<b>(60)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>235</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(15)	-	-	-	-	-	-	(15)
<b>Net operating income</b>	<b>224</b>	<b>36</b>	<b>(60)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>220</b>
Total operating expenses	(69)	(12)	5	-	-	-	(7)	(83)
<b>Operating profit</b>	<b>155</b>	<b>24</b>	<b>(55)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>137</b>
Share of profit in associates and joint ventures	36	-	-	-	(35)	-	(1)	-
<b>Profit before tax</b>	<b>191</b>	<b>24</b>	<b>(55)</b>	<b>-</b>	<b>(35)</b>	<b>-</b>	<b>12</b>	<b>137</b>

Significant Items

<b>Revenue</b>								
Debit valuation adjustment ('DVA') on derivative contracts	(1)	-	-	-	-	-	-	(1)
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	-	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	-	(1)

<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

<b>Operating expenses</b>								
Costs to achieve	(2)	-	-	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	-
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)

<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

<b>Profit/(loss) before tax</b>								
Revenue	(1)	-	-	-	-	-	-	(1)
LICs	-	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(3)	-	-	-	-	-	-	(3)

Balance Sheet Data

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	9,825	704	-	-	-	-	3,602	14,131
Customer accounts	6,901	887	(74)	-	-	-	2,405	10,119

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

<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>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.

HSBC  
MENA

Quarter ended 31 Dec 2015

Net interest income	-	-	-	-	-	-	-
Net fee income	-	-	-	-	-	-	-
Net trading income	-	1	-	-	-	-	1
Other income	-	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	1	-	-	-	-	1
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-
<b>Net operating income</b>	-	1	-	-	-	-	1
Total operating expenses	-	(1)	-	-	-	-	(1)
<b>Operating profit</b>	3	-	-	(3)	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	3	-	-	(3)	-	-	-

**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	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

**Profit/(loss) before tax**

Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

**Balance Sheet Data**

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	3	-	-	-	-	3
Customer accounts	-	361	-	-	-	-	361

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

<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>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							
	Originally Reported <sup>1</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>		Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	-	-	-	-	-	-	-	
Net fee income	-	-	-	-	-	-	-	
Net trading income	-	1	-	-	-	-	1	
Other income	-	-	-	-	-	-	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	1	-	-	-	-	1	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-	
<b>Net operating income</b>	-	1	-	-	-	-	1	
Total operating expenses	-	(1)	-	-	-	-	(1)	
<b>Operating profit</b>	3	-	-	(3)	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
<b>Profit before tax</b>	3	-	-	(3)	-	-	-	
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
Costs to achieve	-	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	-	3	-	-	-	-	3	
Customer accounts	-	361	-	-	-	-	361	

**HSBC**  
**MENA**

Quarter ended 31 Dec 2015	Other / Corporate Centre						Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>2</sup>	Turkey from Europe to Middle East and North Africa <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>3</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>22</b>	<b>(22)</b>	<b>-</b>	<b>60</b>	<b>6</b>	<b>66</b>	<b>775</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	(1)	(1)	(199)
<b>Net operating income</b>	<b>22</b>	<b>(22)</b>	<b>-</b>	<b>60</b>	<b>5</b>	<b>65</b>	<b>576</b>
Total operating expenses	(30)	22	(2)	(5)	3	(12)	(423)
<b>Operating profit</b>	<b>(8)</b>	<b>-</b>	<b>(2)</b>	<b>55</b>	<b>8</b>	<b>53</b>	<b>153</b>
Share of profit in associates and joint ventures	-	-	-	108	1	109	109
<b>Profit before tax</b>	<b>(8)</b>	<b>-</b>	<b>(2)</b>	<b>163</b>	<b>9</b>	<b>162</b>	<b>262</b>
<b>Significant Items</b>							
<b>Revenue</b>							
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	(1)
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
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	(1)	-	-	-	-	(1)	(2)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(3)	-	-	-	-	(3)	(13)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(1)	-	-	-	-	(1)	(2)
LICs	-	-	-	-	-	-	-
Operating expenses	(3)	-	-	-	-	(3)	(13)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(4)	-	-	-	-	(4)	(15)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	-	36,894
Customer accounts	203	-	-	74	-	277	42,823

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

<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>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.

HSBC  
North America

Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	407	(112)	-	-	-	3	298
Net fee income	116	(4)	-	-	-	-	112
Net trading income	6	(1)	-	-	-	-	5
Other income	54	39	-	-	-	-	93
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>583</b>	<b>(78)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>508</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	21	-	-	-	-	(12)
<b>Net operating income</b>	<b>550</b>	<b>(57)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>496</b>
Total operating expenses	(569)	89	-	-	-	(2)	(482)
<b>Operating profit</b>	<b>(19)</b>	<b>32</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>14</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	1	-
<b>Profit before tax</b>	<b>(20)</b>	<b>32</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>14</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	30	42	-	-	-	-	72
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	30	42	-	-	-	-	72
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	9	-	-	-	-	(21)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	-	51	-	-	-	-	51
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>							
Loans and advances to customers (net)	41,782	(5,464)	-	-	-	-	36,318
Customer accounts	54,412	-	-	-	-	-	54,412

<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  
North America

Quarter ended 31 Dec 2016	Commercial Banking						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>424</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>428</b>
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	-	-	-	1	3
<b>Net operating income</b>	<b>426</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>431</b>
Total operating expenses	(223)	-	-	-	-	(1)	(224)
<b>Operating profit</b>	<b>203</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>207</b>
Share of profit in associates and joint ventures	3	-	(2)	-	-	(1)	-
<b>Profit before tax</b>	<b>206</b>	<b>-</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>207</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	(2)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	38,874	-	-	-	-	-	38,874
Customer accounts	42,000	-	-	-	-	-	42,000

<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  
North America

Quarter ended 31 Dec 2016	Global Banking and Markets						Reported
	Historical Basis	Balance Sheet	Legacy Credit to	JV and Associates to	Gains/(losses) on	Other Reallocations	
		Management to	Corporate Centre	Corporate Centre	Corporate Centre		
	\$m	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>580</b>	<b>(76)</b>	<b>(31)</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>470</b>
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	-	-	-	-	2
<b>Net operating income</b>	<b>582</b>	<b>(76)</b>	<b>(31)</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>472</b>
Total operating expenses	(405)	18	6	-	-	(2)	(383)
<b>Operating profit</b>	<b>177</b>	<b>(58)</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>89</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>177</b>	<b>(58)</b>	<b>(25)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>89</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(5)	(2)	-	-	-	-	(7)
LICs	-	-	-	-	-	-	-
Operating expenses	(4)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(9)	(2)	-	-	-	-	(11)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	25,234	(1,595)	(91)	-	-	-	23,548
Customer accounts	30,760	(6,164)	(1)	-	-	-	24,595

<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  
North America

Quarter ended 31 Dec 2016	Global Private Banking					
	Historical Basis	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	50	-	-	-	4	54
Net fee income	21	-	-	-	-	21
Net trading income	3	-	-	-	-	3
Other income	(1)	-	-	-	1	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>73</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>78</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
<b>Net operating income</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>79</b>
Total operating expenses	(60)	-	-	-	(1)	(61)
<b>Operating profit</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>18</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)
<b>Profit before tax</b>	<b>13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>17</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	5,822	-	-	-	-	5,822
Customer accounts	11,615	-	-	-	-	11,615

<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**  
**North America**

Quarter ended 31 Dec 2016	Other / Corporate Centre					Total
	Other Historical	Inter-segment	Business	Reclassifications to	Reported	
	Basis	elimination	Corporate Centre <sup>1</sup>	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(52)	(4)	208	(7)	145	965
Net fee income	(5)	-	60	(3)	52	450
Net trading income	-	4	55	1	60	132
Other income	314	(384)	(138)	-	(208)	(14)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>257</b>	<b>(384)</b>	<b>185</b>	<b>(9)</b>	<b>49</b>	<b>1,533</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	(21)	(1)	(21)	(27)
<b>Net operating income</b>	<b>258</b>	<b>(384)</b>	<b>164</b>	<b>(10)</b>	<b>28</b>	<b>1,506</b>
Total operating expenses	(567)	384	(113)	6	(290)	(1,440)
<b>Operating profit</b>	<b>(309)</b>	<b>-</b>	<b>51</b>	<b>(4)</b>	<b>(262)</b>	<b>66</b>
Share of profit in associates and joint ventures	2	-	2	-	4	3
<b>Profit before tax</b>	<b>(307)</b>	<b>-</b>	<b>53</b>	<b>(4)</b>	<b>(258)</b>	<b>69</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)	-	-	-	(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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(116)	-	(40)	-	(156)	(91)
LICs	-	-	-	-	-	-
Operating expenses	(66)	-	(9)	-	(75)	(102)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(182)	-	(49)	-	(231)	(193)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>						
Loans and advances to customers (net)	-	-	7,150	-	7,150	111,712
Customer accounts	3	-	6,165	-	6,168	138,790

<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.

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Quarter ended 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	444	(140)	-	-	-	3	307
Net fee income	127	1	-	-	-	-	128
Net trading income	7	(3)	-	-	-	-	4
Other income	(99)	109	-	-	-	-	10
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>479</b>	<b>(33)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>449</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(51)	10	-	-	-	-	(41)
<b>Net operating income</b>	<b>428</b>	<b>(23)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>408</b>
Total operating expenses	(558)	137	-	-	-	(1)	(422)
<b>Operating profit</b>	<b>(130)</b>	<b>114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>(14)</b>
Share of profit in associates and joint ventures	1	-	-	-	-	(1)	-
<b>Profit before tax</b>	<b>(129)</b>	<b>114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(14)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	(60)	47	-	-	-	-	(13)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(119)	119	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(60)	47	-	-	-	-	(13)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(179)	166	-	-	-	-	(13)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	48,162	(10,693)	-	-	-	-	37,469
Customer accounts	53,830	-	-	-	-	-	53,830

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

<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.

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Quarter ended 30 Sep 2016

Net interest income	319	-	-	-	-	(21)	298
Net fee income	130	1	-	-	-	(21)	110
Net trading income	9	-	-	-	-	-	9
Other income	6	(1)	-	-	-	(1)	4
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>464</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(43)</b>	<b>421</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	-	(4)
<b>Net operating income</b>	<b>460</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(43)</b>	<b>417</b>
Total operating expenses	(252)	-	-	-	-	18	(234)
<b>Operating profit</b>	<b>208</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(25)</b>	<b>183</b>
Share of profit in associates and joint ventures	(3)	-	2	-	-	1	-
<b>Profit before tax</b>	<b>205</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>(24)</b>	<b>183</b>

*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 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	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)

*Balance Sheet Data*

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	43,091	-	-	-	-	(3,994)	39,097
Customer accounts	45,678	-	-	-	-	(3,693)	41,985

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

<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						Restated \$m
	Originally Reported <sup>1</sup> \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to RBWM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$m	
Net interest income	319	-	-	-	-	(21)	298
Net fee income	130	1	-	-	-	(21)	110
Net trading income	9	-	-	-	-	-	9
Other income	6	(1)	-	-	-	(1)	4
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>464</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(43)</b>	<b>421</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	-	(4)
<b>Net operating income</b>	<b>460</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(43)</b>	<b>417</b>
Total operating expenses	(252)	-	-	-	-	18	(234)
<b>Operating profit</b>	<b>208</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(25)</b>	<b>183</b>
Share of profit in associates and joint ventures	(3)	-	2	-	-	1	-
<b>Profit before tax</b>	<b>205</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>(24)</b>	<b>183</b>

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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)

**HSBC**  
**North America**

Quarter ended 30 Sep 2016	Global Banking and Markets							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		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	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>623</b>	<b>(77)</b>	<b>(23)</b>	<b>-</b>	<b>-</b>	<b>48</b>	<b>571</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	-	-	-	-	(2)	(33)	
<b>Net operating income</b>	<b>592</b>	<b>(77)</b>	<b>(23)</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>538</b>	
Total operating expenses	(421)	16	6	-	-	(19)	(418)	
<b>Operating profit</b>	<b>171</b>	<b>(61)</b>	<b>(17)</b>	<b>-</b>	<b>-</b>	<b>27</b>	<b>120</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>171</b>	<b>(61)</b>	<b>(17)</b>	<b>-</b>	<b>-</b>	<b>27</b>	<b>120</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
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)	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
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)	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	(15)	-	-	-	-	-	(15)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(4)	-	-	-	-	-	(4)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(19)	-	-	-	-	-	(19)	
<b>Balance Sheet Data</b>								
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
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>1</sup> Originally reported in the Q3 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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.

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**North America**

Quarter ended 30 Sep 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>78</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>78</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	-	-	-	-	(2)
<b>Net operating income</b>	<b>76</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>76</b>
Total operating expenses	(57)	-	-	-	-	(57)
<b>Operating profit</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19</b>
Share of profit in associates and joint ventures	1	-	-	-	-	1
<b>Profit before tax</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
<b>At 30 Sep 2016</b>						
Loans and advances to customers (net)	6,163	-	-	-	-	6,163
Customer accounts	13,203	-	-	-	-	13,203

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

<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.

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Quarter ended 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>321</b>	<b>(385)</b>	<b>133</b>	<b>(8)</b>	<b>61</b>	<b>1,580</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(10)	2	(8)	(88)
<b>Net operating income</b>	<b>321</b>	<b>(385)</b>	<b>123</b>	<b>(6)</b>	<b>53</b>	<b>1,492</b>
Total operating expenses	(521)	385	(159)	2	(293)	(1,424)
<b>Operating profit</b>	<b>(200)</b>	<b>-</b>	<b>(36)</b>	<b>(4)</b>	<b>(240)</b>	<b>68</b>
Share of profit in associates and joint ventures	(1)	-	(2)	-	(3)	(2)
<b>Profit before tax</b>	<b>(201)</b>	<b>-</b>	<b>(38)</b>	<b>(4)</b>	<b>(243)</b>	<b>66</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
Own credit spread	(4)	-	-	-	(4)	(4)
Portfolio disposals	-	-	(119)	-	(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	(4)	-	(119)	-	(123)	(138)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
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)	-	(161)	(179)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(4)	-	(119)	-	(123)	(138)
LICs	-	-	-	-	-	-
Operating expenses	(114)	-	(47)	-	(161)	(179)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(118)	-	(166)	-	(284)	(317)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	11,263	-	11,263	119,292
Customer accounts	3	-	5,613	-	5,616	141,444

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

<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.

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Quarter ended 30 Jun 2016	Retail Banking and Wealth Management						Restated
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>700</b>	<b>(249)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>454</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(15)	-	-	-	-	-	(15)
<b>Net operating income</b>	<b>685</b>	<b>(249)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>439</b>
Total operating expenses	(1,113)	708	-	-	-	(1)	(406)
<b>Operating profit</b>	<b>(428)</b>	<b>459</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>33</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(428)</b>	<b>459</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>33</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	<b>70</b>	<b>(72)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>(605)</b>	<b>602</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	70	(72)	-	-	-	2	-
LICs	-	-	-	-	-	-	-
Operating expenses	(605)	602	-	-	-	-	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(535)</b>	<b>530</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>(3)</b>
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	49,666	(11,945)	-	-	-	-	37,721
Customer accounts	53,950	-	-	-	-	-	53,950

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

<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.

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Quarter ended 30 Jun 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	318	(1)	-	-	-	(23)	294
Net fee income	130	-	-	-	-	(19)	111
Net trading income	10	-	-	-	-	(1)	9
Other income	5	-	-	-	-	-	5
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>463</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(43)</b>	<b>419</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(56)	-	-	-	-	1	(55)
<b>Net operating income</b>	<b>407</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(42)</b>	<b>364</b>
Total operating expenses	(254)	-	-	-	-	14	(240)
<b>Operating profit</b>	<b>153</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>124</b>
Share of profit in associates and joint ventures	(2)	-	2	-	-	-	-
<b>Profit before tax</b>	<b>151</b>	<b>(1)</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>124</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	(2)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	44,952	-	-	-	-	(4,807)	40,145
Customer accounts	45,180	-	-	-	-	(3,734)	41,446

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

<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.



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Quarter ended 30 Jun 2016	Global Banking and Markets							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		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)	-	-	-	1	21	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>682</b>	<b>(121)</b>	<b>(20)</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>587</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(219)	1	-	-	-	1	(217)	
<b>Net operating income</b>	<b>463</b>	<b>(120)</b>	<b>(20)</b>	<b>-</b>	<b>-</b>	<b>47</b>	<b>370</b>	
Total operating expenses	(429)	18	7	-	-	(18)	(422)	
<b>Operating profit</b>	<b>34</b>	<b>(102)</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>(52)</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>34</b>	<b>(102)</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>(52)</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
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)	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
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)	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	(10)	1	-	-	-	-	(9)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(2)	-	-	-	-	-	(2)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(12)	1	-	-	-	-	(11)	
<b>Balance Sheet Data</b>								
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
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>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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.

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Quarter ended 30 Jun 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>96</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>96</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
<b>Net operating income</b>	<b>97</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>97</b>
Total operating expenses	(63)	-	-	-	-	(63)
<b>Operating profit</b>	<b>34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,333	-	-	-	-	6,333
Customer accounts	13,660	-	-	-	-	13,660

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

<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.

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Quarter ended 30 Jun 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(9)	(4)	260	(7)	240	1,092
Net fee income	-	-	(15)	2	(13)	519
Net trading income	10	4	16	(1)	29	142
Other income	399	(383)	130	-	146	205
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>400</b>	<b>(383)</b>	<b>391</b>	<b>(6)</b>	<b>402</b>	<b>1,958</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(1)	(2)	(3)	(289)
<b>Net operating income</b>	<b>400</b>	<b>(383)</b>	<b>390</b>	<b>(8)</b>	<b>399</b>	<b>1,669</b>
Total operating expenses	(505)	383	(733)	5	(850)	(1,981)
<b>Operating profit</b>	<b>(105)</b>	<b>-</b>	<b>(343)</b>	<b>(3)</b>	<b>(451)</b>	<b>(312)</b>
Share of profit in associates and joint ventures	-	-	(2)	-	(2)	(2)
<b>Profit before tax</b>	<b>(105)</b>	<b>-</b>	<b>(345)</b>	<b>(3)</b>	<b>(453)</b>	<b>(314)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(9)
Fair value movements on non-qualifying hedges	9	-	3	(2)	10	10
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
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
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(50)	-	(15)	-	(65)	(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	-	-	(587)	-	(587)	(587)
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(50)	-	(602)	-	(652)	(659)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 30 Jun 2016</b>						
Loans and advances to customers (net)	1	-	12,459	-	12,460	122,509
Customer accounts	3	-	7,410	(1)	7,412	142,152

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

<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  
North America

Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	516	(222)	-	-	-	3	297
Net fee income	104	2	-	-	-	-	106
Net trading income	(86)	115	-	-	-	-	29
Other income	21	(13)	-	-	-	-	8
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>555</b>	<b>(118)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>440</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(116)	97	-	-	-	-	(19)
<b>Net operating income</b>	<b>439</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>421</b>
Total operating expenses	(526)	138	-	-	-	(1)	(389)
<b>Operating profit</b>	<b>(87)</b>	<b>117</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>32</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(87)</b>	<b>117</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>32</b>
<b>Significant Items</b>							
<b>Revenue</b>							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(119)	119	-	-	-	-	-
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	-	-	-	-	-	-	-
	(119)	119	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(119)	119	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	22	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(149)	141	-	-	-	-	(8)
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>							
Loans and advances to customers (net)	50,307	(12,955)	-	-	-	-	37,352
Customer accounts	54,786	-	-	-	-	-	54,786

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

<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.

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North America

Quarter ended 31 Mar 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	328	1	-	-	-	(25)	304
Net fee income	125	2	-	-	-	(16)	111
Net trading income	7	-	-	-	-	-	7
Other income	18	(5)	-	-	-	-	13
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>478</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(41)</b>	<b>435</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(72)	-	-	-	-	2	(70)
<b>Net operating income</b>	<b>406</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(39)</b>	<b>365</b>
Total operating expenses	(247)	-	-	-	-	16	(231)
<b>Operating profit</b>	<b>159</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(23)</b>	<b>134</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>159</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(23)</b>	<b>134</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	45,350	-	-	-	-	(5,209)	40,141
Customer accounts	43,415	-	-	-	-	(3,370)	40,045

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

<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.

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Quarter ended 31 Mar 2016

Net interest income	245
Net fee income	197
Net trading income	160
Other income	69
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>671</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(140)
<b>Net operating income</b>	<b>531</b>
Total operating expenses	(406)
<b>Operating profit</b>	<b>125</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>125</b>

	Global Banking and Markets						Restated
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>671</b>	<b>(92)</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>646</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(140)	(1)	-	-	-	(2)	(143)
<b>Net operating income</b>	<b>531</b>	<b>(93)</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>503</b>
Total operating expenses	(406)	17	7	-	-	(19)	(401)
<b>Operating profit</b>	<b>125</b>	<b>(76)</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>102</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>125</b>	<b>(76)</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>102</b>

*Significant Items*

<b>Revenue</b>							
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	-	-	-	-	-	-	-
	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>

<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Profit/(loss) before tax</b>							
Revenue	22	-	-	-	-	-	22
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>

*Balance Sheet Data*

<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	23,168	(1,180)	(106)	-	-	5,209	27,091
Customer accounts	27,820	(10,948)	(1)	-	-	3,370	20,241

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

<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.

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Quarter ended 31 Mar 2016	Global Private Banking						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
		\$m	\$m	\$m	\$m	Other Reallocations	
Net interest income	53	-	-	-	-	53	
Net fee income	26	-	-	-	-	26	
Net trading income	2	-	-	-	-	2	
Other income	1	-	-	-	-	1	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>82</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>82</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
<b>Net operating income</b>	<b>82</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>82</b>	
Total operating expenses	(63)	-	-	-	-	(63)	
<b>Operating profit</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
<b>At 31 Mar 2016</b>							
Loans and advances to customers (net)	6,183	-	-	-	-	6,183	
Customer accounts	13,801	-	-	-	-	13,801	

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

<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**  
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Quarter ended 31 Mar 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	8	(6)	307	(8)	301	1,144
Net fee income	(1)	-	(18)	-	(19)	451
Net trading income	(10)	6	(167)	-	(171)	79
Other income	570	(359)	69	-	280	320
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>567</b>	<b>(359)</b>	<b>191</b>	<b>(8)</b>	<b>391</b>	<b>1,994</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(96)	-	(96)	(328)
<b>Net operating income</b>	<b>567</b>	<b>(359)</b>	<b>95</b>	<b>(8)</b>	<b>295</b>	<b>1,666</b>
Total operating expenses	(419)	359	(162)	4	(218)	(1,302)
<b>Operating profit</b>	<b>148</b>	<b>-</b>	<b>(67)</b>	<b>(4)</b>	<b>77</b>	<b>364</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>148</b>	<b>-</b>	<b>(67)</b>	<b>(4)</b>	<b>77</b>	<b>364</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
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
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(19)	-	(22)	-	(41)	(49)
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	-	-	-	-	-	-
	(19)	-	(22)	-	(41)	(49)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	149	-	(119)	-	30	52
LICs	-	-	-	-	-	-
Operating expenses	(19)	-	(22)	-	(41)	(49)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	130	-	(141)	-	(11)	3
<b>Balance Sheet Data</b>						
<b>At 31 Mar 2016</b>						
Loans and advances to customers (net)	-	-	14,241	-	14,241	125,008
Customer accounts	23	-	10,949	-	10,972	139,845

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

<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**  
**North America**

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**

Retail Banking and Wealth Management							
Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated	
\$m	\$m	\$m	\$m	\$m	\$m	\$m	
521	(242)	-	-	-	(1)	278	
131	-	-	-	-	-	131	
106	(104)	-	-	-	-	2	
(218)	231	-	-	-	(2)	11	
540	(115)	-	-	-	(3)	422	
(48)	26	-	-	-	-	(22)	
492	(89)	-	-	-	(3)	400	
(969)	533	-	-	-	15	(421)	
(477)	444	-	-	-	12	(21)	
-	-	-	-	-	-	-	
(477)	444	-	-	-	12	(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

-	-	-	-	-	-	-
32	(32)	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
(214)	214	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
(182)	182	-	-	-	-	-

**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 GBP  
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

(26)	20	-	-	-	-	(6)
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
(350)	350	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
(376)	370	-	-	-	-	(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  
Share of profit in associates and joint ventures

(182)	182	-	-	-	-	-
-	-	-	-	-	-	-
(376)	370	-	-	-	-	(6)
-	-	-	-	-	-	-
(558)	552	-	-	-	-	(6)

**Balance Sheet Data**

At 31 Dec 2015

Loans and advances to customers (net)  
Customer accounts

\$m	\$m	\$m	\$m	\$m	\$m	\$m
53,737	(18,260)	-	-	-	-	35,477
51,685	-	-	-	-	-	51,685

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

<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  
North America

Quarter ended 31 Dec 2015

Net interest income	343
Net fee income	125
Net trading income	8
Other income	18
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>494</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(234)
<b>Net operating income</b>	<b>260</b>
Total operating expenses	(281)
<b>Operating profit</b>	<b>(21)</b>
Share of profit in associates and joint ventures	(1)
<b>Profit before tax</b>	<b>(22)</b>

	Commercial Banking						Restated
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	-	-	-	-	(28)	315
Net fee income	125	1	-	-	-	(16)	110
Net trading income	8	-	-	-	-	-	8
Other income	18	(4)	-	-	-	-	14
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>494</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(44)</b>	<b>447</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(234)	-	-	-	-	1	(233)
<b>Net operating income</b>	<b>260</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(43)</b>	<b>214</b>
Total operating expenses	(281)	-	-	-	-	15	(266)
<b>Operating profit</b>	<b>(21)</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>(52)</b>
Share of profit in associates and joint ventures	(1)	-	3	-	-	-	2
<b>Profit before tax</b>	<b>(22)</b>	<b>(3)</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>(50)</b>

**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 GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	(7)

**Balance Sheet Data**

At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	40,696	-	-	-	-	(5,178)	35,518
Customer accounts	45,475	-	-	-	-	(3,595)	41,880

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

<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**  
**North America**

Quarter ended 31 Dec 2015

Net interest income	201
Net fee income	213
Net trading income	15
Other income	48
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>477</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(49)
<b>Net operating income</b>	<b>428</b>
Total operating expenses	(399)
<b>Operating profit</b>	<b>29</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>29</b>

	Global Banking and Markets						Restated
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	201	(93)	4	-	-	29	141
Net fee income	213	17	-	-	-	16	246
Net trading income	15	15	(26)	-	-	-	4
Other income	48	(25)	-	-	-	-	23
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>477</b>	<b>(86)</b>	<b>(22)</b>	<b>-</b>	<b>-</b>	<b>45</b>	<b>414</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(49)	-	-	-	-	(1)	(50)
<b>Net operating income</b>	<b>428</b>	<b>(86)</b>	<b>(22)</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>364</b>
Total operating expenses	(399)	19	16	-	-	(19)	(383)
<b>Operating profit</b>	<b>29</b>	<b>(67)</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>(19)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>29</b>	<b>(67)</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>(19)</b>

**Significant Items**

**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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

**Operating expenses**

Costs to achieve	(2)	-	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	(19)	2	-	-	-	-	(17)
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(21)	2	-	-	-	-	(19)

**Balance Sheet Data**

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
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

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

<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**  
**North America**

Quarter ended 31 Dec 2015

Net interest income	54
Net fee income	27
Net trading income	2
Other income	(6)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>77</b>
Loan impairment (charges)/recoveries and other credit risk provisions	4
<b>Net operating income</b>	<b>81</b>
Total operating expenses	(72)
<b>Operating profit</b>	<b>9</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>9</b>

Global Private Banking						
Originally Reported <sup>1</sup>	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures			Restated
	\$m	\$m	\$m	\$m	\$m	
Net interest income	54	-	-	-	-	54
Net fee income	27	-	-	-	-	27
Net trading income	2	-	-	-	-	2
Other income	(6)	-	-	-	-	(6)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>77</b>	-	-	-	-	<b>77</b>
Loan impairment (charges)/recoveries and other credit risk provisions	4	-	-	-	-	4
<b>Net operating income</b>	<b>81</b>	-	-	-	-	<b>81</b>
Total operating expenses	(72)	-	-	-	-	(72)
<b>Operating profit</b>	<b>9</b>	-	-	-	-	<b>9</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>9</b>	-	-	-	-	<b>9</b>

**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	-	-	-	-	-	-
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**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	-	-	-	-	-	-
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**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

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

<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**  
**North America**

Quarter ended 31 Dec 2015	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	3	(6)	331	-	328	1,116
Net fee income	2	-	(18)	-	(16)	498
Net trading income	10	6	115	-	131	147
Other income	386	(397)	(202)	2	(211)	(169)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>401</b>	<b>(397)</b>	<b>226</b>	<b>2</b>	<b>232</b>	<b>1,592</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(26)	-	(26)	(327)
<b>Net operating income</b>	<b>401</b>	<b>(397)</b>	<b>200</b>	<b>2</b>	<b>206</b>	<b>1,265</b>
Total operating expenses	(495)	397	(568)	(11)	(677)	(1,819)
<b>Operating profit</b>	<b>(94)</b>	<b>-</b>	<b>(368)</b>	<b>(9)</b>	<b>(471)</b>	<b>(554)</b>
Share of profit in associates and joint ventures	-	-	(3)	-	(3)	(1)
<b>Profit before tax</b>	<b>(94)</b>	<b>-</b>	<b>(371)</b>	<b>(9)</b>	<b>(474)</b>	<b>(555)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs to achieve	(30)	-	(20)	-	(50)	(65)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(16)	-	(184)	-	(200)	(217)
LICs	-	-	-	-	-	-
Operating expenses	(30)	-	(370)	-	(400)	(415)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(46)	-	(554)	-	(600)	(632)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	18,824	-	18,824	128,851
Customer accounts	3	-	6,887	-	6,890	135,152

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

<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**  
**Latin America**

Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	344	-	-	-	-	-	344
Net fee income	74	-	-	-	-	(1)	73
Net trading income	18	-	-	-	-	-	18
Other income	8	-	-	-	-	2	10
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>444</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>445</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(113)	-	-	-	-	(1)	(114)
<b>Net operating income</b>	<b>331</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>331</b>
Total operating expenses	(316)	-	-	-	-	1	(315)
<b>Operating profit</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>16</b>
Share of profit in associates and joint ventures	1	-	-	-	-	(1)	-
<b>Profit before tax</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(4)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(4)	-	-	-	-	-	(4)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	5,790	-	-	-	-	-	5,790
Customer accounts	11,531	-	-	-	-	-	11,531

<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.

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Quarter ended 31 Dec 2016	Commercial Banking						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	113	-	-	-	-	1	114
Net fee income	25	-	-	-	-	-	25
Net trading income	7	-	-	-	-	-	7
Other income	3	-	-	-	-	-	3
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>148</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>149</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(11)	-	-	-	-	-	(11)
<b>Net operating income</b>	<b>137</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>138</b>
Total operating expenses	(109)	-	-	-	-	(1)	(110)
<b>Operating profit</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,609	-	-	-	-	-	6,609
Customer accounts	5,563	-	-	-	-	-	5,563

<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.

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Net interest income	71	(14)	-	-	-	-	57
Net fee income	18	-	-	-	-	-	18
Net trading income	40	(3)	-	-	-	-	37
Other income	6	(2)	-	-	-	1	5
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>135</b>	<b>(19)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>117</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
<b>Net operating income</b>	<b>136</b>	<b>(19)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>117</b>
Total operating expenses	(83)	6	-	-	-	(2)	(79)
<b>Operating profit</b>	<b>53</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>38</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	1	-
<b>Profit before tax</b>	<b>52</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>38</b>

*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	-	-	-	-	-	-	-
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**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	-	-	-	-	-	-	-
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**Profit/(loss) before tax**

Revenue	(1)	2	-	-	-	-	1
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	2	-	-	-	-	(4)

*Balance Sheet Data*

<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	4,525	-	-	-	-	-	4,525
Customer accounts	3,316	(224)	-	-	-	-	3,092

<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 Banking and Markets						
	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Reported
	Historical Basis						
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>135</b>	<b>(19)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>117</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
<b>Net operating income</b>	<b>136</b>	<b>(19)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>117</b>
Total operating expenses	(83)	6	-	-	-	(2)	(79)
<b>Operating profit</b>	<b>53</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>38</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	1	-
<b>Profit before tax</b>	<b>52</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>38</b>
<b>Revenue</b>							
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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(1)	2	-	-	-	-	1
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	2	-	-	-	-	(4)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	4,525	-	-	-	-	-	4,525
Customer accounts	3,316	(224)	-	-	-	-	3,092



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Quarter ended 31 Dec 2016	Global Private Banking						Reported \$m
	Historical Basis \$m	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Other Reallocations \$m	
		Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Corporate Centre \$m	ventures \$m		
Net interest income	-	-	-	-	-	-	-
Net fee income	-	-	-	-	-	-	-
Net trading income	1	-	-	-	-	-	1
Other income	(1)	-	-	-	-	-	(1)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	-	-	-	-	-	-
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-
<b>Net operating income</b>	-	-	-	-	-	-	-
Total operating expenses	1	-	-	-	-	-	1
<b>Operating profit</b>	1	-	-	-	-	-	1
Share of profit in associates and joint ventures	1	-	-	-	-	-	1
<b>Profit before tax</b>	2	-	-	-	-	-	2
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	29	-	-	-	-	-	29
Customer accounts	83	-	-	-	-	-	83

<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.

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Quarter ended 31 Dec 2016	Other / Corporate Centre					Total
	Other Historical	Inter-segment	Business	Other Reallocations	Reported	
	Basis	elimination	Reclassifications to			
\$m	Historical Basis	Corporate Centre <sup>1</sup>	\$m	\$m	\$m	
Net interest income	(5)	(16)	14	(1)	(8)	507
Net fee income	(1)	-	-	1	-	116
Net trading income	-	16	3	-	19	82
Other income	68	(63)	2	(3)	4	21
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>62</b>	<b>(63)</b>	<b>19</b>	<b>(3)</b>	<b>15</b>	<b>726</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	2	2	(123)
<b>Net operating income</b>	<b>62</b>	<b>(63)</b>	<b>19</b>	<b>(1)</b>	<b>17</b>	<b>603</b>
Total operating expenses	(89)	63	(6)	2	(30)	(533)
<b>Operating profit</b>	<b>(27)</b>	<b>-</b>	<b>13</b>	<b>1</b>	<b>(13)</b>	<b>70</b>
Share of profit in associates and joint ventures	(1)	-	-	-	(1)	-
<b>Profit before tax</b>	<b>(28)</b>	<b>-</b>	<b>13</b>	<b>1</b>	<b>(14)</b>	<b>70</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	1
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	-	-	-	-	-	-
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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(12)	-	-	-	(12)	(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	(12)	-	-	-	(12)	(21)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	(2)	-	(2)	(1)
LICs	-	-	-	-	-	-
Operating expenses	(12)	-	-	-	(12)	(21)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(12)	-	(2)	-	(14)	(22)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	-	-	-	16,953
Customer accounts	-	-	224	-	224	20,493

<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.

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Quarter ended 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	347	-	-	-	-	-	347
Net fee income	79	-	-	-	-	-	79
Net trading income	13	-	-	-	-	-	13
Other income	(741)	-	-	-	770	(1)	28
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(302)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>770</b>	<b>(1)</b>	<b>467</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(121)	-	-	-	-	1	(120)
<b>Net operating income</b>	<b>(423)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>770</b>	<b>-</b>	<b>347</b>
Total operating expenses	(296)	-	-	-	-	(2)	(298)
<b>Operating profit</b>	<b>(719)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>770</b>	<b>(2)</b>	<b>49</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	1	-
<b>Profit before tax</b>	<b>(720)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>770</b>	<b>(1)</b>	<b>49</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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)	-	-	-	770	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(770)	-	-	-	770	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(771)	-	-	-	770	-	(1)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	5,890	-	-	-	-	-	5,890
Customer accounts	11,155	-	-	-	-	-	11,155

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

<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.

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Quarter ended 30 Sep 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	115	-	-	-	-	(2)	113
Net fee income	28	-	-	-	-	-	28
Net trading income	7	-	-	-	-	-	7
Other income	(535)	-	-	-	541	-	6
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(385)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>541</b>	<b>(2)</b>	<b>154</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(14)	-	-	-	-	-	(14)
<b>Net operating income</b>	<b>(399)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>541</b>	<b>(2)</b>	<b>140</b>
Total operating expenses	(96)	-	-	-	-	-	(96)
<b>Operating profit</b>	<b>(495)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>541</b>	<b>(2)</b>	<b>44</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(495)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>541</b>	<b>(2)</b>	<b>44</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(541)	-	-	-	541	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(541)	-	-	-	541	-	-
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,700	-	-	-	-	(22)	6,678
Customer accounts	6,417	-	-	-	-	(116)	6,301

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

<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.

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Quarter ended 30 Sep 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
		\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(288)</b>	<b>(32)</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>2</b>	<b>106</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	-	-	-	-	-	(3)
<b>Net operating income</b>	<b>(291)</b>	<b>(32)</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>2</b>	<b>103</b>
Total operating expenses	(71)	5	-	-	-	-	(66)
<b>Operating profit</b>	<b>(362)</b>	<b>(27)</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>2</b>	<b>37</b>
Share of profit in associates and joint ventures	1	-	-	-	-	(1)	-
<b>Profit before tax</b>	<b>(361)</b>	<b>(27)</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>1</b>	<b>37</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-
	<b>(426)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>-</b>	<b>(2)</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	(426)	-	-	-	424	-	(2)
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(426)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>424</b>	<b>-</b>	<b>(2)</b>
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	4,623	(26)	-	-	-	22	4,619
Customer accounts	2,652	(266)	-	-	-	116	2,502

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

<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.

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Quarter ended 30 Sep 2016

Net interest income	1	-	-	-	1	2
Net fee income	3	-	-	-	-	3
Net trading income	(1)	-	-	-	-	(1)
Other income	(3)	-	-	5	-	2
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	-	-	5	1	6
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	-	-	-	5	1	6
Total operating expenses	(3)	-	-	-	(1)	(4)
<b>Operating profit</b>	(3)	-	-	5	-	2
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)
<b>Profit before tax</b>	(4)	-	-	5	-	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	(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	-	-	-	-	-	-
	(5)	-	-	5	-	-

**Balance Sheet Data**

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	30	-	-	-	-	30
Customer accounts	95	-	-	-	-	95

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

<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						
Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations
	\$m	\$m	\$m	\$m		
						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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	-	-	-	5	1	6
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	-	-	-	5	1	6
Total operating expenses	(3)	-	-	-	(1)	(4)
<b>Operating profit</b>	(3)	-	-	5	-	2
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)
<b>Profit before tax</b>	(4)	-	-	5	-	1
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(5)	-	-	5	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(5)	-	-	5	-	-
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	30	-	-	-	-	30
Customer accounts	95	-	-	-	-	95

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Quarter ended 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	-	(17)	22	-	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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>48</b>	<b>(38)</b>	<b>(1,708)</b>	<b>-</b>	<b>(1,698)</b>	<b>(965)</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	(1)	(1)	(138)
<b>Net operating income</b>	<b>48</b>	<b>(38)</b>	<b>(1,708)</b>	<b>(1)</b>	<b>(1,699)</b>	<b>(1,103)</b>
Total operating expenses	(64)	38	(5)	3	(28)	(492)
<b>Operating profit</b>	<b>(16)</b>	<b>-</b>	<b>(1,713)</b>	<b>2</b>	<b>(1,727)</b>	<b>(1,595)</b>
Share of profit in associates and joint ventures	1	-	-	-	1	-
<b>Profit before tax</b>	<b>(15)</b>	<b>-</b>	<b>(1,713)</b>	<b>2</b>	<b>(1,726)</b>	<b>(1,595)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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)	-	(1,740)	-	(1,743)	(1,743)
	(3)	-	(1,740)	-	(1,743)	(1,745)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(3)	-	(1,740)	-	(1,743)	(1,745)
LICs	-	-	-	-	-	-
Operating expenses	(11)	-	-	-	(11)	(12)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(14)	-	(1,740)	-	(1,754)	(1,757)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	26	-	26	17,243
Customer accounts	-	-	266	-	266	20,319

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

<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.

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Quarter ended 30 Jun 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>987</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>987</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(350)	-	-	-	-	-	(350)
<b>Net operating income</b>	<b>637</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>637</b>
Total operating expenses	(726)	-	-	-	-	(1)	(727)
<b>Operating profit</b>	<b>(89)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(90)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(89)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(90)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>524</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>524</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(245)	-	-	-	-	-	(245)
	<b>(245)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(245)</b>
<b>Operating expenses</b>							
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)
	<b>(434)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(434)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	524	-	-	-	-	-	524
LICs	(245)	-	-	-	-	-	(245)
Operating expenses	(434)	-	-	-	-	-	(434)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(155)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(155)</b>
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	5,887	-	-	-	-	-	5,887
Customer accounts	11,334	-	-	-	-	-	11,334

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

<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.



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Quarter ended 30 Jun 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	209	-	-	-	-	(2)	207
Net fee income	51	-	-	-	-	-	51
Net trading income	21	-	-	-	-	-	21
Other income	33	-	-	-	-	-	33
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>314</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>312</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(164)	-	-	-	-	-	(164)
<b>Net operating income</b>	<b>150</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>148</b>
Total operating expenses	(182)	-	-	-	-	1	(181)
<b>Operating profit</b>	<b>(32)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(33)</b>
Share of profit in associates and joint ventures	-	-	1	-	-	-	1
<b>Profit before tax</b>	<b>(32)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(32)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>147</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>147</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(160)	-	-	-	-	-	(160)
	<b>(160)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(160)</b>
<b>Operating expenses</b>							
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)
	<b>(81)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(81)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	147	-	-	-	-	-	147
LICs	(160)	-	-	-	-	-	(160)
Operating expenses	(81)	-	-	-	-	-	(81)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(94)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(94)</b>
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	6,623	-	-	-	-	(33)	6,590
Customer accounts	6,508	-	-	-	-	(199)	6,309

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

<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.

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Quarter ended 30 Jun 2016

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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>216</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>207</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(7)	-	-	-	-	-	(7)
<b>Net operating income</b>	<b>209</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>200</b>
Total operating expenses	(104)	6	-	-	-	(1)	(99)
<b>Operating profit</b>	<b>105</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>101</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>105</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>101</b>

*Significant Items*

**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
	<b>90</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>108</b>

**LICs**

Trading results from disposed-of operations in Brazil	(9)	-	-	-	-	-	(9)
	<b>(9)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>

**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)
	<b>(35)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(35)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	90	18	-	-	-	-	108
LICs	(9)	-	-	-	-	-	(9)
Operating expenses	(35)	-	-	-	-	-	(35)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>46</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>64</b>

*Balance Sheet Data*

<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	5,001	(29)	-	-	-	34	5,006
Customer accounts	2,584	(433)	-	-	-	200	2,351

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

<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							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint 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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>216</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>207</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(7)	-	-	-	-	-	(7)
<b>Net operating income</b>	<b>209</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>200</b>
Total operating expenses	(104)	6	-	-	-	(1)	(99)
<b>Operating profit</b>	<b>105</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>101</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>105</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>101</b>
<i>Significant Items</i>							
<b>Revenue</b>							
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
	<b>90</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>108</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(9)	-	-	-	-	-	(9)
	<b>(9)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>
<b>Operating expenses</b>							
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)
	<b>(35)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(35)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	90	18	-	-	-	-	108
LICs	(9)	-	-	-	-	-	(9)
Operating expenses	(35)	-	-	-	-	-	(35)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>46</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>64</b>
<i>Balance Sheet Data</i>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	5,001	(29)	-	-	-	34	5,006
Customer accounts	2,584	(433)	-	-	-	200	2,351

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Quarter ended 30 Jun 2016	Global Private Banking						Restated
	Originally Reported <sup>1</sup>	Balance Sheet Management to		JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
		Corporate Centre	Corporate Centre	Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	4	-	-	-	(1)	3	
Net fee income	5	-	-	-	-	5	
Net trading income	1	-	-	-	-	1	
Other income	-	-	-	-	-	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>9</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
<b>Net operating income</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>9</b>	
Total operating expenses	(7)	-	-	-	1	(6)	
<b>Operating profit</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
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	
	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Operating expenses</b>							
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)	
	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(4)</b>	
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Profit/(loss) before tax</b>							
Revenue	6	-	-	-	-	6	
LICs	-	-	-	-	-	-	
Operating expenses	(4)	-	-	-	-	(4)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	33	-	-	-	-	33	
Customer accounts	94	-	-	-	-	94	

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

<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.

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Quarter ended 30 Jun 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	-	(25)	(5)	1	(29)	987
Net fee income	1	-	-	(2)	(1)	253
Net trading income	1	25	4	1	31	142
Other income	14	(37)	12	1	(10)	124
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>16</b>	<b>(37)</b>	<b>11</b>	<b>1</b>	<b>(9)</b>	<b>1,506</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(521)
<b>Net operating income</b>	<b>16</b>	<b>(37)</b>	<b>11</b>	<b>1</b>	<b>(9)</b>	<b>985</b>
Total operating expenses	(63)	37	(6)	-	(32)	(1,045)
<b>Operating profit</b>	<b>(47)</b>	<b>-</b>	<b>5</b>	<b>1</b>	<b>(41)</b>	<b>(60)</b>
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	-
<b>Profit before tax</b>	<b>(47)</b>	<b>-</b>	<b>4</b>	<b>1</b>	<b>(42)</b>	<b>(60)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(414)
	-	-	-	-	-	(414)
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	29	(1)	28	17,544
Customer accounts	-	-	433	(1)	432	20,520

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

<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.

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Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	644	-	-	-	-	-	644
Net fee income	144	-	-	-	-	-	144
Net trading income	39	-	-	-	-	-	39
Other income	34	-	-	-	-	-	34
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>861</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>861</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(316)	-	-	-	-	-	(316)
<b>Net operating income</b>	<b>545</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>545</b>
Total operating expenses	(654)	-	-	-	-	(2)	(656)
<b>Operating profit</b>	<b>(109)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>(111)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(109)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>(111)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>462</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>462</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(217)	-	-	-	-	-	(217)
	<b>(217)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(217)</b>
<b>Operating expenses</b>							
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)
	<b>(371)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(371)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	462	-	-	-	-	-	462
LICs	(217)	-	-	-	-	-	(217)
Operating expenses	(371)	-	-	-	-	-	(371)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(126)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(126)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>							
Loans and advances to customers (net)	6,067	-	-	-	-	-	6,067
Customer accounts	11,709	-	-	-	-	-	11,709

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

<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.

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Quarter ended 31 Mar 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio	JV and Associates to	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	To Corporate Centre	Corporate Centre	\$m	\$m	\$m	\$m
Net interest income	220	-	-	-	-	(2)	218
Net fee income	52	-	-	-	-	-	52
Net trading income	25	-	-	-	-	-	25
Other income	14	-	-	-	-	(1)	13
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>311</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>308</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(120)	-	-	-	-	-	(120)
<b>Net operating income</b>	<b>191</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>188</b>
Total operating expenses	(168)	-	-	-	-	-	(168)
<b>Operating profit</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>20</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	-	(1)
<b>Profit before tax</b>	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>19</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>142</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(113)	-	-	-	-	-	(113)
	<b>(113)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(113)</b>
<b>Operating expenses</b>							
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	(74)	-	-	-	-	-	(74)
	<b>(75)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(75)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-
	<b>(1)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	142	-	-	-	-	-	142
LICs	(113)	-	-	-	-	-	(113)
Operating expenses	(75)	-	-	-	-	-	(75)
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-
	<b>(47)</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(46)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>							
Loans and advances to customers (net)	6,795	-	-	-	-	(27)	6,768
Customer accounts	6,017	-	-	-	-	(230)	5,779

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

<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.

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Net interest income	104
Net fee income	29
Net trading income	106
Other income	14
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>253</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(10)
<b>Net operating income</b>	<b>243</b>
Total operating expenses	(113)
<b>Operating profit</b>	<b>130</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>130</b>

	Global Banking and Markets						Restated \$m
	Originally Reported <sup>1</sup> \$m	Balance Sheet Management to Corporate Centre \$m	Legacy Credit to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>253</b>	<b>(3)</b>	-	-	-	<b>3</b>	<b>253</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	-	-	-	-	(10)
<b>Net operating income</b>	<b>243</b>	<b>(3)</b>	-	-	-	<b>3</b>	<b>243</b>
Total operating expenses	(113)	5	-	-	-	(2)	(110)
<b>Operating profit</b>	<b>130</b>	<b>2</b>	-	-	-	<b>1</b>	<b>133</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>130</b>	<b>2</b>	-	-	-	<b>1</b>	<b>133</b>

**Significant Items**

<b>Revenue</b>							
Debit valuation adjustment ('DVA') on derivative contracts	(27)	-	-	-	-	-	(27)
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	128	24	-	-	-	-	152
	102	23	-	-	-	-	125

<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(4)	-	-	-	-	-	(4)
	(4)	-	-	-	-	-	(4)

<b>Operating expenses</b>							
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)

<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

<b>Profit/(loss) before tax</b>							
Revenue	102	23	-	-	-	-	125
LICs	(4)	-	-	-	-	-	(4)
Operating expenses	(49)	1	-	-	-	-	(48)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	49	24	-	-	-	-	73

**Balance Sheet Data**

<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	4,957	(32)	-	-	-	26	4,951
Customer accounts	2,544	(355)	-	-	-	238	2,427

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

<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.

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Quarter ended 31 Mar 2016	Global Private Banking						Restated
	Originally Reported <sup>1</sup>	Balance Sheet Management to		JV and Associates to		Gains/(losses) on	
		Corporate Centre	Corporate Centre	Corporate Centre	associates and joint ventures	disposal of subsidiaries, associates and joint ventures	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	4	-	-	-	-	4	
Net fee income	5	-	-	-	-	5	
Net trading income	1	-	-	-	-	1	
Other income	-	-	-	-	-	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
<b>Net operating income</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>	
Total operating expenses	(7)	-	-	-	-	(7)	
<b>Operating profit</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
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	
	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Operating expenses</b>							
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)	
	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(4)</b>	
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Profit/(loss) before tax</b>							
Revenue	6	-	-	-	-	6	
LICs	-	-	-	-	-	-	
Operating expenses	(4)	-	-	-	-	(4)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>							
Loans and advances to customers (net)	42	-	-	-	-	42	
Customer accounts	103	-	-	-	-	103	

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

<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.



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Quarter ended 31 Mar 2016	Other / Corporate Centre					Total \$m
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	4	13	(8)	-	9	989
Net fee income	1	-	(1)	-	-	231
Net trading income	(3)	(13)	4	-	(12)	155
Other income	9	(27)	8	-	(10)	44
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>11</b>	<b>(27)</b>	<b>3</b>	<b>-</b>	<b>(13)</b>	<b>1,419</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(446)
<b>Net operating income</b>	<b>11</b>	<b>(27)</b>	<b>3</b>	<b>-</b>	<b>(13)</b>	<b>973</b>
Total operating expenses	(52)	27	(5)	4	(26)	(967)
<b>Operating profit</b>	<b>(41)</b>	<b>-</b>	<b>(2)</b>	<b>4</b>	<b>(39)</b>	<b>6</b>
Share of profit in associates and joint ventures	-	-	-	-	-	(1)
<b>Profit before tax</b>	<b>(41)</b>	<b>-</b>	<b>(2)</b>	<b>4</b>	<b>(39)</b>	<b>5</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(27)
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	(10)	(7)	(24)	-	(41)	721
	(10)	(7)	(23)	-	(40)	695
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(334)
	-	-	-	-	-	(334)
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	32	1	33	17,861
Customer accounts	-	-	355	-	355	20,373

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

<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.

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Quarter ended 31 Dec 2015	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	686	-	-	-	-	-	686
Net fee income	168	-	-	-	-	-	168
Net trading income	85	-	-	-	-	-	85
Other income	10	-	-	-	-	-	10
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>949</b>	-	-	-	-	-	<b>949</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(280)	-	-	-	-	-	(280)
<b>Net operating income</b>	<b>669</b>	-	-	-	-	-	<b>669</b>
Total operating expenses	(777)	-	-	-	-	(2)	(779)
<b>Operating profit</b>	<b>(108)</b>	-	-	-	-	(2)	<b>(110)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(108)</b>	-	-	-	-	(2)	<b>(110)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(197)	-	-	-	-	-	(197)
	(197)	-	-	-	-	-	(197)
<b>Operating expenses</b>							
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)
	(424)	-	-	-	-	-	(424)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	485	-	-	-	-	-	485
LICs	(197)	-	-	-	-	-	(197)
Operating expenses	(424)	-	-	-	-	-	(424)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(136)	-	-	-	-	-	(136)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	5,935	-	-	-	-	-	5,935
Customer accounts	12,042	-	-	-	-	-	12,042

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

<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.

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Net interest income	241
Net fee income	57
Net trading income	23
Other income	15
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>336</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(144)
<b>Net operating income</b>	<b>192</b>
Total operating expenses	(225)
<b>Operating profit</b>	<b>(33)</b>
Share of profit in associates and joint ventures	-
<b>Profit before tax</b>	<b>(33)</b>

**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
	<b>152</b>	-	-	-	-	-	<b>152</b>

**LICs**

Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	<b>(81)</b>	-	-	-	-	-	<b>(81)</b>

**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)
	<b>(105)</b>	-	-	-	-	-	<b>(105)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	-	-	-	-	-	<b>-</b>

**Profit/(loss) before tax**

Revenue	152	-	-	-	-	-	152
LICs	(81)	-	-	-	-	-	(81)
Operating expenses	(105)	-	-	-	-	-	(105)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(34)</b>	-	-	-	-	-	<b>(34)</b>

**Balance Sheet Data**

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,719	-	-	-	-	(43)	6,676
Customer accounts	5,904	-	-	-	-	(228)	5,676

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

<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						Restated
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>336</b>	-	-	-	-	<b>(7)</b>	<b>329</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(144)	-	-	-	-	-	(144)
<b>Net operating income</b>	<b>192</b>	-	-	-	-	<b>(7)</b>	<b>185</b>
Total operating expenses	(225)	-	-	-	-	1	(224)
<b>Operating profit</b>	<b>(33)</b>	-	-	-	-	<b>(6)</b>	<b>(39)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(33)</b>	-	-	-	-	<b>(6)</b>	<b>(39)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
	<b>152</b>	-	-	-	-	-	<b>152</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	<b>(81)</b>	-	-	-	-	-	<b>(81)</b>
<b>Operating expenses</b>							
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)
	<b>(105)</b>	-	-	-	-	-	<b>(105)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	-	-	-	-	-	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	152	-	-	-	-	-	152
LICs	(81)	-	-	-	-	-	(81)
Operating expenses	(105)	-	-	-	-	-	(105)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(34)</b>	-	-	-	-	-	<b>(34)</b>
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,719	-	-	-	-	(43)	6,676
Customer accounts	5,904	-	-	-	-	(228)	5,676

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Net interest income	114	(6)	-	-	-	3	111
Net fee income	38	-	-	-	-	1	39
Net trading income	(19)	1	-	-	-	(1)	(19)
Other income	6	(6)	-	-	-	1	1
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>139</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>132</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(61)	-	-	-	-	(1)	(62)
<b>Net operating income</b>	<b>78</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>70</b>
Total operating expenses	(144)	7	-	-	-	(2)	(139)
<b>Operating profit</b>	<b>(66)</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(69)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(66)</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(69)</b>

*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
	<b>40</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>55</b>

**LICs**

Trading results from disposed-of operations in Brazil	1	-	-	-	-	-	1
	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>

**Operating expenses**

Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
	<b>(65)</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(63)</b>

**Share of profit in associates and joint ventures**

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Profit/(loss) before tax**

Revenue	40	15	-	-	-	-	55
LICs	1	-	-	-	-	-	1
Operating expenses	(65)	2	-	-	-	-	(63)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>(24)</b>	<b>17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>

*Balance Sheet Data*

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	4,592	(27)	-	-	-	43	4,608
Customer accounts	3,422	(570)	-	-	-	228	3,080

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

<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.

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Quarter ended 31 Dec 2015	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	
Net interest income	4	-	-	-	-	4
Net fee income	5	-	-	-	-	5
Net trading income	1	-	-	-	-	1
Other income	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>
Total operating expenses	(10)	-	-	-	-	(10)
<b>Operating profit</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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
	<b>7</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7</b>
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>						
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)
	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(6)</b>
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>						
Revenue	7	-	-	-	-	7
LICs	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	47	-	-	-	-	47
Customer accounts	102	-	-	-	-	102

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

<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.

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Quarter ended 31 Dec 2015	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>53</b>	<b>(62)</b>	<b>11</b>	<b>3</b>	<b>5</b>	<b>1,425</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	1	1	(485)
<b>Net operating income</b>	<b>53</b>	<b>(62)</b>	<b>11</b>	<b>4</b>	<b>6</b>	<b>940</b>
Total operating expenses	(111)	62	(7)	3	(53)	(1,205)
<b>Operating profit</b>	<b>(58)</b>	<b>-</b>	<b>4</b>	<b>7</b>	<b>(47)</b>	<b>(265)</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>(58)</b>	<b>-</b>	<b>4</b>	<b>7</b>	<b>(47)</b>	<b>(265)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(277)
	-	-	-	-	-	(277)
<b>Operating expenses</b>						
Costs to achieve	(15)	-	-	-	(15)	(39)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
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)
	(43)	5	(2)	-	(40)	(638)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	-	-	27	-	27	17,293
Customer accounts	-	-	570	-	570	21,470

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

<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.

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UK

Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,105</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	-	-	-	-	-	(31)
<b>Net operating income</b>	<b>1,074</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,074</b>
Total operating expenses	(992)	-	-	-	-	(79)	(1,071)
<b>Operating profit</b>	<b>82</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(79)</b>	<b>3</b>
Share of profit in associates and joint ventures	1	-	(1)	-	-	-	-
<b>Profit before tax</b>	<b>83</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>(79)</b>	<b>3</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-	-
	(127)	-	-	-	-	-	(127)
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(127)	-	-	-	-	-	(127)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(127)	-	-	-	-	-	(127)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	114,699	-	-	-	-	-	114,699
Customer accounts	159,936	-	-	-	-	-	159,936

<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	Commercial Banking						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>852</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>1</b>	<b>844</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(34)	-	-	-	-	(1)	(35)
<b>Net operating income</b>	<b>818</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>809</b>
Total operating expenses	(355)	-	-	-	-	(42)	(397)
<b>Operating profit</b>	<b>463</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>(42)</b>	<b>412</b>
Share of profit in associates and joint ventures	2	-	(3)	-	-	1	-
<b>Profit before tax</b>	<b>465</b>	<b>-</b>	<b>(3)</b>	<b>-</b>	<b>(9)</b>	<b>(41)</b>	<b>412</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)	-	-	-	-	-	(11)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	75,751	-	-	-	-	-	75,751
Customer accounts	97,121	-	-	-	-	-	97,121

<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.



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Quarter ended 31 Dec 2016	Global Banking and Markets							
	Historical Basis	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	188	(87)	40	-	-	-	141	
Net fee income	(6)	-	-	-	-	1	(5)	
Net trading income	979	(142)	(4)	-	-	-	833	
Other income	(169)	193	24	-	-	(3)	45	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>992</b>	<b>(36)</b>	<b>60</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>1,014</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	62	-	(44)	-	-	2	20	
<b>Net operating income</b>	<b>1,054</b>	<b>(36)</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,034</b>	
Total operating expenses	(859)	17	13	-	-	(81)	(910)	
<b>Operating profit</b>	<b>195</b>	<b>(19)</b>	<b>29</b>	<b>-</b>	<b>-</b>	<b>(81)</b>	<b>124</b>	
Share of profit in associates and joint ventures	3	-	-	(2)	-	(1)	-	
<b>Profit before tax</b>	<b>198</b>	<b>(19)</b>	<b>29</b>	<b>(2)</b>	<b>-</b>	<b>(82)</b>	<b>124</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
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	-	-	-	-	-	-	-	
	(46)	1	-	-	-	-	(45)	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
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)	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	(46)	1	-	-	-	-	(45)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(50)	-	-	-	-	-	(50)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(96)	1	-	-	-	-	(95)	
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2016</b>								
Loans and advances to customers (net)	66,676	(927)	(1,321)	-	-	-	64,428	
Customer accounts	89,867	108	(851)	-	-	-	89,124	

<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.

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Quarter ended 31 Dec 2016	Global Private Banking					
	Historical Basis	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>85</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>81</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	-	-	-	-	(2)
<b>Net operating income</b>	<b>83</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>79</b>
Total operating expenses	(62)	-	-	-	(5)	(67)
<b>Operating profit</b>	<b>21</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>12</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>21</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>12</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	6,864	-	-	-	-	6,864
Customer accounts	14,354	-	-	-	-	14,354

<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.

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	Other / Corporate Centre					
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	(182)	(6)	48	-	(140)	1,392
Net fee income	(23)	-	-	(1)	(24)	516
Net trading income	(347)	6	148	(1)	(194)	645
Other income	(1,908)	(49)	(207)	3	(2,161)	(2,028)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(2,460)</b>	<b>(49)</b>	<b>(11)</b>	<b>1</b>	<b>(2,519)</b>	<b>525</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	44	(1)	43	(5)
<b>Net operating income</b>	<b>(2,460)</b>	<b>(49)</b>	<b>33</b>	<b>-</b>	<b>(2,476)</b>	<b>520</b>
Total operating expenses	(2,442)	49	(30)	207	(2,216)	(4,661)
<b>Operating profit</b>	<b>(4,902)</b>	<b>-</b>	<b>3</b>	<b>207</b>	<b>(4,692)</b>	<b>(4,141)</b>
Share of profit in associates and joint ventures	(1)	-	6	-	5	5
<b>Profit before tax</b>	<b>(4,903)</b>	<b>-</b>	<b>9</b>	<b>207</b>	<b>(4,687)</b>	<b>(4,136)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(45)
Fair value movements on non-qualifying hedges	(310)	-	(1)	-	(311)	(311)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	(1,539)	-	-	-	(1,539)	(1,539)
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	(1,849)	-	(1)	-	(1,850)	(1,895)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
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	(592)	-	-	-	(592)	(775)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	108	-	2,248	-	2,356	264,098
Customer accounts	-	-	743	-	743	361,278

<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 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	813	-	-	-	-	(1)	812
Net fee income	275	-	-	-	-	-	275
Net trading income	27	-	-	-	-	-	27
Other income	47	-	-	-	-	1	48
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,162</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,162</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	-	-	-	-	(1)	(34)
<b>Net operating income</b>	<b>1,129</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>1,128</b>
Total operating expenses	(1,357)	-	-	-	-	(98)	(1,455)
<b>Operating profit</b>	<b>(228)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(99)</b>	<b>(327)</b>
Share of profit in associates and joint ventures	-	-	(1)	-	-	1	-
<b>Profit before tax</b>	<b>(228)</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>(98)</b>	<b>(327)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	(513)	-	-	-	-	-	(513)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(513)	-	-	-	-	-	(513)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(513)	-	-	-	-	-	(513)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	119,179	-	-	-	-	-	119,179
Customer accounts	164,605	-	-	-	-	-	164,605

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

<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 Sep 2016

Net interest income	585	-	-	-	-	(4)	581
Net fee income	292	-	-	-	-	(4)	288
Net trading income	(2)	-	-	-	-	1	(1)
Other income	(11)	-	-	-	-	-	(11)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>864</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>857</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(41)	-	-	-	-	-	(41)
<b>Net operating income</b>	<b>823</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>816</b>
Total operating expenses	(332)	-	-	-	-	(52)	(384)
<b>Operating profit</b>	<b>491</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(59)</b>	<b>432</b>
Share of profit in associates and joint ventures	(3)	-	4	-	-	(1)	-
<b>Profit before tax</b>	<b>488</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>(60)</b>	<b>432</b>

*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	(7)	-	-	-	-	-	(7)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	(7)

*Balance Sheet Data*

<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	81,210	-	-	-	-	(862)	80,348
Customer accounts	100,897	-	-	-	-	(1,623)	99,274

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

<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							
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	585	-	-	-	-	(4)	581
Net fee income	292	-	-	-	-	(4)	288
Net trading income	(2)	-	-	-	-	1	(1)
Other income	(11)	-	-	-	-	-	(11)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>864</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>857</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(41)	-	-	-	-	-	(41)
<b>Net operating income</b>	<b>823</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>816</b>
Total operating expenses	(332)	-	-	-	-	(52)	(384)
<b>Operating profit</b>	<b>491</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(59)</b>	<b>432</b>
Share of profit in associates and joint ventures	(3)	-	4	-	-	(1)	-
<b>Profit before tax</b>	<b>488</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>(60)</b>	<b>432</b>
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	(7)	-	-	-	-	-	(7)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(7)	-	-	-	-	-	(7)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(7)	-	-	-	-	-	(7)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(7)	-	-	-	-	-	(7)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	81,210	-	-	-	-	(862)	80,348
Customer accounts	100,897	-	-	-	-	(1,623)	99,274

Quarter ended 30 Sep 2016	Global Banking and Markets							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	372	(87)	11	-	-	4	300	
Net fee income	35	1	2	-	-	3	41	
Net trading income	1,053	(351)	(61)	-	-	1	642	
Other income	(205)	312	(51)	-	-	(1)	55	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,255</b>	<b>(125)</b>	<b>(99)</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>1,038</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	94	-	(58)	-	-	-	36	
<b>Net operating income</b>	<b>1,349</b>	<b>(125)</b>	<b>(157)</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>1,074</b>	
Total operating expenses	(790)	22	12	-	-	(79)	(835)	
<b>Operating profit</b>	<b>559</b>	<b>(103)</b>	<b>(145)</b>	<b>-</b>	<b>-</b>	<b>(72)</b>	<b>239</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>559</b>	<b>(103)</b>	<b>(145)</b>	<b>-</b>	<b>-</b>	<b>(72)</b>	<b>239</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
Debit valuation adjustment ('DVA') on derivative contracts	8	-	-	-	-	-	8	
Fair value movements on non-qualifying hedges	(3)	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	-	-	-	-	-	-	-	
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>5</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>8</b>	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Operating expenses</b>								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(35)	-	-	-	-	-	(35)	
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)	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>(45)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(45)</b>	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Profit/(loss) before tax</b>								
Revenue	5	2	-	-	-	1	8	
LICs	-	-	-	-	-	-	-	
Operating expenses	(45)	-	-	-	-	-	(45)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	<b>(40)</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>(37)</b>	
<b>Balance Sheet Data</b>								
<b>At 30 Sep 2016</b>								
Loans and advances to customers (net)	71,613	(1,510)	(1,864)	-	-	862	69,101	
Customer accounts	96,653	(245)	(808)	-	-	1,623	97,223	

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

<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 Sep 2016

Net interest income	51	(2)	-	-	(1)	48
Net fee income	29	-	-	-	-	29
Net trading income	5	(2)	-	-	-	3
Other income	4	(2)	-	-	1	3
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>89</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	1	2
<b>Net operating income</b>	<b>90</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>85</b>
Total operating expenses	(70)	-	-	-	(6)	(76)
<b>Operating profit</b>	<b>20</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>9</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>20</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>9</b>

**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	-	-	-	-	-	-
	-	-	-	-	-	-

**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>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	7,222	-	-	-	-	7,222
Customer accounts	14,930	-	-	-	-	14,930

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

<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					
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	51	(2)	-	-	(1)	48
Net fee income	29	-	-	-	-	29
Net trading income	5	(2)	-	-	-	3
Other income	4	(2)	-	-	1	3
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>89</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	1	2
<b>Net operating income</b>	<b>90</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>85</b>
Total operating expenses	(70)	-	-	-	(6)	(76)
<b>Operating profit</b>	<b>20</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>9</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>20</b>	<b>(6)</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>9</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	7,222	-	-	-	-	7,222
Customer accounts	14,930	-	-	-	-	14,930

Quarter ended 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(222)	(162)	78	2	(304)	1,437
Net fee income	3	-	(3)	1	1	634
Net trading income	(179)	162	414	(2)	395	1,066
Other income	(1,159)	106	(259)	(1)	(1,313)	(1,218)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(1,557)</b>	<b>106</b>	<b>230</b>	<b>-</b>	<b>(1,221)</b>	<b>1,919</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	58	-	58	21
<b>Net operating income</b>	<b>(1,557)</b>	<b>106</b>	<b>288</b>	<b>-</b>	<b>(1,163)</b>	<b>1,940</b>
Total operating expenses	(1,037)	(106)	(34)	235	(942)	(3,692)
<b>Operating profit</b>	<b>(2,594)</b>	<b>-</b>	<b>254</b>	<b>235</b>	<b>(2,105)</b>	<b>(1,752)</b>
Share of profit in associates and joint ventures	1	-	(3)	-	(2)	(2)
<b>Profit before tax</b>	<b>(2,593)</b>	<b>-</b>	<b>251</b>	<b>235</b>	<b>(2,107)</b>	<b>(1,754)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
(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)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	(457)	-	-	-	(457)	(1,022)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(1,296)	-	(2)	(1)	(1,299)	(1,291)
LICs	-	-	-	-	-	-
Operating expenses	(457)	-	-	-	(457)	(1,022)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(1,753)	-	(2)	(1)	(1,756)	(2,313)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	113	-	3,374	-	3,487	279,337
Customer accounts	15	-	1,053	-	1,068	377,100

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

<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	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint 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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,529</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,529</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(36)	-	-	-	-	1	(35)
<b>Net operating income</b>	<b>1,493</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,494</b>
Total operating expenses	(967)	-	-	-	-	(99)	(1,066)
<b>Operating profit</b>	<b>526</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(98)</b>	<b>428</b>
Share of profit in associates and joint ventures	3	-	(2)	-	-	(1)	-
<b>Profit before tax</b>	<b>529</b>	<b>-</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>(99)</b>	<b>428</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	249	-	-	-	-	-	249
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	249	-	-	-	-	-	249
LICs	-	-	-	-	-	-	-
Operating expenses	(40)	-	-	-	-	-	(40)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	209	-	-	-	-	-	209
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	121,495	-	-	-	-	-	121,495
Customer accounts	166,771	-	-	-	-	-	166,771

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

<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	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio		JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
		To Corporate Centre	Corporate Centre	Insurance to RBWM	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	630	-	-	-	-	(5)	625
Net fee income	308	-	-	-	-	(3)	305
Net trading income	2	-	-	-	-	(1)	1
Other income	242	-	-	-	-	(2)	240
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,182</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(11)</b>	<b>1,171</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(124)	-	-	-	-	1	(123)
<b>Net operating income</b>	<b>1,058</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(10)</b>	<b>1,048</b>
Total operating expenses	(425)	-	-	-	-	(62)	(487)
<b>Operating profit</b>	<b>633</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(72)</b>	<b>561</b>
Share of profit in associates and joint ventures	(7)	-	7	-	-	-	-
<b>Profit before tax</b>	<b>626</b>	<b>-</b>	<b>7</b>	<b>-</b>	<b>-</b>	<b>(72)</b>	<b>561</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	<b>192</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>192</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(15)	-	-	-	-	-	(15)
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	-	-	-	-	-	-	-
	<b>(30)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(30)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	192	-	-	-	-	-	192
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	-	-	-	-	-	(30)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>162</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162</b>
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	80,386	-	-	-	-	(1,044)	79,342
Customer accounts	99,826	-	-	-	-	(1,757)	98,069

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

<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	Global Banking and Markets							
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$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)	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,011</b>	<b>(72)</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>1,028</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(21)	-	(32)	-	-	-	(53)	
<b>Net operating income</b>	<b>990</b>	<b>(72)</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>975</b>	
Total operating expenses	(896)	25	10	-	-	(73)	(934)	
<b>Operating profit</b>	<b>94</b>	<b>(47)</b>	<b>58</b>	<b>-</b>	<b>-</b>	<b>(64)</b>	<b>41</b>	
Share of profit in associates and joint ventures	3	-	-	(3)	-	-	-	
<b>Profit before tax</b>	<b>97</b>	<b>(47)</b>	<b>58</b>	<b>(3)</b>	<b>-</b>	<b>(64)</b>	<b>41</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
Debit valuation adjustment ('DVA') on derivative contracts	14	-	-	-	-	-	14	
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	-	-	-	-	-	-	-	
	<b>14</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>14</b>	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Operating expenses</b>								
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	-	-	-	-	-	-	-	
	<b>(138)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(138)</b>	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Profit/(loss) before tax</b>								
Revenue	14	1	-	-	-	(1)	14	
LICs	-	-	-	-	-	-	-	
Operating expenses	(138)	-	-	-	-	-	(138)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	<b>(124)</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(124)</b>	
<b>Balance Sheet Data</b>								
<b>At 30 Jun 2016</b>								
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>1</sup> Originally reported in the Q2 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>92</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>90</b>
Loan impairment (charges)/recoveries and other credit risk provisions	9	-	-	-	(1)	8
<b>Net operating income</b>	<b>101</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>98</b>
Total operating expenses	(55)	1	-	-	(9)	(63)
<b>Operating profit</b>	<b>46</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>35</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>46</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>35</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	9	-	-	-	-	9
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	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>						
Revenue	2	-	-	-	-	2
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>
<b>Balance Sheet Data</b>						
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	7,856	-	-	-	-	7,856
Customer accounts	15,832	-	-	-	-	15,832

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

<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 Jun 2016	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported <sup>1</sup>	Elimination	Reclassifications to			
	Reported <sup>1</sup>	Originally Reported <sup>1</sup>	Corporate Centre <sup>2</sup>			
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(213)	(43)	68	(1)	(189)	1,629
Net fee income	6	-	(2)	-	4	631
Net trading income	(201)	43	475	1	318	1,195
Other income	537	(17)	(545)	-	(25)	471
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>129</b>	<b>(17)</b>	<b>(4)</b>	<b>-</b>	<b>108</b>	<b>3,926</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	32	(1)	31	(172)
<b>Net operating income</b>	<b>129</b>	<b>(17)</b>	<b>28</b>	<b>(1)</b>	<b>139</b>	<b>3,754</b>
Total operating expenses	(1,037)	17	(36)	243	(813)	(3,363)
<b>Operating profit</b>	<b>(908)</b>	<b>-</b>	<b>(8)</b>	<b>242</b>	<b>(674)</b>	<b>391</b>
Share of profit in associates and joint ventures	-	-	(2)	1	(1)	(1)
<b>Profit before tax</b>	<b>(908)</b>	<b>-</b>	<b>(10)</b>	<b>243</b>	<b>(675)</b>	<b>390</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(52)	-	(1)	1	(52)	405
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(52)	-	(1)	1	(52)	405
LICs	-	-	-	-	-	-
Operating expenses	(422)	-	-	-	(422)	(630)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(474)	-	(1)	1	(474)	(225)
<b>Balance Sheet Data</b>						
<b>At 30 Jun 2016</b>						
Loans and advances to customers (net)	112	-	3,367	1	3,480	282,761
Customer accounts	-	-	1,129	1	1,130	383,958

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

<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  
UK

Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	915	-	-	-	-	-	915
Net fee income	252	-	-	-	-	-	252
Net trading income	25	-	-	-	-	-	25
Other income	32	-	-	-	-	-	32
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,224</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,224</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(19)	-	-	-	-	-	(19)
<b>Net operating income</b>	<b>1,205</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,205</b>
Total operating expenses	(863)	-	-	-	-	(107)	(970)
<b>Operating profit</b>	<b>342</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(107)</b>	<b>235</b>
Share of profit in associates and joint ventures	1	-	(1)	-	-	-	-
<b>Profit before tax</b>	<b>343</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>(107)</b>	<b>235</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	(24)	-	-	-	-	-	(24)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(24)	-	-	-	-	-	(24)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(24)	-	-	-	-	-	(24)
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	128,698	-	-	-	-	-	128,698
Customer accounts	174,026	-	-	-	-	-	174,026

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

<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.

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UK

Quarter ended 31 Mar 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	648	-	-	-	-	(5)	643
Net fee income	302	-	-	-	-	(3)	299
Net trading income	(1)	-	-	-	-	-	(1)
Other income	8	-	-	-	-	-	8
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>957</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>949</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(91)	-	-	-	-	-	(91)
<b>Net operating income</b>	<b>866</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>858</b>
Total operating expenses	(356)	-	-	-	-	(73)	(429)
<b>Operating profit</b>	<b>510</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(81)</b>	<b>429</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>510</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(81)</b>	<b>429</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(10)	-	-	-	-	-	(10)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(10)	-	-	-	-	-	(10)
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	84,811	-	-	-	-	(780)	84,031
Customer accounts	106,987	-	-	-	-	(1,899)	105,088

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

<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	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
		\$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)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>850</b>	<b>(124)</b>	<b>17</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>752</b>
Loan impairment (charges)/recoveries and other credit risk provisions	21	-	21	-	-	-	42
<b>Net operating income</b>	<b>871</b>	<b>(124)</b>	<b>38</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>794</b>
Total operating expenses	(771)	22	14	-	-	(77)	(812)
<b>Operating profit</b>	<b>100</b>	<b>(102)</b>	<b>52</b>	<b>-</b>	<b>-</b>	<b>(68)</b>	<b>(18)</b>
Share of profit in associates and joint ventures	(1)	-	-	1	-	-	-
<b>Profit before tax</b>	<b>99</b>	<b>(102)</b>	<b>52</b>	<b>1</b>	<b>-</b>	<b>(68)</b>	<b>(18)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	<b>90</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>86</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>(30)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(30)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	90	(4)	-	-	-	-	86
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	-	-	-	-	-	(30)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>60</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>56</b>
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>							
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>1</sup> Originally reported in the Q1 2016 Data Pack. Significant items reflect current year significant items as originally reported.

<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	Global Private Banking						
	Originally Reported <sup>1</sup>	Balance Sheet Management to		JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Restated
		Corporate Centre	Corporate Centre	Corporate Centre	Other Reallocations		
	\$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	-	-	-	-	1	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>98</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>94</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
<b>Net operating income</b>	<b>98</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>94</b>	
Total operating expenses	(57)	1	-	-	(7)	(63)	
<b>Operating profit</b>	<b>41</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>31</b>	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Profit before tax</b>	<b>41</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>31</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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)	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Operating expenses	(2)	-	-	-	-	(2)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
	(2)	-	-	-	-	(2)	
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
Loans and advances to customers (net)	8,891	-	-	-	-	8,891	
Customer accounts	15,999	-	-	-	-	15,999	

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

<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	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,413</b>	<b>(18)</b>	<b>111</b>	<b>(1)</b>	<b>1,505</b>	<b>4,524</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(21)	-	(21)	(89)
<b>Net operating income</b>	<b>1,413</b>	<b>(18)</b>	<b>90</b>	<b>(1)</b>	<b>1,484</b>	<b>4,435</b>
Total operating expenses	(818)	18	(37)	264	(573)	(2,847)
<b>Operating profit</b>	<b>595</b>	<b>-</b>	<b>53</b>	<b>263</b>	<b>911</b>	<b>1,588</b>
Share of profit in associates and joint ventures	(1)	-	-	-	(1)	(1)
<b>Profit before tax</b>	<b>594</b>	<b>-</b>	<b>53</b>	<b>263</b>	<b>910</b>	<b>1,587</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	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	-	900	986
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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	-	-	-	-	-	-
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	-	-	-	-	-	-
	(177)	-	-	-	(177)	(243)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	896	-	4	-	900	986
LICs	-	-	-	-	-	-
Operating expenses	(177)	-	-	-	(177)	(243)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	719	-	4	-	723	743
<b>Balance Sheet Data</b>						
<b>At 31 Mar 2016</b>						
Loans and advances to customers (net)	115	-	3,927	(1)	4,041	311,757
Customer accounts	3	-	683	-	686	404,441

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

<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.

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UK

Quarter ended 31 Dec 2015	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	960	-	-	-	-	-	960
Net fee income	319	-	-	-	-	-	319
Net trading income	28	-	-	-	-	-	28
Other income	103	-	-	-	-	-	103
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,410</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,410</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	-	-	-	-	-	(33)
<b>Net operating income</b>	<b>1,377</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,377</b>
Total operating expenses	(1,399)	-	-	-	(95)	-	(1,494)
<b>Operating profit</b>	<b>(22)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(95)</b>	<b>-</b>	<b>(117)</b>
Share of profit in associates and joint ventures	(2)	-	2	-	-	-	-
<b>Profit before tax</b>	<b>(24)</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>(95)</b>	<b>(117)</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(55)	-	-	-	-	-	(55)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(434)	-	-	-	-	-	(434)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(434)	-	-	-	-	-	(434)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	131,887	-	-	-	-	-	131,887
Customer accounts	176,221	-	-	-	-	-	176,221

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

<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

UK

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**

Commercial Banking							
Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated	
\$m	\$m	\$m	\$m	\$m	\$m	\$m	
671	-	-	-	-	(7)	664	
306	-	-	-	-	(3)	303	
-	-	-	-	-	(1)	(1)	
11	-	-	-	-	-	11	
988	-	-	-	-	(11)	977	
(178)	-	-	-	-	-	(178)	
810	-	-	-	-	(11)	799	
(460)	-	-	-	-	(59)	(519)	
350	-	-	-	-	(70)	280	
-	-	-	-	-	-	-	
350	-	-	-	-	(70)	280	

**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

-	-	-	-	-	-	-
1	-	-	-	-	(1)	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
(18)	-	-	-	-	-	(18)
-	-	-	-	-	-	-
(17)	-	-	-	-	(1)	(18)

**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 GBP  
 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

(119)	-	-	-	-	-	(119)
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
23	-	-	-	-	-	23
-	-	-	-	-	-	-
(96)	-	-	-	-	-	(96)

**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

(17)	-	-	-	-	(1)	(18)
-	-	-	-	-	-	-
(96)	-	-	-	-	-	(96)
-	-	-	-	-	-	-
(113)	-	-	-	-	(1)	(114)

**Balance Sheet Data**

**At 31 Dec 2015**  
 Loans and advances to customers (net)  
 Customer accounts

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

<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

UK

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**

Global Banking and Markets							
Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
	\$m	\$m	\$m	\$m	\$m	\$m	
	291	(64)	(13)	-	-	6	220
	88	1	3	-	-	4	96
	577	(138)	10	-	-	-	449
	(134)	129	48	-	-	-	43
	822	(72)	48	-	-	10	808
	20	-	(17)	-	-	-	3
	842	(72)	31	-	-	10	811
	(923)	30	12	-	-	(66)	(947)
	(81)	(42)	43	-	-	(56)	(136)
	6	-	-	(6)	-	-	-
	(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	-	-	-	-	-	-	-
	(98)	4	-	-	-	-	(94)

**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

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

<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.

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UK

Quarter ended 31 Dec 2015

Net interest income	69	(3)	-	-	-	66
Net fee income	37	-	-	-	-	37
Net trading income	4	(2)	-	-	-	2
Other income	7	-	-	-	-	7
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>117</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>112</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(8)	-	-	-	-	(8)
<b>Net operating income</b>	<b>109</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>104</b>
Total operating expenses	(75)	-	-	-	(7)	(82)
<b>Operating profit</b>	<b>34</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>22</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>34</b>	<b>(5)</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>22</b>

**Significant Items**

<b>Revenue</b>						
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	-	-	-	-	-	-
	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>						
Revenue	6	-	-	-	-	6
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>

**Balance Sheet Data**

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	9,387	-	-	-	-	9,387
Customer accounts	15,126	-	-	-	-	15,126

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

<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.

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Quarter ended 31 Dec 2015	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(150)	(21)	80	1	(90)	1,820
Net fee income	(16)	-	(4)	(1)	(21)	734
Net trading income	(40)	20	130	1	111	589
Other income	(550)	(49)	(177)	-	(776)	(612)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>(756)</b>	<b>(50)</b>	<b>29</b>	<b>1</b>	<b>(776)</b>	<b>2,531</b>
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	17	-	20	(196)
<b>Net operating income</b>	<b>(753)</b>	<b>(50)</b>	<b>46</b>	<b>1</b>	<b>(756)</b>	<b>2,335</b>
Total operating expenses	(2,613)	50	(42)	227	(2,378)	(5,420)
<b>Operating profit</b>	<b>(3,366)</b>	<b>-</b>	<b>4</b>	<b>228</b>	<b>(3,134)</b>	<b>(3,085)</b>
Share of profit in associates and joint ventures	-	-	4	-	4	4
<b>Profit before tax</b>	<b>(3,366)</b>	<b>-</b>	<b>8</b>	<b>228</b>	<b>(3,130)</b>	<b>(3,081)</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	(763)	-	(4)	1	(766)	(834)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs to achieve	(241)	-	-	-	(241)	(454)
Costs to establish UK ring-fenced bank	(61)	-	-	-	(61)	(61)
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
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)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	110	-	2,472	-	2,582	310,947
Customer accounts	1	-	579	-	580	404,083

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

<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.

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Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,539</b>	<b>-</b>	<b>7</b>	<b>8</b>	<b>-</b>	<b>(2)</b>	<b>1,552</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	-	-	-	-	-	(38)
<b>Net operating income</b>	<b>1,501</b>	<b>-</b>	<b>7</b>	<b>8</b>	<b>-</b>	<b>(2)</b>	<b>1,514</b>
Total operating expenses	(677)	-	-	(1)	-	(2)	(680)
<b>Operating profit</b>	<b>824</b>	<b>-</b>	<b>7</b>	<b>7</b>	<b>-</b>	<b>(4)</b>	<b>834</b>
Share of profit in associates and joint ventures	3	-	(2)	-	-	-	1
<b>Profit before tax</b>	<b>827</b>	<b>-</b>	<b>5</b>	<b>7</b>	<b>-</b>	<b>(4)</b>	<b>835</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(63)	-	-	(9)	-	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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(63)	-	-	-	-	1	(62)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(63)	-	-	-	-	1	(62)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	77,873	-	-	-	-	-	77,873
Customer accounts	271,520	-	-	-	-	-	271,520

<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.



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Quarter ended 31 Dec 2016	Commercial Banking						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	556	-	-	(21)	-	1	536
Net fee income	214	-	-	(3)	-	-	211
Net trading income	26	-	-	9	-	(1)	34
Other income	(45)	-	-	7	-	(4)	(42)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>751</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(4)</b>	<b>739</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	-	-	-	(1)	(10)
<b>Net operating income</b>	<b>742</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(5)</b>	<b>729</b>
Total operating expenses	(253)	-	-	1	-	3	(249)
<b>Operating profit</b>	<b>489</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>-</b>	<b>(2)</b>	<b>480</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>489</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>-</b>	<b>(2)</b>	<b>480</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	84,719	-	-	-	-	-	84,719
Customer accounts	126,385	-	-	-	-	-	126,385

<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.

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Quarter ended 31 Dec 2016	Global Banking and Markets							
	Historical Basis	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		\$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	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>791</b>	<b>(185)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>605</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	(34)	-	-	-	-	-	(34)	
<b>Net operating income</b>	<b>757</b>	<b>(185)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>571</b>	
Total operating expenses	(358)	12	-	-	-	(1)	(347)	
<b>Operating profit</b>	<b>399</b>	<b>(173)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>224</b>	
Share of profit in associates and joint ventures	(2)	-	-	-	-	2	-	
<b>Profit before tax</b>	<b>397</b>	<b>(173)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>224</b>	
<b>Significant Items</b>								
<b>Revenue</b>								
Debit valuation adjustment ('DVA') on derivative contracts	(8)	-	-	-	-	1	(7)	
Fair value movements on non-qualifying hedges	(2)	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	-	-	-	1	(8)	
<b>LICs</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Operating expenses</b>								
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	-	-	-	-	-	-	-	
	(5)	-	-	-	-	(1)	(6)	
<b>Share of profit in associates and joint ventures</b>								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>								
Revenue	(10)	1	-	-	-	1	(8)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(5)	-	-	-	-	(1)	(6)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(15)	1	-	-	-	-	(14)	
<b>Balance Sheet Data</b>								
<b>At 31 Dec 2016</b>								
Loans and advances to customers (net)	57,710	(17)	-	-	-	-	57,693	
Customer accounts	46,081	(138)	-	-	-	-	45,943	

<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.

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Quarter ended 31 Dec 2016	Global Private Banking						Reported
	Historical Basis	Balance Sheet Management to		JV and Associates to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
		Corporate Centre	Corporate Centre	Corporate Centre	ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	30	-	-	-	(1)	29	
Net fee income	44	-	-	-	-	44	
Net trading income	20	-	-	-	-	20	
Other income	(1)	-	-	-	1	-	
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93</b>	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
<b>Net operating income</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93</b>	
Total operating expenses	(63)	-	-	-	(2)	(65)	
<b>Operating profit</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>28</b>	
Share of profit in associates and joint ventures	1	-	-	-	(1)	-	
<b>Profit before tax</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>28</b>	
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
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	-	-	-	-	-	-	
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Revenue	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	
<b>At 31 Dec 2016</b>	<b>8,553</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,553</b>	
Loans and advances to customers (net)	8,553	-	-	-	-	8,553	
Customer accounts	17,489	-	-	-	-	17,489	

<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.

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Quarter ended 31 Dec 2016	Other / Corporate Centre					Total \$m
	Other Historical	Inter-segment	Business	Other Reallocations	Reported	
	Basis	elimination	Reclassifications to			
\$m	Historical Basis	Corporate Centre <sup>1</sup>	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>173</b>	<b>(32)</b>	<b>178</b>	<b>7</b>	<b>326</b>	<b>3,315</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	-	1	(8)	(90)
<b>Net operating income</b>	<b>164</b>	<b>(32)</b>	<b>178</b>	<b>8</b>	<b>318</b>	<b>3,225</b>
Total operating expenses	(207)	32	(12)	2	(185)	(1,526)
<b>Operating profit</b>	<b>(43)</b>	<b>-</b>	<b>166</b>	<b>10</b>	<b>133</b>	<b>1,699</b>
Share of profit in associates and joint ventures	1	-	2	(1)	2	3
<b>Profit before tax</b>	<b>(42)</b>	<b>-</b>	<b>168</b>	<b>9</b>	<b>135</b>	<b>1,702</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	(1)	(1)	(2)	(10)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	-	-	(1)	(1)	(2)	(10)
LICs	-	-	-	-	-	-
Operating expenses	(29)	-	-	-	(29)	(97)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(29)	-	(1)	(1)	(31)	(107)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	1,774	-	17	-	1,791	230,629
Customer accounts	151	-	138	-	289	461,626

<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.

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Retail Banking and Wealth Management							
Quarter ended 30 Sep 2016	Originally Reported <sup>1</sup>	US Runoff Portfolio	JV and Associates to	Insurance from	Gains/(losses) on	Other Reallocations	Restated
	\$m	To Corporate Centre	Corporate Centre	Commercial Banking	disposal of subsidiaries, associates and joint ventures		\$m
Net interest income	995	-	-	13	-	-	1,008
Net fee income	532	-	-	(6)	-	(1)	525
Net trading income	54	-	-	-	-	1	55
Other income	149	-	-	(3)	-	(2)	144
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,730</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>(2)</b>	<b>1,732</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(42)	-	-	-	-	-	(42)
<b>Net operating income</b>	<b>1,688</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>(2)</b>	<b>1,690</b>
Total operating expenses	(556)	-	-	-	-	(1)	(557)
<b>Operating profit</b>	<b>1,132</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>(3)</b>	<b>1,133</b>
Share of profit in associates and joint ventures	6	-	(2)	-	-	(1)	3
<b>Profit before tax</b>	<b>1,138</b>	<b>-</b>	<b>(2)</b>	<b>4</b>	<b>-</b>	<b>(4)</b>	<b>1,136</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(11)	-	-	-	-	(1)	(12)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(11)	-	-	-	-	(1)	(12)
<b>Balance Sheet Data</b>							
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	75,631	-	-	-	-	-	75,631
Customer accounts	267,931	-	-	-	-	-	267,931

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

<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.

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Quarter ended 30 Sep 2016	Commercial Banking						Restated
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	557	-	-	(13)	-	(4)	540
Net fee income	233	-	-	6	-	(1)	238
Net trading income	54	-	-	-	-	-	54
Other income	(5)	-	-	3	-	(6)	(8)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>839</b>	<b>-</b>	<b>-</b>	<b>(4)</b>	<b>-</b>	<b>(11)</b>	<b>824</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	1	(47)
<b>Net operating income</b>	<b>791</b>	<b>-</b>	<b>-</b>	<b>(4)</b>	<b>-</b>	<b>(10)</b>	<b>777</b>
Total operating expenses	(224)	-	-	-	-	4	(220)
<b>Operating profit</b>	<b>567</b>	<b>-</b>	<b>-</b>	<b>(4)</b>	<b>-</b>	<b>(6)</b>	<b>557</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>567</b>	<b>-</b>	<b>-</b>	<b>(4)</b>	<b>-</b>	<b>(6)</b>	<b>557</b>

**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	-	-	-	-	-	-	-

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	\$m
Loans and advances to customers (net)	79,085	-	-	-	-	(403)	78,682
Customer accounts	121,416	-	-	-	-	(932)	120,484

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

<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.

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Quarter ended 30 Sep 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
		\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>839</b>	<b>(193)</b>	-	-	-	<b>5</b>	<b>651</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	-	1
<b>Net operating income</b>	<b>840</b>	<b>(193)</b>	-	-	-	<b>5</b>	<b>652</b>
Total operating expenses	(347)	11	-	-	-	(2)	(338)
<b>Operating profit</b>	<b>493</b>	<b>(182)</b>	-	-	-	<b>3</b>	<b>314</b>
Share of profit in associates and joint ventures	2	-	-	-	-	(2)	-
<b>Profit before tax</b>	<b>495</b>	<b>(182)</b>	-	-	-	<b>1</b>	<b>314</b>

**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	-	-	-	-	-	-	-
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	-	-	-	(1)	3

LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-
	(9)	9	-	-	-	-	-

**Balance Sheet Data**

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	48,068	(33)	-	-	-	403	48,438
Customer accounts	43,736	(144)	-	-	-	932	44,524

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

<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.

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Quarter ended 30 Sep 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>117</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>117</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	1	1
<b>Net operating income</b>	<b>117</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>118</b>
Total operating expenses	(15)	-	-	-	(1)	(16)
<b>Operating profit</b>	<b>102</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>102</b>
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)
<b>Profit before tax</b>	<b>101</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>101</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-
	<b>47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47</b>
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	47	-	-	-	-	47
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47</b>
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	8,702	-	-	-	-	8,702
Customer accounts	17,604	-	-	-	-	17,604

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

<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.



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Quarter ended 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>151</b>	<b>(37)</b>	<b>193</b>	<b>8</b>	<b>315</b>	<b>3,639</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	(2)	(1)	(88)
<b>Net operating income</b>	<b>152</b>	<b>(37)</b>	<b>193</b>	<b>6</b>	<b>314</b>	<b>3,551</b>
Total operating expenses	(257)	37	(11)	-	(231)	(1,362)
<b>Operating profit</b>	<b>(105)</b>	<b>-</b>	<b>182</b>	<b>6</b>	<b>83</b>	<b>2,189</b>
Share of profit in associates and joint ventures	-	-	2	3	5	7
<b>Profit before tax</b>	<b>(105)</b>	<b>-</b>	<b>184</b>	<b>9</b>	<b>88</b>	<b>2,196</b>
<b>Significant Items</b>						
<b>Revenue</b>						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	1	1	4
Fair value movements on non-qualifying hedges	-	-	(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	(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	-	-	-	-	-	-
	(6)	-	(9)	1	(14)	(11)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	(6)	-	(9)	1	(14)	(11)
LICs	-	-	-	-	-	-
Operating expenses	(55)	-	-	-	(55)	(23)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(61)	-	(9)	1	(69)	(34)
<b>Balance Sheet Data</b>						
<b>At 30 Sep 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	1,798	-	33	-	1,831	213,284
Customer accounts	224	-	144	-	368	450,911

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

<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.

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Quarter ended 30 Jun 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	969	-	-	12	-	1	982
Net fee income	458	-	-	(8)	-	1	451
Net trading income	(4)	-	-	-	-	(1)	(5)
Other income	100	-	-	8	-	(4)	104
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,523</b>	<b>-</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>(3)</b>	<b>1,532</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(46)	-	-	-	-	-	(46)
<b>Net operating income</b>	<b>1,477</b>	<b>-</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>(3)</b>	<b>1,486</b>
Total operating expenses	(557)	-	-	-	-	(2)	(559)
<b>Operating profit</b>	<b>920</b>	<b>-</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>(5)</b>	<b>927</b>
Share of profit in associates and joint ventures	5	-	(2)	-	-	1	4
<b>Profit before tax</b>	<b>925</b>	<b>-</b>	<b>(2)</b>	<b>12</b>	<b>-</b>	<b>(4)</b>	<b>931</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(4)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(4)	-	-	-	-	-	(4)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	74,805	-	-	-	-	-	74,805
Customer accounts	256,346	-	-	-	-	-	256,346

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

<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.

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Quarter ended 30 Jun 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>860</b>	<b>-</b>	<b>-</b>	<b>(12)</b>	<b>-</b>	<b>(14)</b>	<b>834</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(53)	-	-	-	-	-	(53)
<b>Net operating income</b>	<b>807</b>	<b>-</b>	<b>-</b>	<b>(12)</b>	<b>-</b>	<b>(14)</b>	<b>781</b>
Total operating expenses	(224)	-	-	-	-	6	(218)
<b>Operating profit</b>	<b>583</b>	<b>-</b>	<b>-</b>	<b>(12)</b>	<b>-</b>	<b>(8)</b>	<b>563</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>583</b>	<b>-</b>	<b>-</b>	<b>(12)</b>	<b>-</b>	<b>(8)</b>	<b>563</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	78,769	-	-	-	-	(436)	78,333
Customer accounts	116,780	-	-	-	-	(865)	115,915

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

<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.

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Quarter ended 30 Jun 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>901</b>	<b>(190)</b>	-	-	-	<b>10</b>	<b>721</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(1)	(1)
<b>Net operating income</b>	<b>901</b>	<b>(190)</b>	-	-	-	<b>9</b>	<b>720</b>
Total operating expenses	(346)	14	-	-	-	(2)	(334)
<b>Operating profit</b>	<b>555</b>	<b>(176)</b>	-	-	-	<b>7</b>	<b>386</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>555</b>	<b>(176)</b>	-	-	-	<b>7</b>	<b>386</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(6)	8	-	-	-	-	2
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(12)	8	-	-	-	-	(4)
<b>Balance Sheet Data</b>							
<b>At 30 Jun 2016</b>							
Loans and advances to customers (net)	49,606	(12)	-	-	-	437	50,031
Customer accounts	42,583	(301)	-	-	-	865	43,147

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

<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.

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Quarter ended 30 Jun 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$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	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>92</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	(1)	(1)
<b>Net operating income</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>91</b>
Total operating expenses	(48)	-	-	-	1	(47)
<b>Operating profit</b>	<b>44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>44</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>44</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
<b>At 30 Jun 2016</b>						
Loans and advances to customers (net)	8,738	-	-	-	-	8,738
Customer accounts	17,211	-	-	-	-	17,211

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

<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.

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Quarter ended 30 Jun 2016	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>217</b>	<b>(30)</b>	<b>190</b>	<b>7</b>	<b>384</b>	<b>3,563</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	2	2	(99)
<b>Net operating income</b>	<b>217</b>	<b>(30)</b>	<b>190</b>	<b>9</b>	<b>386</b>	<b>3,464</b>
Total operating expenses	(243)	30	(14)	(3)	(230)	(1,388)
<b>Operating profit</b>	<b>(26)</b>	<b>-</b>	<b>176</b>	<b>6</b>	<b>156</b>	<b>2,076</b>
Share of profit in associates and joint ventures	-	-	2	(1)	1	5
<b>Profit before tax</b>	<b>(26)</b>	<b>-</b>	<b>178</b>	<b>5</b>	<b>157</b>	<b>2,081</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	<b>6</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(2)</b>	<b>-</b>
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>						
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	-	-	-	-	-	-
	<b>(32)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(32)</b>	<b>(43)</b>
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>						
Revenue	6	-	(8)	-	(2)	-
LICs	-	-	-	-	-	-
Operating expenses	(32)	-	-	-	(32)	(43)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	<b>(26)</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(34)</b>	<b>(43)</b>
<b>Balance Sheet Data</b>						
<b>At 30 Jun 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	1,784	-	12	(1)	1,795	213,702
Customer accounts	216	-	301	-	517	433,136

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

<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.

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Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,510</b>	<b>-</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>(2)</b>	<b>1,524</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	-	(48)
<b>Net operating income</b>	<b>1,462</b>	<b>-</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>(2)</b>	<b>1,476</b>
Total operating expenses	(583)	-	-	-	-	(2)	(585)
<b>Operating profit</b>	<b>879</b>	<b>-</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>(4)</b>	<b>891</b>
Share of profit in associates and joint ventures	7	-	(3)	-	-	-	4
<b>Profit before tax</b>	<b>886</b>	<b>-</b>	<b>(3)</b>	<b>16</b>	<b>-</b>	<b>(4)</b>	<b>895</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	74,508	-	-	-	-	-	74,508
Customer accounts	250,984	-	-	-	-	-	250,984

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

<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.

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Quarter ended 31 Mar 2016	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	546	-	-	(12)	-	(7)	527
Net fee income	227	-	-	6	-	(2)	231
Net trading income	31	-	-	-	-	-	31
Other income	29	-	-	(10)	-	(5)	14
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>833</b>	<b>-</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>(14)</b>	<b>803</b>
Loan impairment (charges)/recoveries and other credit risk provisions	7	-	-	-	-	-	7
<b>Net operating income</b>	<b>840</b>	<b>-</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>(14)</b>	<b>810</b>
Total operating expenses	(225)	-	-	-	-	5	(220)
<b>Operating profit</b>	<b>615</b>	<b>-</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>(9)</b>	<b>590</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>615</b>	<b>-</b>	<b>-</b>	<b>(16)</b>	<b>-</b>	<b>(9)</b>	<b>590</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	77,180	-	-	-	-	(471)	76,709
Customer accounts	120,006	-	-	-	-	(1,097)	118,909

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

<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.



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Quarter ended 31 Mar 2016	Global Banking and Markets						
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	322	(135)	-	-	-	7	194
Net fee income	117	-	-	-	-	2	119
Net trading income	397	(35)	-	-	-	-	362
Other income	50	(12)	-	-	-	-	38
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>886</b>	<b>(182)</b>	-	-	-	<b>9</b>	<b>713</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	1	(3)
<b>Net operating income</b>	<b>882</b>	<b>(182)</b>	-	-	-	<b>10</b>	<b>710</b>
Total operating expenses	(345)	14	-	-	-	(4)	(335)
<b>Operating profit</b>	<b>537</b>	<b>(168)</b>	-	-	-	<b>6</b>	<b>375</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>537</b>	<b>(168)</b>	-	-	-	<b>6</b>	<b>375</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
	<b>16</b>	<b>8</b>	-	-	-	-	<b>24</b>
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Operating expenses</b>							
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	-	-	-	-	-	-	-
	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit/(loss) before tax</b>							
Revenue	16	8	-	-	-	-	24
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	<b>14</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>
<b>Balance Sheet Data</b>							
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	46,417	(9)	-	-	-	471	46,879
Customer accounts	47,940	(160)	-	-	-	1,097	48,877

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

<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.

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Quarter ended 31 Mar 2016	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	28	-	-	-	-	28
Net fee income	49	-	-	-	-	49
Net trading income	25	-	-	-	-	25
Other income	-	-	-	-	-	-
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>102</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>102</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
<b>Net operating income</b>	<b>103</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>103</b>
Total operating expenses	(56)	-	-	-	-	(56)
<b>Operating profit</b>	<b>47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
<b>At 31 Mar 2016</b>						
Loans and advances to customers (net)	8,681	-	-	-	-	8,681
Customer accounts	17,812	-	-	-	-	17,812

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

<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.

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Quarter ended 31 Mar 2016	Other / Corporate Centre					Total \$m
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>1</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(37)	(20)	135	1	79	1,817
Net fee income	7	-	-	-	7	851
Net trading income	3	20	35	-	58	488
Other income	223	(29)	12	6	212	342
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>196</b>	<b>(29)</b>	<b>182</b>	<b>7</b>	<b>356</b>	<b>3,498</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	(1)	(1)	(44)
<b>Net operating income</b>	<b>196</b>	<b>(29)</b>	<b>182</b>	<b>6</b>	<b>355</b>	<b>3,454</b>
Total operating expenses	(192)	29	(14)	1	(176)	(1,372)
<b>Operating profit</b>	<b>4</b>	<b>-</b>	<b>168</b>	<b>7</b>	<b>179</b>	<b>2,082</b>
Share of profit in associates and joint ventures	-	-	3	-	3	7
<b>Profit before tax</b>	<b>4</b>	<b>-</b>	<b>171</b>	<b>7</b>	<b>182</b>	<b>2,089</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
	6	-	(8)	-	(2)	22
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	6	-	(8)	-	(2)	22
LICs	-	-	-	-	-	-
Operating expenses	(15)	-	-	-	(15)	(19)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(9)	-	(8)	-	(17)	3
<b>Balance Sheet Data</b>						
<b>At 31 Mar 2016</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	1,815	-	9	-	1,824	208,601
Customer accounts	222	-	160	-	382	436,964

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

<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.

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Quarter ended 31 Dec 2015	Retail Banking and Wealth Management						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,480</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,480</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(43)	-	-	-	-	-	(43)
<b>Net operating income</b>	<b>1,437</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,437</b>
Total operating expenses	(577)	-	-	-	-	(2)	(579)
<b>Operating profit</b>	<b>860</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>858</b>
Share of profit in associates and joint ventures	8	-	(2)	-	-	-	6
<b>Profit before tax</b>	<b>868</b>	<b>-</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>864</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>	<b>(8)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>(8)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
<b>At 31 Dec 2015</b>	<b>74,909</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74,909</b>
Loans and advances to customers (net)	244,485	-	-	-	-	-	244,485
Customer accounts	-	-	-	-	-	-	-

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

<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.

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Quarter ended 31 Dec 2015

	Commercial Banking						
	Originally Reported <sup>1</sup>	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	532	-	-	(11)	-	(7)	514
Net fee income	226	-	-	3	-	(2)	227
Net trading income	50	-	-	-	-	-	50
Other income	(25)	-	-	8	-	(5)	(22)
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>783</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>769</b>
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
<b>Net operating income</b>	<b>786</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(14)</b>	<b>772</b>
Total operating expenses	(220)	-	-	-	-	6	(214)
<b>Operating profit</b>	<b>566</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>558</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>566</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>558</b>
<i>Significant Items</i>							
<b>Revenue</b>							
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	-	-	-	-	-	-	-
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(1)	-	-	-	-	-	(1)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)
<i>Balance Sheet Data</i>							
<b>At 31 Dec 2015</b>							
Loans and advances to customers (net)	81,720	-	-	-	-	(939)	80,781
Customer accounts	118,568	-	-	-	-	(921)	117,647

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

<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.

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Quarter ended 31 Dec 2015

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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>724</b>	<b>(155)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>577</b>
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
<b>Net operating income</b>	<b>727</b>	<b>(155)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>580</b>
Total operating expenses	(316)	16	-	-	-	(3)	(303)
<b>Operating profit</b>	<b>411</b>	<b>(139)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>277</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>411</b>	<b>(139)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>277</b>

**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 GBP	-	-	-	-	-	-	-
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**

<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	48,804	(15)	-	-	-	939	49,728
Customer accounts	39,744	(4)	-	-	-	921	40,661

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

<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						Restated
	Originally Reported <sup>1</sup>	Balance Sheet Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>724</b>	<b>(155)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>577</b>
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
<b>Net operating income</b>	<b>727</b>	<b>(155)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>580</b>
Total operating expenses	(316)	16	-	-	-	(3)	(303)
<b>Operating profit</b>	<b>411</b>	<b>(139)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>277</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
<b>Profit before tax</b>	<b>411</b>	<b>(139)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>277</b>
<b>Significant Items</b>							
<b>Revenue</b>							
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)
<b>LICs</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Operating expenses</b>							
Costs to achieve	(1)	-	-	-	-	-	(1)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>							
Revenue	(17)	3	-	-	-	-	(14)
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(18)	3	-	-	-	-	(15)
<b>Balance Sheet Data</b>							
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	48,804	(15)	-	-	-	939	49,728
Customer accounts	39,744	(4)	-	-	-	921	40,661

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Quarter ended 31 Dec 2015	Global Private Banking					
	Originally Reported <sup>1</sup>	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	
Net interest income	27	-	-	-	-	27
Net fee income	32	-	-	-	-	32
Net trading income	19	-	-	-	-	19
Other income	5	-	-	-	-	5
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>83</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83</b>
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
<b>Net operating income</b>	<b>83</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83</b>
Total operating expenses	(62)	-	-	-	-	(62)
<b>Operating profit</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21</b>
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Profit before tax</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
<b>LICs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Operating expenses</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>
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	-	-	-	-	-	-
<b>Share of profit in associates and joint ventures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2)</b>
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
<b>Balance Sheet Data</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
<b>At 31 Dec 2015</b>	<b>9,041</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,041</b>
Loans and advances to customers (net)	9,041	-	-	-	-	9,041
Customer accounts	18,602	-	-	-	-	18,602

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

<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.

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Quarter ended 31 Dec 2015	Other / Corporate Centre					Total
	Other Originally Reported <sup>1</sup>	Inter-segment elimination Originally Reported <sup>2</sup>	Business Reclassifications to Corporate Centre <sup>2</sup>	Other Reallocations	Restated	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	(52)	(19)	128	-	57	1,749
Net fee income	6	-	4	-	10	928
Net trading income	(21)	19	23	-	21	282
Other income	245	(40)	-	6	211	249
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>178</b>	<b>(40)</b>	<b>155</b>	<b>6</b>	<b>299</b>	<b>3,208</b>
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	1	(36)
<b>Net operating income</b>	<b>179</b>	<b>(40)</b>	<b>155</b>	<b>6</b>	<b>300</b>	<b>3,172</b>
Total operating expenses	(291)	40	(16)	(1)	(268)	(1,426)
<b>Operating profit</b>	<b>(112)</b>	<b>-</b>	<b>139</b>	<b>5</b>	<b>32</b>	<b>1,746</b>
Share of profit in associates and joint ventures	1	-	2	-	3	9
<b>Profit before tax</b>	<b>(111)</b>	<b>-</b>	<b>141</b>	<b>5</b>	<b>35</b>	<b>1,755</b>
<b>Significant Items</b>						
<b>Revenue</b>						
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	-	-	-	-	-	-
Own credit spread	3	-	-	-	3	3
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	-	(3)	-	-	(14)
<b>LICs</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Operating expenses</b>						
Costs to achieve	(27)	-	-	-	(27)	(39)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-
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)
<b>Share of profit in associates and joint ventures</b>						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>						
Revenue	3	-	(3)	-	-	(14)
LICs	-	-	-	-	-	-
Operating expenses	(27)	-	-	-	(27)	(39)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(24)	-	(3)	-	(27)	(53)
<b>Balance Sheet Data</b>						
<b>At 31 Dec 2015</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Loans and advances to customers (net)	1,758	-	15	-	1,773	216,232
Customer accounts	139	-	4	-	143	421,538

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

<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.