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2017年2月21日

(香港股份代號：5)

HSBC Holdings plc
滙豐控股有限公司
2016年業績摘要

隨附之公告現正於滙豐控股有限公司上市之證券交易所公布。

代表
滙豐控股有限公司

集團公司秘書長
馬振聲

於本公告發表之日，滙豐控股有限公司董事會成員包括：范智廉、歐智華、安銘[†]、祈嘉蓮[†]、史美倫[†]、卡斯特[†]、埃文斯勳爵[†]、費卓成[†]、李德麟[†]、利蘊蓮[†]、利普斯基[†]、駱美思[†]、麥榮恩、苗凱婷[†]、繆思成、聶德偉[†]、施俊仁[†]、戴國良[†]、梅爾莫[†]及華爾士[†]。

[†]獨立非執行董事

2017年2月21日

HSBC HOLDINGS PLC 滙豐控股有限公司

2016年業績摘要

落實策略

- 繼出售巴西業務後，完成25億美元的股份回購
- 採取出售巴西業務等大量管理措施，於2016年內進一步減少風險加權資產1,430億美元
- 於達標支出的投資至今達40億美元，使我們推算的年度成本節約達37億美元
- 預期將每年進一步節省成本至約60億美元，同時持續投於監管計劃及合規範疇，而所需的達標支出投資約為60億美元
- 於若干主要市場和國際產品擴大市場佔有率，其中包括香港及新加坡的貿易融資市場

集團行政總裁歐智華表示：

「2016年，集團旗下所有環球業務均表現穩健，削減成本的進度亦優於預期，股東回報總額達到36%。我們現正投資超過20億美元於數碼改革計劃，提升客戶服務，並進一步推行10億美元的股份回購計劃，反映我們的資產負債狀況強勁靈活。」

財務業績

- 各項環球業務表現穩健，經調整除稅前利潤為193億美元，與上年度大致相若；列賬基準除稅前利潤減少至71億美元，反映多個重大項目的影響，當中包括歐洲環球私人銀行業務的商譽減損32億美元、達標支出31億美元、指定以公允值列賬之本身債務因信貸息差變動而產生的18億美元不利公允值變動，以及出售巴西業務的影響
- 經調整收入為502億美元，大致維持不變；列賬基準收入下降20%至480億美元，主要是重大項目及貨幣換算的不利變動所致
- 經調整營業支出減少12億美元或4%，反映對成本節約計劃的投資；列賬基準營業支出大體維持不變
- 經調整收入增長率與支出增長率之差為正1.2%¹
- 資本實力雄厚，普通股權一級（「CET1」）比率為13.6%，槓桿比率為5.4%
- 派息水平維持在每股普通股0.51美元；就本年度派發的股息總額為101億美元；有信心維持現有水平
- 董事會決定透過股份回購計劃，進一步向股東退還最高達10億美元，預期將於2017年上半年完成。這使成功出售巴西業務後，自2016年下半年以來宣布的股份回購增至35億美元

	截至12月31日止年度		
	2016年 百萬美元	2015年 百萬美元	變動 %
財務摘要及主要比率			
列賬基準除稅前利潤	7,112	18,867	(62.3)
經調整除稅前利潤 ²	19,300	19,528	(1.2)
平均普通股股東權益回報（年率）	0.8%	7.2%	
經調整收入增長率與支出增長率之差 ¹	1.2%	(3.7)%	

我們透過經調整業績了解業務的基本趨勢。列賬基準及經調整基準的主要分別在於貨幣換算以及重大項目，包括巴西業務的經營業績以及出售項目的虧損。

	於12月31日		
	2016年 %	2015年 %	變動
資本及資產負債表			
普通股權一級比率	13.6	11.9	
槓桿比率	5.4	5.0	
	百萬美元	百萬美元	百萬美元
客戶貸款	861,504	924,454	(62,950)
客戶賬項	1,272,386	1,289,586	(17,200)
風險加權資產	857,181	1,102,995	(245,814)

有關註釋請參閱第2頁。

摘要

摘要

	截至12月31日止年度	
	2016年 百萬美元	2015年 百萬美元
列賬基準		
收入 ³	47,966	59,800
貸款減值及其他信貸風險準備	(3,400)	(3,721)
營業支出	(39,808)	(39,768)
除稅前利潤	7,112	18,867
經調整		
收入 ³	50,153	51,419
貸款減值及其他信貸風險準備	(2,652)	(2,604)
營業支出	(30,556)	(31,730)
除稅前利潤	19,300	19,528
影響經調整業績的重大項目		
收入		
衍生工具合約之借記估值調整	26	230
不合資格對沖之公允值變動	(687)	(327)
出售 Visa - Europe 會籍權益所得利潤	584	-
出售 Visa - US 會籍權益所得利潤	116	-
出售興業銀行部分股權所得利潤	-	1,372
本身信貸息差	(1,792)	1,002
出售組合	(163)	(214)
因應英國《消費者信貸法》持續合規檢討而產生的撥回 / (準備)	2	(10)
已出售巴西業務的虧損及交易業績	(273)	3,327
貸款減值及其他信貸風險準備		
已出售巴西業務的交易業績	(748)	(933)
營業支出		
與出售組合相關的支出	(28)	-
達標支出	(3,118)	(908)
在英國設立分隔運作銀行的成本	(223)	(89)
環球私人銀行業務－歐洲商譽減損	(3,240)	-
環球私人銀行業務就監管事宜提撥的準備	(344)	(172)
重組架構及其他相關成本	-	(117)
與法律事宜相關的和解開支及準備	(681)	(1,649)
英國客戶賠償計劃	(559)	(541)
已出售巴西業務的交易業績	(1,059)	(2,471)
應佔聯營及合資公司利潤		
已出售巴西業務的交易業績	(1)	(1)

1 包括英國銀行徵費。

2 經調整業績的計算方法是，就可能令按年比較資料扭曲的貨幣換算差額及重大項目之按年計算影響，對列賬基準業績作出調整。

3 未扣除貸款減值及其他信貸風險準備之營業收益淨額（亦稱收入）。

集團主席范智廉之報告

集團已提升生產力、落實科技變革，並持續加強業務操守。我們擁有雄厚的資本，且在多個重要領域擴大市場份額。

2016年是令人記憶深刻的一年，出乎意料的經濟政治大事接二連三，預示了既有的地緣政治與經濟關係所發生的變化，其影響涵蓋已發展經濟體之間的互動，乃至已發展經濟體與世界其他地區之間的格局。這些轉變所產生的不明朗因素，對投資活動造成短暫影響，並引發金融市場波動。在此環境下，滙豐於2016年的表現大致令人滿意。由於企業和金融市場對上述事件的反應較預期樂觀，集團下半年的經營業績遠超預期，表現亦遠較去年為佳，成績令人鼓舞。

集團的列賬基準除稅前利潤為71億美元，較上年度下降約62%，主要受重大項目影響。此等項目大部分在會計上屬重大，但對資本並無影響。按用以衡量管理層和業務表現的經調整基準計算，除稅前利潤為193億美元，與上年度的195億美元相若，主要是因為上年度的成本節約計劃已見成效，成本表現得以改善，大幅度抵銷了收入下跌的影響，同時貸款減值準備僅錄得輕微增長。每股盈利為0.07美元，2015年則為0.65美元。

集團的核心資本水平顯著提升，原因包括中國內地聯營公司的監管規定資本處理方式更改、既有資產持續縮減、按照計劃削減若干類別的交易賬項與回報不足的資產，以及透過出售業務（主要是巴西業務）釋出資本。集團因而得以透過股份回購向股東退還25億美元資本，有關舉措已於12月完成。我們今天宣布派發第四次股息0.21美元，達成中期業績報告所述的目標，將本年度的全年派息維持在0.51美元。董事會考慮到集團良好的資本狀況，通過最高達10億美元的額外股份回購計劃，預期有關計劃快將展開。

策略行動果碩疊疊

董事會在回顧2016年的業績表現時，注意到管理層致力重整集團業務，並因應持續低息環境的挑戰，採取了有效的措施，董事會對此表示讚賞。

在集團已經享有市場優勢的貿易及投資通道，我們加大業務發展力度，令市場份額和產品滲透率穩步提升，尤其是與中國對外投資相關的服務。正如歐智華的回顧所述，集團年內獲頒多項業界大獎，地位備受認可。

集團為科技和程序革新投入大量資源，不但有助提升成本效益，更可顯著加強查察及防範金融犯罪的能力。此外，我們將於2017年陸續推出多款應用程式，可望大大提升客戶的電子銀行服務體驗、加強網絡保安，以及提供更切合客戶個人需要的產品種類。

集團大舉重新部署墨西哥業務後，當地所有業務單位的表現均有明顯改善，儘管仍須繼續努力，但情況令人鼓舞。如此部署，有助集團成功填補由於持續縮減既有組合、削減交易賬項以及於金融犯罪威脅較大的領域減低風險而放棄的絕大部分收入。

此外，由於我們不斷投放資源提升環球標準計劃，滙豐今天面對的金融犯罪威脅已經減低。董事會於2017年及日後均會全力履行此方面的工作。

監管事宜

各監管機構原本計劃，在預期取得各方共識的基礎上，於2017年1月份完成巴塞爾協定3的架構，可惜事與願違，令人深感失望。全球金融危機爆發至今已近十年，目前正是最終完成後續監管改革的時候，尤其現時銀行業的資本狀況、管治水平和風險意識無疑更趨穩健，與十年前不可同日而語。最終落實資本架構並作出微調，乃是銀行把握未來資本分配，支持貸款及市場活動的關鍵。當前公共政策著重鼓勵銀行為基礎設施等期限較長的資產提供更多支持，以及擴充歐洲和新興市場的資本市場，故尤其需要就此作出釐清。監管機構與政策制訂者現時應按照承諾，在不廣泛和大幅提高資本要求的原則下，盡快落實資本架構。鑑於美國新一屆政府正重新考慮是否參與國際監管論壇，避免環球監管架構解體，亦是同樣重要。全球監管機構及早就各項懸而未決的問題達成協議，從而使監管規定有較長的穩定期，容讓業界熟習相關的規定並積累經驗，將會是最理想的結果。

作為全球系統重要性銀行之一，滙豐必須制訂必要的解決方案。2016年，我們已在這方面取得更大進展。要完成該方案，須剔除或減少尚存的限制，以清楚了解集團的核心監管機構在必要時會如何結束集團業務。雖然我們認為出現上述情況的可能性極低，但定出全面的解決架構，乃是滙豐繼續作為全球系統重要性銀行經營所需的支柱。事實上，集團的策略是力求維持國際業務網絡的規模及覆蓋範圍，而於2016年，國際業務網絡再次展現出強大的抗逆力和競爭優勢。

我們配合監管機構完成各項細緻工作，證明集團資本實力雄厚，解決方案有效可行，為股東帶來實質裨益。2016年，我們除了保持派息水平之外，管理層更開展大量工作，使集團得以透過股份回購向股東退還資本，並證明有理由減低滙豐作為全球系統重要性銀行所適用的額外緩衝資本。

英國脫歐公投

自中期業績報告以來，英國仍未遞交正式脫歐通知，而各方亦尚未展開談判，因此局面並無重大變化。但近期首相發表講話，進一步闡明政府立場，我們對此表示歡迎。要就整個經濟體系的各方面進行談判，並處理所需的立法及其他公共政策調整，當中涉及的挑戰之艱巨，現已漸趨明朗。因此，我們相信各界已有廣泛共識，明白由目前狀況發展至最終商定的情況之間，需要一個實施階段，我們對此亦十分贊同。

自公投以來，我們致力為客戶提供意見，解釋英國脫歐對客戶業務造成的影響。我們亦一直回應英國政府的諮詢，提出現行以歐盟為基礎的法律和監管安排中，政府應當重點處理的部分，以保持英國金融市場在支持歐洲貿易及投資方面的關鍵角色。

至於滙豐本身，我們基本具備一切所需的牌照及基礎設施，在英國脫歐後仍能繼續為客戶提供支援，當中主要有賴我們在法國的市場地位。滙豐是法國第六大銀行，而且擁有經營全方位業務的能力。根據現有應變計劃，我們在未來兩年內，可能需要逐步將近千個職位由倫敦遷至巴黎，惟一切須視乎談判進展而定。

董事會人事變動

我們歡迎戴國良於去年9月12日加入董事會。戴國良為董事會帶來銀行實務和高層管治經驗，亦非常熟悉亞洲及中國市場，其實資歷源自他多年的銀行專業生涯。他在摩根大通公司美國及亞洲部門任職達25年，隨後在亞太區首屈一指的新加坡星展集團擔任多個高級職位，最終出任副主席兼行政總裁，帶領該集團於區內擴展業務。戴國良獲委任為金融系統風險防護委員會及集團風險管理委員會成員。

於2016年的股東周年大會上，我們將告別在任時間最長的兩位獨立董事，即駱美思（高級獨立董事）及李德麟。駱美思在任期間曾擔任監察委員會、風險管理委員會及提名委員會成員，並且是行為及價值觀委員會的首任主席，負責制訂該委員會的職權範圍及議程。李德麟曾任薪酬委員會及提名委員會成員，其後更出任該兩個委員會的主席。駱美思與李德麟亦共同領導物色集團主席繼任人選的程序。兩位董事在監管和公共政策、商業領導、企業管治及消費者事宜方面的深厚知識，對董事會彌足珍貴。本人謹代表全體股東，感謝他們的貢獻與投入。

主席繼任程序

在邀請股東出席2016年股東周年大會的通函中，本人提及物色集團主席繼任人選的程序經已展開，有關工作預計於2017年內完成，而程序正如期進行，董事會將於適當時候發表公告。

展望未來

我們最近上調對環球經濟增長的預測，以反映美國財政政策有可能轉變，以及環球經濟可能出現更廣泛的周期性復甦。正如近年大勢所趨，新的經濟增長動力，預料均來自新興經濟體，而滙豐在此等地區已享有相當業務規模。但這個核心境況仍面臨較高風險。我們尤其關注在歐洲各國即將舉行的大選中，民粹主義可能會左右政局，而美國新政府可能採取保護措施，影響環球貿易。當英國和歐盟展開脫歐談判之時，雙方將會面臨不明朗因素，而美元趨強亦會對負債高企的新興經濟體造成衝擊，凡此種種均會對環球經濟構成威脅。

儘管存在上述不利因素，環球經濟已呈現周期性回升跡象。環球採購經理指數已有一段時間處於高位，美國經濟蓬勃發展，加上中國經濟持續增長，並未受到2016年第一季市場回調的影響。此外，大宗商品價格上漲，反映市場對基礎設施投資增長及產油國就削減原油供應達成協議持樂觀態度。這些因素亦意味各主要經濟體將會出現通貨再膨脹和加息，而滙豐可憑藉其穩健的資產負債結構從中獲益。

然而，我們現時上調經濟增長預測，主要是對去年的下調作部分修正，因為去年出現眾多意料之外的政治事件，導致不明朗因素加劇。環球經濟增長預測仍略低於長期趨勢，並主要面對下行風險。

踏入2017年，集團已基本完成重組架構的工作，資本實力雄厚，而且資產負債穩健。由於其他銀行收縮業務，加上我們增強產品競爭力，滙豐在多個重要業務領域持續提升市場份額。我們為提升營運效率而重整集團、落實科技革新，並且加強環球經營操守標準，其中所需的大部分重要投資均已完成。

一如既往，我們非常感激集團23.5萬名同事在落實改革之餘，更努力不懈，務求滿足客戶對我們的期望。本人謹代表董事會感謝全體同事的奉獻與投入。

集團行政總裁歐智華之回顧

網絡優勢讓我們具備卓越的能力，協助客戶深入了解並掌握複雜的營商環境，發掘新機遇。

集團於2016年取得良好進展。在滿布挑戰的市況下，各項策略行動仍能順利推展，在全球各地推行的全面業務模式亦行之有效。集團的列賬基準除稅前利潤反映多個重大項目的影響，這些項目包括撇銷歐洲環球私人銀行業務的所有尚餘商譽、出售巴西業務錄得會計虧損，以及投放資源實現成本節約目標。環球業務表現穩健，使經調整利潤按年計算大致保持不變，讓我們有能力在策略產品領域爭取市場份額，並為未來發展建立平台。我們在2016年的經調整收入增長率與支出增長率之差錄得正數。

業績表現

環球銀行及資本市場業務雖然起步較慢，但現已重拾動力，為集團帶來較2015年高的經調整收入。雖然市場充滿挑戰，但資本市場業務仍表現理想，定息產品的表現尤其出色。交易銀行業務亦錄得收入增長，特別是環球資金管理業務。我們在歐洲的定息產品市場份額有所提升，在環球債務資本市場及跨境併購範疇取得歷來最高排名。於《歐洲貨幣》雜誌「2016年卓越大獎」中，滙豐獲評為「全球最佳投資銀行」及「全球最佳企業銀行」。

工商金融業務表現不俗，經調整收入在環球貿易放緩下仍取得增長，當中英國及香港業務的表現尤為理想。環球資金管理業務與信貸及貸款業務收入的增幅超越貿易融資收入的減幅。環球貿易及融資業務部繼續在香港及新加坡等主要市場爭取市場份額，使我們維持全球首屈一指貿易融資銀行的地位。

零售銀行及財富管理業務的表現好壞參半。整體經調整收入下降，主要由於財富管理業務的香港客戶交易活動減少所致。與此同時，英國、香港及中國內地的按揭結欠強勁增長，加上英國及香港的往來戶口及儲蓄存款結餘上升，帶動零售銀行業務的收入增加。在2017年及往後的年度，上述款額增長可望支持收入向上攀升。

我們認為現在是撇銷歐洲私人銀行業務餘下商譽的恰當時機。有關商譽主要與原先於1999年購入 Safra Republic Holdings 有關。至今環球私人銀行業務的重組工作已大致完成，儘管該業務現時的規模較三年前大幅縮減，但我們正積極部署，讓環球私人銀行業務專注滿足集團企業客戶領導層和擁有者的個人理財需要，銳意爭取業務持續增長。

我們繼續透過成本節約計劃減省經調整營業支出。該等計劃於過去18個月持續發揮成效，讓集團得以節省更多成本。我們目前預計於2017年底前每年節省約60億美元成本，並將在同期投入相同金額（合共約60億美元）以達成目標。上述所節省的成本應可抵銷監管計劃及合規範疇的額外投資有餘。

在落實策略行動方面，我們繼續取得長足的進展，使集團取得更佳回報和爭取國際網絡的最大價值。我們正按計劃於2017年底前完成大部分策略行動（請參閱第12至13頁），進度與集團的目標相符。減少風險加權資產的目標已完成97%，而成本節約計劃取得成功，意味我們可望超越成本節約目標。

墨西哥業務轉虧為盈的步伐繼續加快。貸款結欠及存款結餘有所改善，加上利率上升和各項業務加強合作，有助墨西哥業務的利潤較2015年大幅攀升。我們亦大幅提升市場份額，特別是消費貸款市場的份額。

我們繼續擴展亞太區的業務，在中國內地首次發行滙豐品牌專屬信用卡，同時推動管理資產、保險新造業務保費及珠江三角洲貸款增長。我們亦進一步鞏固在離岸人民幣債券市場的領導地位，並在中國境外併購服務方面取得自2003年以來最佳的排名。

由於我們在環球標準計劃投放資源，我們受金融犯罪的威脅已大為減低。監察員已提出若干值得關注的問題，而我們亦不斷作出改進，在此方面的決心堅定不移。我們的反洗錢及制裁政策框架將如期在年底前制定，並將在整個集團推行主要合規資訊科技系統。在2017年往後，我們將繼續優化有關系統，確保在日常風險管理工作全面實施改善措施。

普通股權一級比率維持在13.6%的穩健水平，令我們更有實力支持派息、投資業務及應對持續不明朗的監管環境。

為股東創造價值

我們於下半年開始回購25億美元的股份，並於12月完成。集團現時有能力退還更多先前用於支持巴西業務的資本。我們已獲得有關監管機構批准，將於2017年上半年進一步實施最高達10億美元的股份回購，使2016年8月以來回購的股份總值達到35億美元。

在情況許可下，我們會繼續考慮回購更多股份，而且我們有信心能夠憑藉各項業務的長期盈利能力，於可見未來維持現有的年度派息水平。

切合未來的業務

我們一方面透過策略行動改善業務網絡，另一方面亦正致力預測和適應將不斷改變我們營商環境和客戶需求與期望的社會、經濟及科技發展趨勢。

客戶採用日新月異的數碼科技，可說是推動金融服務業改革的最大力量。透過集團的環球網絡，我們可以識別及回應70個國家和地區的數碼科技發展趨勢，從而善用科技，為客戶提供最佳服務。在2015至2020年底，我們會投資21億美元，革新零售銀行及財富管理業務、工商金融業務和環球銀行及資本市場業務的數碼技術，並已推出多種創新服務模式，令銀行服務更快捷、更簡易及更安全。在應用生物識別技術的機構中，滙豐是目前全球最大的金融服務機構，而且我們會繼續在全球各地的網絡應用聲音及指紋識別技術。於2016年，我們改進了英國及香港等多個主要市場的網上及流動理財服務平台，並在全球各地設立創新實驗室，致力研究人工智能、數據管理及提升網絡安全的應用。這些創新實驗室聯同其他金融技術夥伴，將會協助我們運用科技，為客戶研發更稱心滿意的銀行服務。

假如數碼科技是人類最大的機遇，阻止氣候變化便是人類最大的挑戰。2015年12月訂立的巴黎協議反映全球各國達成新的共識，一致同意有必要加強應對氣候變化的問題。如今，開發新科技、興建基礎設施和推動傳統工業由高碳過渡至低碳，以及應付適應氣候的成本，均需要投入大量資金。銀行作為企業家、企業及投資者之間的主要中介，有責任協助引導這種資金流動。我們已與客戶及投資者展開合作，協助他們分配資金和將資金投向更低碳和具備碳復元力的業務。於2016年，我們成立「可持續發展融資組」，負責為各業務部門協調上述工作。「可持續發展融資組」的總部設於倫敦，但在紐約及香港亦具備資源，將會為負責設計及提供創新氣候產品的員工提供支持，協助他們發掘可持續發展融資的新資源。我們亦尋求訂立影響客戶的經營常規，並建立所需的數據、工具及透明度，利用我們對氣候風險的認識以配合市場運作。2016年，以世界領先的滙豐氣候變化研究中心的工作成果為基礎，滙豐環球研究部擴大對環境、社會及企業管治的研究範圍，為客戶提供投資決策所需的資料。滙豐氣候變化研究中心為全球客戶提供領先市場的氣候政策資訊，並於2017年慶祝成立十周年。集團亦正致力擴大非財務資料的披露範圍，以切合股東及其他相關群體的需要。

我們投放資源以適應不斷變遷的貿易環境。滙豐是世界最具規模的貿易融資銀行，在全球最繁忙的多條貿易路線兩端，擁有超過150年營商經驗，完全有能力推動長久以來的貿易融資方式（當中很多甚至可以遠溯至滙豐創辦時期）實現現代化和數碼化。我們正與世界各地大批夥伴攜手合作，努力實踐將區塊鏈技術應用於貿易融資的承諾。滙豐已協助研發其中一種信用證的區塊鏈原型，確認以私人分布式分類賬方式，讓各參與方共享資訊的可能性。2017年初，我們與另外六家銀行簽訂諒解備忘錄，務求採用區塊鏈技術幫助歐洲中小企簡化本土及跨境商貿。我們亦設法為不斷增長的服務貿易開發新的融資方式，估計服務貿易到2030年將佔全球貿易額的四分之一。在國際政治環境可能迫使貿易成本不降反升之際，我們將會繼續投放時間及資源為客戶想方設法，務求令貿易融資更相宜、更快捷、更簡易及更安全。

展望未來

地緣政治的發展、貿易壁壘提高及監管環境未見明朗，將會為2017年帶來新挑戰。然而，我們自2011年起推行的改革，令滙豐有能力應對當前全球營商環境的複雜情況。滙豐實力雄厚，抗逆力強，而且在全球各地推行全面業務模式，使我們可以在全球低增長的環境下，發掘出種種增長機遇。全球化似有持續倒退之勢，若然如是，我們即處於有利位置，可以充分把握各地區（尤其在亞洲和歐洲）可能出現的機遇。最重要的是，無論是開拓新市場抑或過渡至低碳經濟，集團的網絡優勢讓我們具備無可比擬的能力，協助客戶應對如此複雜的情勢和克服其挑戰。

財務回顧

財務摘要

	截至12月31日止年度	
	2016年 百萬美元	2015年 百萬美元
本年度		
除稅前利潤	7,112	18,867
應佔利潤：		
– 母公司普通股股東	1,299	12,572
已宣派普通股股息	10,099	9,710
於年底		
股東權益總額	175,386	188,460
監管規定資本總額	172,358	189,833
客戶賬項	1,272,386	1,289,586
資產總值	2,374,986	2,409,656
風險加權資產	857,181	1,102,995
每股普通股	美元	美元
基本盈利	0.07	0.65
股息 ¹	0.51	0.50
資產淨值	7.91	8.73
股份資料		
已發行面值0.50美元普通股數目（百萬股）	20,192	19,685

¹ 年內已宣派的每股普通股股息。

按環球業務列示業績

經調整除稅前利潤 / (虧損)	截至12月31日止年度			
	2016年		2015年	
	百萬美元	%	百萬美元	%
零售銀行及財富管理	5,333	27.6	5,690	29.1
工商金融	6,052	31.4	5,423	27.8
環球銀行及資本市場	5,597	29.0	5,534	28.3
環球私人銀行	289	1.5	387	2.0
企業中心	2,029	10.5	2,494	12.8
	19,300	100.0	19,528	100.0

按地區列示業績

列賬基準除稅前利潤 / (虧損)	截至12月31日止年度			
	2016年		2015年	
	百萬美元	%	百萬美元	%
歐洲	(6,774)	(95.2)	688	3.6
亞洲	13,779	193.7	15,763	83.5
中東及北非	1,503	21.1	1,492	7.9
北美洲	185	2.6	614	3.3
拉丁美洲	(1,581)	(22.2)	310	1.7
除稅前利潤	7,112	100.0	18,867	100.0
稅項支出	(3,666)		(3,771)	
本年度利潤	3,446		15,096	
應佔：				
– 母公司普通股股東	1,299		12,572	
– 母公司優先股股東	90		90	
– 其他權益持有人	1,090		860	
– 非控股股東權益	967		1,574	
本年度利潤	3,446		15,096	

綜合收益表

綜合收益表

截至12月31日止年度

	2016年 百萬美元	2015年 百萬美元
淨利息收益	29,813	32,531
- 利息收益	42,414	47,189
- 利息支出	(12,601)	(14,658)
費用收益淨額	12,777	14,705
- 費用收益	15,669	18,016
- 費用支出	(2,892)	(3,311)
交易收益淨額	9,452	8,723
- 不包括淨利息收益之交易收益	8,066	6,948
- 交易活動之淨利息收益	1,386	1,775
指定以公允值列賬之金融工具淨收益 / (支出)	(2,666)	1,532
- 長期債務及相關衍生工具之公允值變動	(3,975)	863
- 指定以公允值列賬之其他金融工具淨收益	1,309	669
金融投資減除虧損後增益	1,385	2,068
股息收益	95	123
保費收益淨額	9,951	10,355
其他營業收益 / (支出)	(971)	1,055
營業收益總額	59,836	71,092
已支付保險賠償和利益及投保人負債變動之淨額	(11,870)	(11,292)
未扣除貸款減值及其他信貸風險準備之營業收益淨額	47,966	59,800
貸款減值及其他信貸風險準備	(3,400)	(3,721)
營業收益淨額	44,566	56,079
僱員報酬及福利	(18,089)	(19,900)
一般及行政開支	(16,473)	(17,662)
物業、機器及設備折舊及減值	(1,229)	(1,269)
無形資產攤銷及減值	(777)	(937)
環球私人銀行—歐洲商譽減損	(3,240)	—
營業支出總額	(39,808)	(39,768)
營業利潤	4,758	16,311
應佔聯營及合資公司利潤	2,354	2,556
除稅前利潤	7,112	18,867
稅項支出	(3,666)	(3,771)
本年度利潤	3,446	15,096
應佔：		
- 母公司普通股股東	1,299	12,572
- 母公司優先股股東	90	90
- 其他權益持有人	1,090	860
- 非控股股東權益	967	1,574
本年度利潤	3,446	15,096
	美元	美元
每股普通股基本盈利	0.07	0.65
每股普通股攤薄後盈利	0.07	0.64

綜合全面收益表

綜合全面收益表

截至12月31日止年度

	2016年 百萬美元	2015年 百萬美元
本年度利潤	3,446	15,096
其他全面收益 / (支出)		
符合特定條件後，將重新分類至損益賬的項目：		
可供出售投資	(299)	(3,072)
- 公允價值增益 / (虧損)	475	(1,231)
- 重新分類至收益表之公允價值增益	(895)	(2,437)
- 就減值虧損重新分類至收益表之金額	71	127
- 所得稅	50	469
現金流對沖	(68)	(24)
- 公允價值 (虧損) / 增益	(297)	704
- 重新分類至收益表之公允價值虧損 / (增益)	195	(705)
- 所得稅	34	(23)
應佔聯營及合資公司其他全面收益 / (支出)	54	(9)
- 年內應佔	54	(9)
- 出售後重新分類至收益表	—	—
匯兌差額	(8,092)	(10,945)
- 出售一項海外業務後重新分類至收益表的匯兌增益	1,894	—
- 其他匯兌差額	(9,791)	(11,112)
- 因匯兌差額產生的所得稅	(195)	167
其後不會重新分類至損益賬的項目：		
重新計量界定福利資產 / 負債	7	101
- 未扣除所得稅	(84)	130
- 所得稅	91	(29)
本年度其他全面收益 (除稅淨額)	(8,398)	(13,949)
本年度全面收益總額	(4,952)	1,147
應佔：		
- 母公司普通股股東	(6,968)	(490)
- 母公司優先股股東	90	90
- 其他權益持有人	1,090	860
- 非控股股東權益	836	687
本年度全面收益總額	(4,952)	1,147

綜合資產負債表

綜合資產負債表

於12月31日

	2016年 百萬美元	2015年 百萬美元
資產		
現金及於中央銀行的結餘	128,009	98,934
向其他銀行託收中之項目	5,003	5,768
香港政府負債證明書	31,228	28,410
交易用途資產	235,125	224,837
指定以公允值列賬之金融資產	24,756	23,852
衍生工具	290,872	288,476
同業貸款	88,126	90,401
客戶貸款	861,504	924,454
反向回購協議 – 非交易用途	160,974	146,255
金融投資	436,797	428,955
持作出售用途資產	4,389	43,900
預付款項、應計收益及其他資產	59,520	54,398
本期稅項資產	1,145	1,221
於聯營及合資公司之權益	20,029	19,139
商譽及無形資產	21,346	24,605
遞延稅項資產	6,163	6,051
於12月31日之資產總值	2,374,986	2,409,656
負債及股東權益		
負債		
香港紙幣流通額	31,228	28,410
同業存放	59,939	54,371
客戶賬項	1,272,386	1,289,586
回購協議 – 非交易用途	88,958	80,400
向其他銀行傳送中之項目	5,977	5,638
交易用途負債	153,691	141,614
指定以公允值列賬之金融負債	86,832	66,408
衍生工具	279,819	281,071
已發行債務證券	65,915	88,949
持作出售用途業務組合之負債	2,790	36,840
應計項目、遞延收益及其他負債	41,501	38,116
本期稅項負債	719	783
保單未決賠款	75,273	69,938
準備	4,773	5,552
遞延稅項負債	1,623	1,760
後償負債	20,984	22,702
於12月31日之負債總額	2,192,408	2,212,138
股東權益		
已催繳股本	10,096	9,842
股份溢價賬	12,619	12,421
其他股權工具	17,110	15,112
其他儲備	(1,234)	7,109
保留盈利	136,795	143,976
股東權益總額	175,386	188,460
非控股股東權益	7,192	9,058
於12月31日之各類股東權益總額	182,578	197,518
於12月31日之各類負債及股東權益總額	2,374,986	2,409,656

綜合現金流量表

綜合現金流量表

截至12月31日止年度

	註釋	2016年 百萬美元	2015年 百萬美元
除稅前利潤		7,112	18,867
非現金項目調整：			
折舊、攤銷及減值		5,212	2,181
投資活動增益淨額		(1,215)	(1,935)
應佔聯營及合資公司利潤		(2,354)	(2,556)
出售附屬公司、業務、聯營公司及合資公司之（利潤） / 虧損		1,743	—
未減收回額之貸款減值虧損及其他信貸風險準備		4,090	4,546
準備（包括退休金）		2,482	3,472
以股份為基礎的支出		534	757
計入除稅前利潤之其他非現金項目		(207)	(191)
撇銷匯兌差額	1	15,364	18,308
營業資產及負債之變動			
交易用途證券及衍生工具淨額之變動		4,395	24,384
同業及客戶貸款之變動		52,868	32,971
反向回購協議（非交易用途）之變動		(13,138)	(3,011)
指定以公允價值列賬之金融資產之變動		(1,235)	2,394
其他資產之變動		(6,591)	9,090
同業存放及客戶賬項之變動		(8,918)	(65,907)
回購協議（非交易用途）之變動		8,558	(26,481)
已發行債務證券之變動		(23,034)	960
指定以公允價值列賬之金融負債之變動		17,802	(10,785)
其他負債之變動		8,792	(4,549)
已收取聯營公司之股息		689	879
已支付之界定福利計劃供款		(726)	(664)
已付稅款		(3,264)	(3,852)
營業活動產生之現金淨額		68,959	(1,122)
購入金融投資		(457,084)	(438,376)
出售金融投資及金融投資到期所得款項		430,085	399,636
購入及出售物業、機器及設備產生之現金流淨額		(1,151)	(1,249)
因出售客戶及貸款組合而流入 / （流出）之現金淨額		9,194	2,023
投資於無形資產之淨額		(906)	(954)
出售附屬公司、業務、聯營公司及合資公司之現金流淨額	2	4,802	8
投資活動產生之現金淨額		(15,060)	(38,912)
發行普通股股本及其他股權工具		2,024	3,727
因進行市場莊家活動及投資而出售 / （購入）之本身股份淨額		523	331
購入庫存股份		(2,510)	—
贖回優先股及其他股權工具		(1,825)	(463)
已發行之後償借貸資本		2,622	3,180
已償還之後償借貸資本		(595)	(2,157)
已付予母公司股東及非控股股東之股息		(9,157)	(8,195)
融資活動產生之現金淨額		(8,918)	(3,577)
現金及等同現金項目淨增額 / （減額）		44,981	(43,611)
於1月1日之現金及等同現金項目		243,863	301,301
現金及等同現金項目之匯兌差額		(14,294)	(13,827)
於12月31日之現金及等同現金項目		274,550	243,863
現金及等同現金項目包括：	3		
— 現金及於中央銀行的結餘		128,009	98,934
— 向其他銀行託收中之項目		5,003	5,768
— 1個月或以下之同業貸款		77,318	70,985
— 1個月或以下之同業反向回購協議		55,551	53,971
— 3個月以下之國庫票據、其他票據及存款證		14,646	19,843
— 減：向其他銀行傳送中之項目		(5,977)	(5,638)
		274,550	243,863

已收利息為425.86億美元（2015年：476.23億美元，2014年：515.22億美元），已付利息為120.27億美元（2015年：145.59億美元，2014年：156.33億美元）及已收股息為4.75億美元（2015年：9.14億美元，2014年：11.99億美元）。

1 此項調整乃為使期初與期末資產負債表數額之間的變動按平均匯率計算。由於進行逐項調整須以不合理支出釐定細節，故並未逐項調整。

2 於2016年7月，我們完成出售巴西的業務並獲得48億美元現金流入淨額。

3 於2016年12月31日，滙豐不可動用之金額為355.01億美元（2015年：337.44億美元），其中211.08億美元（2015年：217.73億美元）與中央銀行強制性存款有關。

綜合股東權益變動表

綜合股東權益變動表

截至12月31日止年度

	已繳股本 及股份溢價 百萬美元	其他股權 工具 ¹ 百萬美元	保留盈利 百萬美元	其他儲備				股東權益 總額 百萬美元	非控股 股東權益 百萬美元	各類股東 權益總額 百萬美元
				可供出售 公允價值儲備 百萬美元	現金流 對沖儲備 百萬美元	匯兌儲備 百萬美元	合併儲備 百萬美元			
於2016年1月1日	22,263	15,112	143,976	(189)	34	(20,044)	27,308	188,460	9,058	197,518
本年度利潤	—	—	2,479	—	—	—	—	2,479	967	3,446
其他全面收益 (除稅淨額)	—	—	59	(271)	(61)	(7,994)	—	(8,267)	(131)	(8,398)
- 可供出售投資	—	—	—	(271)	—	—	—	(271)	(28)	(299)
- 現金流對沖	—	—	—	—	(61)	—	—	(61)	(7)	(68)
- 重新計量界定福利資產 / 負債	—	—	5	—	—	—	—	5	2	7
- 應佔聯營及合資公司其他全面收益	—	—	54	—	—	—	—	54	—	54
- 出售一項海外業務後重新分類至收益表的匯兌	—	—	—	—	—	1,894	—	1,894	—	1,894
- 匯兌差額	—	—	—	—	—	(9,888)	—	(9,888)	(98)	(9,986)
本年度全面收益總額	—	—	2,538	(271)	(61)	(7,994)	—	(5,788)	836	(4,952)
根據僱員薪酬及股份計劃發行之股份	452	—	(425)	—	—	—	—	27	—	27
發行代息股份及因而產生之金額	—	—	3,040	—	—	—	—	3,040	—	3,040
庫存股份淨增額	—	—	(2,510)	—	—	—	—	(2,510)	—	(2,510)
已發行之資本證券	—	1,998	—	—	—	—	—	1,998	—	1,998
向股東派發之股息	—	—	(11,279)	—	—	—	—	(11,279)	(919)	(12,198)
以股份為基礎的支出安排成本	—	—	534	—	—	—	—	534	—	534
其他變動	—	—	921	(17)	—	—	—	904	(1,783)	(879)
於2016年12月31日	22,715	17,110	136,795	(477)	(27)	(28,038)	27,308	175,386	7,192	182,578
於2015年1月1日	21,527	11,532	137,144	2,143	58	(9,265)	27,308	190,447	9,531	199,978
本年度利潤	—	—	13,522	—	—	—	—	13,522	1,574	15,096
其他全面收益 (除稅淨額)	—	—	73	(2,332)	(24)	(10,779)	—	(13,062)	(887)	(13,949)
- 可供出售投資	—	—	—	(2,332)	—	—	—	(2,332)	(740)	(3,072)
- 現金流對沖	—	—	—	—	(24)	—	—	(24)	—	(24)
- 重新計量界定福利資產 / 負債	—	—	82	—	—	—	—	82	19	101
- 應佔聯營及合資公司其他全面收益	—	—	(9)	—	—	—	—	(9)	—	(9)
- 匯兌差額	—	—	—	—	—	(10,779)	—	(10,779)	(166)	(10,945)
本年度全面收益總額	—	—	13,595	(2,332)	(24)	(10,779)	—	460	687	1,147
根據僱員薪酬及股份計劃發行之股份	736	—	(589)	—	—	—	—	147	—	147
發行代息股份及因而產生之金額	—	—	3,162	—	—	—	—	3,162	—	3,162
已發行之資本證券	—	3,580	—	—	—	—	—	3,580	—	3,580
向股東派發之股息	—	—	(10,660)	—	—	—	—	(10,660)	(697)	(11,357)
以股份為基礎的支出安排成本	—	—	757	—	—	—	—	757	—	757
其他變動	—	—	567	—	—	—	—	567	(463)	104
於2015年12月31日	22,263	15,112	143,976	(189)	34	(20,044)	27,308	188,460	9,058	197,518

¹ 於2016年，滙豐控股發行20億美元之永久後償或有可轉換資本證券，產生了600萬美元外部發行成本及400萬美元稅項。於2015年，滙豐控股發行24.5億美元及10億歐元之永久後償或有可轉換資本證券，產生了1,200萬美元外部發行成本、2,500萬美元集團內部發行成本及1,900萬美元稅項。於2014年，滙豐控股發行22.5億美元、15億美元及15億歐元之永久後償或有可轉換資本證券，產生了1,300萬美元外部發行成本及3,300萬美元集團內部發行成本。根據 IFRS，該等發行成本及稅務利益分類為股東權益。

1 編製基準及重大會計政策

適用於滙豐綜合財務報表及滙豐控股獨立財務報表的編製基準及重大會計政策概要，詳見《2016年報及賬目》財務報表附註1或相關附註。

(a) 遵守《國際財務報告準則》

滙豐的綜合財務報表及滙豐控股的獨立財務報表均根據 IASB 頒布並由歐洲聯盟（「歐盟」）正式通過之 IFRS（包括國際財務報告準則詮釋委員會頒布的詮釋）編製。於2016年12月31日，並無任何於截至2016年12月31日止年度內生效而未經歐盟正式通過之準則對上述綜合及獨立財務報表產生影響，而基於滙豐應用 IFRS 的方式，由 IASB 頒布之 IFRS 與經歐盟正式通過之 IFRS 並無差異。

於截至2016年12月31日止年度採納之準則

於截至2016年12月31日止年度內，滙豐並無採用任何新準則。

滙豐控股的獨立財務報表採納 IFRS 9「金融工具」有關指定以公允值列賬之金融負債損益的呈列規定。因此，該等負債的信貸風險變動之影響於其他全面收益項下呈列，而餘下影響則於損益賬內呈列。根據 IFRS 9的過渡規定，比較資料並無重列。採納該準則令除稅前利潤增加8.96億美元，但對其他全面收益有相反影響，而資產淨值則不受影響。

2016年內，滙豐採納多項準則之詮釋及修訂，該等詮釋及修訂對滙豐的綜合財務報表及滙豐控股的獨立財務報表並無重大影響。

(b) IFRS 與《香港財務報告準則》之差異

就適用於滙豐之準則而言，IFRS 與《香港財務報告準則》之間並無重大差異。因此，即使根據《香港財務報告準則》編製財務報表，亦不會有任何重大差異。財務報表附註連同董事會報告，已涵蓋 IFRS 及香港相關申報規定所要求披露的全部資料。

(c) 持續經營

財務報表乃按持續經營基準編製，是因為各董事信納集團及母公司擁有足夠資源於可見將來持續經營業務。於作出此評估時，各董事已考慮有關目前及日後情況的廣泛資料，包括對日後盈利能力、現金流及資本來源的預測。

2 稅項

稅項支出

	2016年 百萬美元	2015年 百萬美元	2014年 百萬美元
本期稅項 ¹	3,669	3,797	3,950
– 本年度稅項	3,525	3,882	4,477
– 就過往年度調整	144	(85)	(527)
遞延稅項	(3)	(26)	25
– 暫時差異的產生及撥回	(111)	(153)	(477)
– 稅率變動之影響	(4)	110	83
– 就過往年度調整	112	17	419
截至12月31日止年度	3,666	3,771	3,975

¹ 本期稅項包括香港利得稅11.18億美元（2015年：12.94億美元；2014年：11.35億美元）。各附屬公司在香港之應課稅利潤的通用香港稅率為16.5%（2015年：16.5%；2014年：16.5%）。

稅項對賬

倘全部利潤均按英國公司稅率繳稅，所產生的稅項支出與收益表列示之稅項支出並不相同，其差異如下：

	2016年		2015年		2014年	
	百萬美元	%	百萬美元	%	百萬美元	%
除稅前利潤	7,112		18,867		18,680	
稅項支出						
按英國公司稅率20%（2015年：20.25%；2014年：21.5%）繳付之稅項	1,422	20.0	3,821	20.25	4,016	21.50
海外利潤於海外按不同稅率繳稅之影響	43	0.6	71	0.4	33	0.2
於2016年而未於2015年增加稅項支出的項目：						
– 不可扣減之商譽撇減	648	9.1	—	—	—	—
– 因出售巴西業務而承擔之不可扣減虧損及稅項	464	6.5	—	—	—	—
– 未確認之英國稅項虧損	305	4.3	—	—	—	—
– 就前期負債所作調整	256	3.6	(68)	(0.4)	(108)	(0.6)
– 英國銀行業務附加費	199	2.8	—	—	—	—
– 未確認之非英國稅項虧損	147	2.1	—	—	—	—
於2016年增加稅項支出的其他項目：						
– 地方稅項及海外預扣稅	434	6.1	416	2.2	434	2.3
– 其他永久不可扣稅項目	438	6.2	421	2.2	476	2.5
– 銀行徵費	170	2.4	286	1.5	229	1.2
– 不可扣減之英國客戶賠償	162	2.3	87	0.5	—	—
– 其他項目	—	—	(116)	(0.6)	(22)	(0.1)
– 不可扣減之監管事宜和解開支	20	0.3	184	1.0	264	1.4
於2016年減少稅項支出的項目：						
– 非課稅收益及增益	(577)	(8.1)	(501)	(2.7)	(668)	(3.5)
– 聯營及合資公司利潤之影響	(461)	(6.5)	(508)	(2.7)	(547)	(2.9)
– 稅率變動	(4)	(0.1)	110	0.6	22	0.1
非課稅收益及增益 — 興業銀行	—	—	(227)	(1.2)	—	—
先前未確認之美國遞延稅項暫時差異	—	—	(184)	(1.0)	(154)	(0.8)
先前未確認之其他遞延稅項暫時差異	—	—	(21)	(0.1)	—	—
截至12月31日止年度	3,666	51.6	3,771	20.0	3,975	21.3

集團的利潤按不同稅率繳稅，適用的稅率取決於產生利潤的國家 / 地區。主要適用稅率包括香港 (16.5%)、美國 (35%) 及英國 (20%) 的稅率。倘集團的利潤按產生利潤的國家 / 地區的法定稅率繳稅，則本年度稅率將為20.6% (2015年：20.65%)。本年度的實質稅率為51.6% (2015年：20%)，大幅高於2015年的水平，乃由於下列各項因素所致：不可扣減之商譽撇減與出售巴西業務虧損、未確認之稅項虧損、就前期所作調整，以及由2016年1月1日起適用的8%英國銀行業務附加費。

稅務的會計處理方法涉及若干估算，乃因稅法不明確及其應用需要一定程度的判斷，而有關當局可能對此存有爭議。負債是對可能得出的結果作出最佳估算並根據此等估算予以確認，過程中會適當計及外部意見。我們預期不會產生超過準備金額的重大負債。滙豐僅於有可能收回稅項資產時確認本期及遞延稅項資產。

遞延稅項資產及負債之變動

	註釋	貸款減值 準備 百萬美元	未動用之 稅項虧損及 稅項減免額 百萬美元	衍生工具、 FVOD ¹ 及其他投資 百萬美元	保險業務 百萬美元	支出準備 百萬美元	其他 百萬美元	總計 百萬美元
資產		1,351	1,388	1,400	—	1,271	1,050	6,460
負債		—	—	(230)	(1,056)	—	(883)	(2,169)
於2016年1月1日		1,351	1,388	1,170	(1,056)	1,271	167	4,291
收益表	3	(279)	876	18	(123)	(370)	(314)	(192)
其他全面收益		—	—	28	—	—	259	287
股東權益		—	—	—	—	—	20	20
匯兌及其他調整		(122)	(52)	(49)	9	(8)	356	134
於2016年12月31日		950	2,212	1,167	(1,170)	893	488	4,540
資產	2	950	2,212	1,441	—	893	1,857	7,353
負債	2	—	—	(274)	(1,170)	—	(1,369)	(2,813)
資產		2,264	1,332	1,764	—	1,244	836	7,440
負債		—	—	(233)	(861)	—	(759)	(1,853)
於2015年1月1日		2,264	1,332	1,531	(861)	1,244	77	5,587
收益表		45	379	(557)	(143)	418	(116)	26
其他全面收益		—	—	22	—	156	321	499
重新分類為「持作出售用途資產」		(673)	(186)	76	87	(386)	(136)	(1,218)
股東權益		—	—	—	—	—	4	4
匯兌及其他調整		(285)	(137)	98	(139)	(161)	17	(607)
於2015年12月31日		1,351	1,388	1,170	(1,056)	1,271	167	4,291
資產	2	1,351	1,388	1,400	—	1,271	1,050	6,460
負債	2	—	—	(230)	(1,056)	—	(883)	(2,169)

1 本身債務之公允值。

2 將國家/地區項內的款額互相對銷後，賬目披露的款額如下：遞延稅項資產61.63億美元（2015年：60.51億美元）；及遞延稅項負債16.23億美元（2015年：17.6億美元）。

3 不包括與巴西遞延稅項款額有關的稅項減免額1.95億美元，該項目在出售前列於持作出售用途資產項內。

在判斷遞延稅項資產的確認數額時，管理層已嚴格評估所有可得資料，包括未來業務利潤的預測及符合預期的往績紀錄。

遞延稅項資產淨值45億美元（2015年：43億美元）包括美國業務的遞延稅項資產48億美元（2015年：45億美元），其中20億美元遞延稅項資產與計稅期限為16至20年的美國稅項虧損有關。管理層預期，絕大部分美國遞延稅項資產將於六至七年內收回，而且大部分會於首五年收回。由管理層批准的最近期財務預測為期五年，而且相關預測已假設業績表現在第五年後保持平穩，從而推斷出五年後的情況。有關預測亦計及2017年的額外稅項虧損，這些虧損的計稅期限將於2037年屆滿，並預期於2023年前動用。

美國業務於本期錄得的虧損，主要源於 Household International 的集體訴訟和解開支。若不計及 Household International 的集體訴訟和解開支，美國業務於本年度應可錄得利潤。此外，美國業務於2014及2015年亦錄得利潤。管理層認為本年度的虧損不會對日後收回遞延稅項資產構成重大不利影響。

美國遞延稅項資產已採用現行聯邦稅率35%計算。日後美國聯邦稅率若由35%下調，可能導致美國遞延稅項資產價值下降及在任何稅率變更頒布的期間產生一項稅項支出。此稅項支出最終應可被日後減省美國稅項支出的利好影響抵銷。

未確認遞延稅項

沒有在資產負債表確認遞延稅項資產的暫時差異、未動用稅項虧損及稅項減免額總計為182億美元（2015年：155億美元）。該等金額包括集團美國業務在若干州份的未動用稅項虧損額123億美元（2015年：113億美元）。在未確認的總額中有49億美元（2015年：31億美元）並無計稅期限，有10億美元（2015年：9億美元）預期將於10年內到期，而餘下金額預期將於10年後到期。

若集團能夠就於附屬公司及分行的投資控制匯出或以其他方式變現的時間，以及於可見未來匯出或變現的機會不大，集團將不會就此等投資確認遞延稅項。有關於附屬公司及分行的投資所產生的未確認遞延稅項負債，其暫時差異總額為106億美元（2015年：91億美元），而相應的未確認遞延稅項負債為7億美元（2015年：6億美元）。

3 股息

派付予母公司股東的股息

	2016年			2015年			2014年		
	每股 美元	總計 百萬美元	以股代息 百萬美元	每股 美元	總計 百萬美元	以股代息 百萬美元	每股 美元	總計 百萬美元	以股代息 百萬美元
就普通股派付之股息									
上年度：									
– 第四次股息	0.21	4,137	408	0.20	3,845	2,011	0.19	3,582	1,827
本年度：									
– 第一次股息	0.10	1,981	703	0.10	1,951	231	0.10	1,906	284
– 第二次股息	0.10	1,991	994	0.10	1,956	160	0.10	1,914	372
– 第三次股息	0.10	1,990	935	0.10	1,958	760	0.10	1,918	226
總計	0.51	10,099	3,040	0.50	9,710	3,162	0.49	9,320	2,709
分類為股東權益之優先股的股息總額（按季度支付）	62.00	90		62.00	90		62.00	90	

2017年1月17日，滙豐就22億美元的後償資本證券派付一次票息每份證券0.508美元，分派金額達4,500萬美元。2017年1月17日，滙豐就15億美元的後償或有可轉換證券派付一次票息每份證券28.125美元，分派金額達4,200萬美元。滙豐並無就此等票息派付於2016年12月31日之資產負債表內記錄負債。

2016年12月31日的可供分派儲備為420億美元。

普通股2016年第四次股息

於本年度結束後，董事會已就截至2016年12月31日止財政年度宣派第四次股息每股普通股0.21美元，分派金額約達41.72億美元。第四次股息將於2017年4月6日派付予2017年2月24日名列英國主要股東名冊、香港海外股東分冊或百慕達海外股東分冊之股東。由於是項股息乃於結算日後宣派，因此滙豐並無就2016年第四次股息於財務報表內記錄負債。

是項股息將以美元、英鎊或港元，或該三種貨幣之組合（按位於倫敦之英國滙豐銀行有限公司於2017年3月27日上午11時正或前後所報遠期匯率換算）派發，並附有以股代息選擇。上述各項安排之詳情將於2017年3月8日或前後寄發予各股東，而股東須於2017年3月23日前交回所作選擇。

透過法國 Euroclear（Euronext 巴黎之結算及中央存託系統）持有之普通股的股息，將於2017年4月6日派發予於2017年2月24日登記在冊的持有人。是項股息將由法國 Euroclear 以歐元（按法國滙豐於2017年3月27日所報遠期匯率換算）或以代息股份形式派發。上述各項安排之詳情將於2017年2月24日、2017年3月3日及2017年3月27日經 Euronext 巴黎公布。

美國預託股份（「ADS」）（每一股代表五股普通股）之股息，將於2017年4月6日派發予於2017年2月24日登記在冊的持有人。每股美國預託股份的股息為1.05美元，將由存管處以美元或新發行的美國預託股份代替股息派發。持有人須於2017年3月17日或之前將所作選擇送抵存管處。

若持有人已參與由存管處營運之股息再投資計劃，則可選擇將現金股息投資於額外的美國預託股份。

普通股將於2017年2月23日在倫敦、香港、巴黎及百慕達除息報價。美國預託股份將於2017年2月22日在紐約除息報價。

任何人士若已購入登記於英國主要股東名冊、香港海外股東分冊或百慕達海外股東分冊之普通股，但尚未於英國主要股份登記處、香港或百慕達股份登記分處辦理股份過戶手續，應於當地時間2017年2月24日下午4時正前辦妥，方可收取股息。

於2017年2月24日，任何人士不得在英國主要股東名冊、香港海外股東分冊或百慕達海外股東分冊辦理普通股的登記或註銷手續。如欲辦理普通股在股東名冊或分冊的登記或註銷手續，須於當地時間2017年2月23日下午4時正前辦理。

美國預託股份之過戶手續，必須於2017年2月24日上午11時正前送交存管處辦理，方可收取股息。

4 每股盈利

母公司普通股股東應佔利潤

	2016年 百萬美元	2015年 百萬美元
母公司股東應佔利潤	2,479	13,522
分類為股東權益之優先股之應付股息	(90)	(90)
分類為股東權益之資本證券之應付票息	(1,090)	(860)
截至12月31日止年度	1,299	12,572

每股基本及攤薄後盈利

	註釋	2016年			2015年		
		利潤 百萬美元	股份數目 (百萬股)	每股 美元	利潤 百萬美元	股份數目 (百萬股)	每股 美元
基本	1	1,299	19,753	0.07	12,572	19,380	0.65
具攤薄影響之潛在普通股之影響			92			137	
攤薄後	1	1,299	19,845	0.07	12,572	19,517	0.64

1 已發行(基本)或假設已攤薄(攤薄後)之普通股加權平均股數。

具攤薄影響之潛在普通股加權平均股數不包括1,000萬份不具攤薄影響的僱員認股權(2015年: 700萬份)。

5 貸款減值及其他信貸風險準備

	2016年 百萬美元	2015年 百萬美元
已扣除準備撥回額之新撥準備	3,977	4,400
收回先前撥賬額	(627)	(808)
貸款減值準備:	3,350	3,592
- 個別評估準備	1,831	1,505
- 綜合評估準備	1,519	2,087
可供出售債務證券減值撥回	(63)	(17)
其他信貸風險準備	113	146
截至12月31日止年度	3,400	3,721
客戶貸款減值準備佔客戶貸款總額平均值之百分比	0.39%	0.39%

6 按類分析

集團行政總裁在集團管理委員會支持下，就識別集團的可呈報類別而言被視作主要經營決策者。

他們根據多項基準檢討營業活動，包括按環球業務以及按地區進行分析。雖然我們於2015年以地區為可呈報類別，但隨著時間推移，向集團管理委員會及主要經營決策者提供的內部管理匯報重點已轉移至環球業務。內部匯報轉變於2016年進一步擴大至包括有關環球業務資本的運用與回報之財務資料及衡量標準，以幫助集團管理委員會評估業務表現及分配資本來源。因此，環球業務現為管理層分配資源及評估表現的最主要考慮因素，並被視作集團的可呈報類別。

此外，我們向集團管理委員會及主要經營決策者作出內部匯報的安排已重新調整如下：

- 設立企業中心：合併若干職能以設立企業中心。該等職能包括資產負債管理、既有業務和於聯營及合資公司之權益。企業中心亦包括融資業務業績、總部支援成本及有關收回額以及英國銀行徵費（先前於「其他」項內呈報）。
- 重新分配總部成本：我們已檢討過往列入「其他」項內的總部成本，並將其重新分配至環球業務（如適用）。餘下成本則列入「企業中心」項內。
- 客戶重新整合：我們進行了多次內部檢討，務求由集團內部最能切合客戶需求的環球業務負責提供相關的服務，因而於年內將工商金融業務的一個客戶組合轉撥至環球銀行及資本市場業務。

比較數據已相應重列。

此外，歐洲和中東及北非的地區比較數據已重列，以反映於英國滙豐銀行有限公司與中東滙豐銀行有限公司於2016年簽訂有關 HSBC Bank A.S. (Turkey) 的管理服務協議後，由中東及北非地區進行的管理監察。

按環球業務分析經調整業績

滙豐除稅前利潤 / (虧損) 及資產負債表數據

	註釋	2016年					
		零售銀行及 財富管理 百萬美元	工商金融 百萬美元	環球銀行及 資本市場 百萬美元	環球私人 銀行 百萬美元	企業中心 百萬美元	總計 百萬美元
除稅前利潤							
淨利息收益		13,198	8,689	4,923	809	1,243	28,862
費用收益 / (支出) 淨額		4,839	3,627	3,392	749	(63)	12,544
交易收益淨額	1	435	447	6,327	183	2,542	9,934
其他收益 / (支出)	2	453	124	277	16	(2,057)	(1,187)
未扣除貸款減值及其他信貸風險準備之營業收益淨額	3	18,925	12,887	14,919	1,757	1,665	50,153
- 外來		16,319	12,953	17,798	1,498	1,585	50,153
- 項目之間		2,606	(66)	(2,879)	259	80	—
貸款減值準備 (提撥) / 收回及其他信貸風險準備		(1,171)	(1,000)	(457)	1	(25)	(2,652)
營業收益淨額		17,754	11,887	14,462	1,758	1,640	47,501
營業支出總額		(12,441)	(5,835)	(8,865)	(1,469)	(1,946)	(30,556)
營業利潤 / (虧損)		5,313	6,052	5,597	289	(306)	16,945
應佔聯營及合資公司利潤		20	—	—	—	2,335	2,355
經調整除稅前利潤		5,333	6,052	5,597	289	2,029	19,300
		%	%	%	%	%	%
應佔滙豐經調整除稅前利潤		27.6	31.4	29.0	1.5	10.5	100.0
經調整成本效益比率		65.7	45.3	59.4	83.6	116.9	60.9
經調整資產負債表數據		百萬美元	百萬美元	百萬美元	百萬美元	百萬美元	百萬美元
客戶貸款 (淨額)		306,056	281,930	225,855	35,456	12,207	861,504
於聯營及合資公司之權益		395	—	—	—	19,634	20,029
外部資產總值		413,287	306,256	925,187	41,459	688,797	2,374,986
客戶賬項		590,502	341,729	256,095	69,850	14,210	1,272,386
經調整風險加權資產 (未經審核)	4	111,899	274,893	299,629	15,213	150,327	851,961

補充資料

滙豐除稅前利潤 / (虧損) 及資產負債表數據 (續)

	2015年 ⁵						
	零售銀行及 財富管理 百萬美元	工商金融 百萬美元	環球銀行及 資本市場 百萬美元	環球 私人銀行 百萬美元	企業中心 百萬美元	總計 百萬美元	
除稅前利潤							
淨利息收益	12,579	8,461	4,514	824	2,241	28,619	
費用收益 / (支出) 淨額	5,545	3,739	3,500	933	(119)	13,598	
交易收益淨額	1	443	462	204	655	7,939	
其他收益	2	675	91	4	116	1,263	
未扣除貸款減值及其他信貸風險準備之營業收益淨額	3	19,242	12,753	14,566	1,965	2,893	51,419
– 外來		16,763	12,863	17,055	1,690	3,048	51,419
– 項目之間		2,479	(110)	(2,489)	275	(155)	—
貸款減值及其他信貸風險準備		(1,060)	(1,434)	(74)	(11)	(25)	(2,604)
營業收益淨額		18,182	11,319	14,492	1,954	2,868	48,815
營業支出總額		(12,514)	(5,896)	(8,958)	(1,567)	(2,795)	(31,730)
營業利潤		5,668	5,423	5,534	387	73	17,085
應佔聯營及合資公司利潤		22	—	—	—	2,421	2,443
經調整除稅前利潤		5,690	5,423	5,534	387	2,494	19,528
		%	%	%	%	%	%
應佔滙豐經調整除稅前利潤		29.1	27.8	28.3	2.0	12.8	100.0
經調整成本效益比率		65.0	46.2	61.5	79.7	96.6	61.7
經調整資產負債表數據		百萬美元	百萬美元	百萬美元	百萬美元	百萬美元	百萬美元
客戶貸款 (淨額)		296,607	269,758	231,215	41,161	23,451	862,192
於聯營及合資公司之權益		393	—	—	—	18,080	18,473
外部資產總值		399,866	296,380	842,437	49,241	625,813	2,213,737
客戶賬項		548,835	327,285	240,971	78,318	13,337	1,208,746
經調整風險加權資產 (未經審核)	4	113,268	270,915	308,189	17,121	305,691	1,015,184

- 淨利息收益包括交易用途資產之內部資金成本，相關收入則列作交易收益淨額。在滙豐環球業務業績中，交易用途資產之資金成本總額乃作為利息支出計入企業中心的交易收益淨額中。在法定賬項中，內部利息收益及支出已予撇銷。
- 就本項目而言，其他收益在適用情況下包括指定以公允價值列賬之其他金融工具淨收益 / 支出、金融投資減除虧損後增益、股息收益、保費收益淨額以及其他營業收益減已支付保險賠償和利益及投保人負債變動之淨額。
- 未扣除貸款減值及其他信貸風險準備之營業收益淨額，亦稱收入。
- 經調整風險加權資產乃按列賬基準風險加權資產計算，並就貨幣換算差額及重大項目之影響作出調整。
- 已因《2016年報及賬目》第44頁所述的可呈報類別改變而重列。

7 列賬基準與經調整項目之對賬

	註釋	2016年 百萬美元	2015年 百萬美元
收入¹			
列賬基準		47,966	59,800
貨幣換算			(3,001)
重大項目		2,187	(5,380)
- 衍生工具合約之借記估值調整		(26)	(230)
- 不合資格對沖之公允價值變動	2	687	327
- 出售 Visa – Europe 會籍權益所得利潤		(584)	—
- 出售 Visa – US 會籍權益所得利潤		(116)	—
- 出售興業銀行部分股權所得利潤		—	(1,372)
- 本身信貸息差	3	1,792	(1,002)
- 出售組合		163	214
- 因應英國《消費者信貸法》持續合規檢討而產生的(撥回)/準備		(2)	10
- 已出售巴西業務的虧損及交易業績		273	(3,327)
經調整		50,153	51,419
貸款減值及其他信貸風險準備			
列賬基準		(3,400)	(3,721)
貨幣換算			184
重大項目		748	933
- 已出售巴西業務的交易業績		748	933
經調整		(2,652)	(2,604)
營業支出			
列賬基準		(39,808)	(39,768)
貨幣換算			2,091
重大項目		9,252	5,947
- 與出售組合相關的支出		28	—
- 達標支出		3,118	908
- 在英國設立分隔運作銀行的成本		223	89
- 環球私人銀行業務 – 歐洲商譽減損		3,240	—
- 環球私人銀行業務就監管事宜提撥的準備		344	172
- 重組架構及其他相關成本		—	117
- 與法律事宜相關的和解開支及準備		681	1,649
- 英國客戶賠償計劃		559	541
- 已出售巴西業務的交易業績		1,059	2,471
經調整		(30,556)	(31,730)
應佔聯營及合資公司利潤			
列賬基準		2,354	2,556
貨幣換算			(114)
重大項目		1	1
- 已出售巴西業務的交易業績		1	1
經調整		2,355	2,443
除稅前利潤			
列賬基準		7,112	18,867
貨幣換算			(840)
重大項目		12,188	1,501
- 收入		2,187	(5,380)
- 貸款減值及其他信貸風險準備		748	933
- 營業支出		9,252	5,947
- 應佔聯營及合資公司利潤		1	1
經調整		19,300	19,528

1 未扣除貸款減值及其他信貸風險準備之營業收益淨額(亦稱收入)。

2 不包括於同年收益表中列有重大對銷數額的項目。

3 「本身信貸息差」包括長期債務因信貸息差而產生之公允價值變動，而有關變動的淨額於債務到期時將為零。此數值不包括交易用途負債或衍生工具負債因本身信貸風險引致之公允價值變動。

8 或有負債、合約承諾及擔保

	2016年 百萬美元	2015年 百萬美元
擔保及其他或有負債：		
- 金融擔保及類似合約	37,072	46,116
- 其他擔保	44,394	39,739
- 其他或有負債	553	490
於12月31日	82,019	86,345
承諾：		
- 押匯信用證及短期貿易交易	9,190	10,168
- 遠期資產購置及遠期存款	5,386	981
- 備用信貸、信貸額及其他貸款承諾	641,267	655,281
於12月31日	655,843	666,430

上表列示名義本金額，乃指約定金額如被悉數取用而客戶又拖欠還款時涉及之最大風險額。由於預期大部分擔保及承諾所涉金額直至期滿時均不會被取用，故此名義本金總額並不是日後流動資金需求之參考。

擔保中約半數的合約期不足一年，而合約期超過一年的擔保須由滙豐每年進行信貸審核。

因集團旗下公司牽涉法律訴訟、監管及其他事宜而產生的或有負債於《2016年報及賬目》附註27及35披露。

金融服務賠償計劃

繼多家接受存款機構倒閉後，金融服務賠償計劃已向消費者作出賠償。向消費者支付的賠償目前由英國財政部借出的貸款撥付，於2016年12月31日，英國財政部借出的貸款約為157億英鎊（193億美元）。金融服務賠償計劃向英國財政部借款中的部分未償還款項可能須由集團負責支付。金融服務賠償計劃因金融機構倒閉而最終向業界徵收的徵費，目前無法作出準確估計，因為徵費視乎多項不確定因素而定，包括金融服務賠償計劃可能收回的資產和受保障存款水平及金融服務賠償計劃當時成員數目的變化。

聯營公司

於2016年12月31日，滙豐應佔聯營公司之或有負債為353億美元（2015年：392億美元）。年內並無滙豐須承擔個別責任的事項。

9 法律訴訟及監管事宜

滙豐在多個司法管轄區內，因日常業務運作而牽涉法律訴訟及監管事宜。除下文所述者外，滙豐認為此等事宜無一屬重大者。確認準備的方法乃根據附註1所載的會計政策釐定。雖然法律訴訟及監管事宜的結果存有內在的不明朗因素，但管理層相信，根據所得資料，於2016年12月31日已就有關事宜提撥適當準備（請參閱《2016年報及賬目》附註27）。倘個別準備屬重大，即會註明已提撥準備的事實及其金額，除非此舉會造成嚴重損害，則作別論。確認任何準備並不代表承認錯誤或承擔法律責任。若要估計作為或有負債類別之法律訴訟及監管事宜潛在責任所涉總額，並不切實可行。

證券訴訟

Household International, Inc.（「Household International」）及若干前任高級職員於2002年8月在美國伊利諾伊州北區聯邦地區法院（「伊利諾伊地區法院」）提出的一宗證券集體訴訟（Jaffe 訴 Household International, Inc.及其他被告人）中被列為被告人。此項申訴乃根據《美國證券交易所法》提出申索，指稱被告人在知情或罔顧後果下，就 Household International 消費貸款業務之重要事實，以及2002年8月重列先前匯報的綜合財務報表所確證的若干會計實務，作出虛假及誤導性陳述，有關 Household International 消費貸款業務的部分陳述最終發展成集團於2002年與46個州及哥倫比亞特區達成之和解。一群申訴委託人獲確認為所有於1999年7月至2002年10月期間購入及出售 Household International 普通股的人士的代表。2009年4月，陪審團審訊裁定原告人部分勝訴，而伊利諾伊地區法院於2013年10月也作出了不利被告人的部分最終判決，涉及金額約25億美元（包括判決前利息）。被告人就此部分最終判決提出上訴。2015年5月，美國聯邦上訴法院第七巡迴審判庭推翻了伊利諾伊地區法院的部分最終判決，並發回案件以就損失的因果關係進行重新審理。

2016年6月，滙豐同意支付16億美元以就所有申索達成和解。2016年11月，法院最終批准和解，並且頒布一項最終法令，下令無條件撤銷該案件。

馬多夫證券

2008年12月，Bernard L. Madoff（「馬多夫」）被捕，他隨後認罪，承認進行龐氏騙局。馬多夫的公司 Bernard L. Madoff Investment Securities LLC（「馬多夫證券」）正由一名受託人（「受託人」）在美國進行清盤。

滙豐旗下多家非美國公司為若干在美國境外註冊成立的基金提供託管、管理及同類服務，而該等基金的資產均交由馬多夫證券進行投資。根據馬多夫證券提供的資料，於2008年11月30日，該等基金的總值聲稱為84億美元，包括馬多夫虛報的利潤。

根據滙豐所得資料，在滙豐為該等基金提供服務期間，由該等基金實際轉移至馬多夫證券的資金減去實際從馬多夫證券提取的資金，估計合共約為40億美元。滙豐旗下多家公司於馬多夫證券詐騙案衍生的訴訟中被列為被告人。

於美國 / 英國提出的訴訟：受託人於美國破產法院及英國高等法院對滙豐旗下若干公司提出訴訟，尋求追回由馬多夫證券轉移至滙豐的款項，有關數額尚未被提出或釐定。滙豐及其他與訟方已呈請駁回受託人於美國提出的訴訟。美國破產法院於2016年11月就受託人的若干申索接納滙豐的駁回呈請，惟原告人仍可就相關判決提出上訴。

至於在英國提出的訴訟，受託人必須向滙豐送達傳票的期限已獲准延長，以英國為據點的被告人期限為2017年9月，其餘所有被告人的期限則為2017年11月。

作為受託人於美國所提訴訟之一的共同被告人，Alpha Prime Fund Ltd（「Alpha Prime」）及 Senator Fund SPC（「Senator」）對滙豐旗下被列為被告人的若干公司提出交叉申索。2016年12月，美國破產法院接納滙豐提出的駁回交叉申索呈請，而 Alpha Prime 及 Senator 未能提出上訴，使法院的裁決成為最終判決。

Fairfield Sentry Limited、Fairfield Sigma Limited 及 Fairfield Lambda Limited（統稱「Fairfield」，自2009年7月起清盤）在美國及英屬處女群島提出訴訟，控告多名基金股東，包括為客戶擔任代名人的滙豐旗下公司，尋求歸還贖回款項。2016年10月，Fairfield 的清盤人（「Fairfield 清盤人」）提出呈請，尋求批准修訂其向美國破產法院提出的申訴。法院現正聽取被告人簡介其對清盤人所提呈請的反對意見，以及被告人本身提出的駁回呈請。2017年1月，被告人提出綜合駁回呈請，並反對 Fairfield 清盤人尋求批准修訂的呈請。

2014年12月，另有三宗訴訟於美國提出。一群聲稱為馬多夫證券的直接投資者於美國紐約南區聯邦地區法院（「紐約地區法院」）根據普通法向滙豐旗下多家公司提出申索。2016年9月，紐約地區法院接納滙豐提出的駁回訴訟呈請，而原告人未能提出上訴，使法院的裁決成為最終判決。Hermes International Fund Limited（「Hermes」）的兩名投資者亦於紐約地區法院根據普通法向滙豐旗下多家公司提出申索。滙豐提出的駁回訴訟呈請尚待審理。此外，SPV Optimal SUS Ltd（「SPV OSUS」，馬多夫所投資公司 Optimal Strategic US Equity Ltd（「Optimal」）的聲稱受讓人）在紐約州法院對滙豐旗下多家公司及其他被告人提出訴訟，就多項指稱理據（包括違反受信責任及違反信託）尋求損害賠償。Optimal 現正就轉交其申索予 SPV OSUS 處理的有效性提出訴訟，故前述申索正暫緩處理，等待法院可能就案件頒布的決定性裁決。

於英屬處女群島提出的訴訟：自2009年10月起，Fairfield 清盤人提出多宗訴訟，控告多名基金股東，包括為客戶擔任代名人的滙豐旗下公司，尋求追討贖回款項。雖然滙豐以外若干被列為被告人的公司提出呈請，質疑 Fairfield 清盤人在美國尋求申索的權力，但該呈請於2016年3月遭英屬處女群島法院駁回，該等被告人已就此提出上訴。2016年8月，Fairfield 清盤人自願終止訴訟，不再控告被列為被告人的滙豐旗下公司。

於百慕達提出的訴訟：2009年1月，Kingate Global Fund Limited 及 Kingate Euro Fund Limited（統稱「Kingate」）對百慕達滙豐銀行有限公司（「HBBM」）提出一宗訴訟，追討在 Kingate 戶口內所持資金、費用及股息。此訴訟仍有待審理，但於受託人在美國控告 Kingate 及 HBBM 的訴訟得到解決前，預期不會有任何進展。

Thema Fund Limited（「Thema」）及 Hermes 於2009年各自提出三個系列的訴訟。第一個系列的訴訟尋求追回在 HSBC Institutional Trust Services (Bermuda) Limited 持有之凍結戶口內的資金。第二個系列的訴訟指稱 HSBC Institutional Trust Services (Bermuda) Limited 須就過失、追回費用及違約損害賠償的申索承擔責任。第三個系列的訴訟尋求 HBBM 及 HSBC Securities Services (Bermuda) Limited 退回費用。有關各方同意暫停進行全部三個系列的訴訟。

於開曼群島提出的訴訟：2013年2月，Primeo Fund Limited（「Primeo」，自2009年4月起清盤）對 HSBC Securities Services Luxembourg（「HSSL」）及 The Bank of Bermuda (Cayman) 提出訴訟，指稱被告人違約及違反受信責任，並申索損害賠償及公平的補償。審訊已於2016年11月展開，預期會持續至2017年2月底。

於盧森堡提出的訴訟：2009年4月，Herald Fund SPC（「Herald」，自2013年7月起清盤）於盧森堡地方法院對 HSSL 提出訴訟，尋求歸還 Herald 聲稱因馬多夫證券詐騙案而損失的現金及證券或損害賠償金。盧森堡地方法院駁回 Herald 要求歸還證券的申索，但保留 Herald 要求歸還現金及收取損害賠償金的申索。Herald 已就此判決向上訴法院提出上訴。

2010年3月，Herald (Lux) SICAV（「Herald (Lux)」，自2009年4月起清盤）於盧森堡地方法院對 HSSL 提出訴訟，尋求歸還證券或等額現金或損害賠償金。同時 Herald (Lux) 亦要求歸還已向 HSSL 支付的費用。

Alpha Prime 及 Senator 分別於2009年10月和2014年12月各自於盧森堡地方法院對 HSSL 提出訴訟，尋求歸還證券或等額現金或損害賠償金。由 Senator 提出的訴訟已應 Senator 的要求暫緩處理。2015年4月，Senator 於盧森堡地方法院提出訴訟，向英國滙豐銀行有限公司盧森堡分行提出相同申索。

在 Primeo Select Fund、Herald、Herald (Lux) 以及 Hermes 的股東提出的多宗訴訟中，HSSL 亦被列為被告人。這些訴訟大部分已被駁回、暫緩處理或延期。

於愛爾蘭提出的訴訟：2013年11月，Defender Limited 對 HSBC Institutional Trust Services (Ireland) Limited（「HTIE」）及其他被告人提出訴訟，指稱被告人違約，並申索損害賠償及要求就資金損失作出彌償。有關審訊尚未排期進行。

2016年5月，於法院就兩項初步事宜進行聆訊後，HTIE 獲法院頒令駁回若干由聲稱為 Thema International Fund plc 的股東提出的兩項餘下申索。

2015年10月，SPV OSUS 指稱 HTIE 及 HSBC Securities Services (Ireland) Limited 違約並申索損害賠償和要求就資金損失作出彌償的訴訟被駁回。SPV OSUS 就該項初審裁決提出的上訴已於2017年1月進行聆訊。

上述與馬多夫相關的多宗法律訴訟可能產生之多種不同結果以至最終財務影響，可能受多項因素左右，包括但不限於訴訟在多個司法管轄區提出。根據現有資料，管理層估計與馬多夫相關的多宗法律訴訟所涉全部申索，可能產生損害賠償總額達8億美元或以上（不包括費用及利息）。基於有關估計涉及不確定因素及限制，最終損害賠償金額可能與此金額大為不同。

美國按揭相關調查

2011年4月，HSBC Bank USA N.A.（「美國滙豐銀行」）與美國貨幣監理署訂立一項同意令（「美國貨幣監理署債務管理同意令」），而美國滙豐融資有限公司（「美國滙豐融資」）及北美滙豐控股有限公司（「北美滙豐」）與聯邦儲備局（「聯儲局」）亦訂立一項類似的同意令（連同美國貨幣監理署債務管理同意令統稱「債務管理同意令」）。

債務管理同意令要求採取指定行動，以處理止贖手法的若干不善之處。債務管理同意令亦要求進行止贖程序獨立檢討，惟檢討已根據2013年2月的債務管理同意令修訂案終止，並由一項和解方案取代。在該和解方案下，滙豐和另外12名參與協議的債務管理人同意向合資格借款人提供現金及其他援助。2015年6月，美國貨幣監理署頒布一項經修訂美國貨幣監理署債務管理同意令，指明美國滙豐銀行並未遵循美國貨幣監理署債務管理同意令的所有規定，並指出美國滙豐銀行如未能遵循美國貨幣監理署債務管理同意令的所有規定，或有可能面對多種監管後果，包括判處民事罰款。2017年1月，在裁定美國滙豐銀行已遵循美國貨幣監理署債務管理同意令及2013年2月和2015年6月就該項同意令頒布的修訂案的規定後，美國貨幣監理署終止了該項同意令及相關修訂案。同時，美國貨幣監理署就終止債務管理同意令，裁斷美國滙豐銀行未能及時修正美國貨幣監理署債務管理同意令所識別的缺失，故評估該行須承擔民事罰款。

2016年2月，美國滙豐銀行、美國滙豐融資、HSBC Mortgage Services Inc.及北美滙豐與美國司法部、美國房屋及城市發展部、美國消費者金融保護局、其他聯邦機構（「聯邦政府當局」）和49個州份以及哥倫比亞特區的檢察長（「州政府當局」）訂立協議，以解決牽涉過往辦理及管理住宅按揭貸款手法的民事申索（「全國按揭和解協議」）。此外，2016年2月，聯儲局宣布就其2011年4月的同意令，對美國滙豐融資及北美滙豐判處民事罰款1.31億美元。根據聯儲局民事罰款令的條款，有關罰款的支付方式為向聯邦政府當局支付現金，及根據全國按揭和解協議提供消費者資助。

債務管理同意令及全國按揭和解協議不會完全排除監管、政府或執法機構就止贖及其他按揭債務管理手法（包括但不限於為投資者提供按揭證券化的有關事宜）採取其他執法行動。該等行動可能包括判處民事罰款、刑事罰款或其他制裁。此外，該等手法過往曾引致私人訴訟，並可能衍生其他私人訴訟。

美國按揭證券化活動及訴訟

用作便利 HSBC Securities (USA) Inc.（「HSI」）承銷原始房屋貸款證券化工具的貸款，曾由美國滙豐銀行擔任保薦人或賣方。由2005至2007年期間，美國滙豐銀行曾購買並向 HSI 出售此類貸款約240億美元，該等貸款隨後被證券化並由 HSI 出售予第三方。該等貸款於2016年12月31日的未償還本金結欠約為46億美元。滙豐指出，其按揭證券化活動的規模相對於業內其他銀行較為有限。此外，HSI 曾擔任美國滙豐融資或第三方所發行的證券化工具的承銷商，而美國滙豐銀行亦曾擔任受託人，代表多個按揭證券化信託行事。

按揭止贖及受託人事宜：隨著業內住宅按揭止贖問題持續，美國滙豐銀行以受託人身分代表多個按揭證券化信託接收若干止贖房屋。作為該等物業的名義登記擁有人，美國滙豐銀行被各地方政府及租戶起訴，指稱其違反多項法例，包括有關物業保養維修及租戶權利的法例。儘管滙豐相信且一直堅持此等責任及任何相關法律責任理當由各信託之債務管理人承擔，惟該等事件及同類事件，包括由其他人士以「滙豐作為受託人」的名義辦理的止贖安排，令滙豐持續成為媒體關注焦點，且報導傾向負面。

從2014年6月起，美國滙豐銀行以320多個按揭證券化信託的受託人身分，在紐約州及俄亥俄州的州法院及聯邦法院面對多項訴訟。該等訴訟乃由一群推定投資者代表信託提出，當中包括貝萊德及 PIMCO 基金以及其他人士。申訴指稱有關信託已因抵押品價值下跌而蒙受約380億美元損失。該等訴訟指稱被告人違反美國《信託契約法》、違反受信責任、疏忽、違約及違反普通法下的信託責任，因而尋求申索未指明數額的損害賠償。滙豐呈請駁回其中數宗訴訟，但大部分呈請被拒。

此等事件可能產生的多種不同結果可能受多種因素左右，因此，要估計可能產生的財務影響並不切實可行，但有關財務影響可能甚為重大。

貸款回購事宜：在多宗由按揭證券化信託受託人提出的按揭貸款回購訴訟中，美國滙豐銀行、美國滙豐融資及 Decision One Mortgage Company LLC（「Decision One」，美國滙豐融資的間接附屬公司）被列為被告人。概括而言，該等訴訟尋求滙豐旗下被列為被告人的公司回購有關按揭貸款，或支付補償性損害賠償，金額合計不少於10億美元。2016年8月，滙豐已就解決其中一事與有關方面原則上達成協議，其他事項則有待處理。

此外，HSBC Mortgage Corporation (USA) Inc.及 Decision One 亦在 Residential Funding Company LLC（「RFC」，按揭貸款買方）分別提出的兩宗訴訟中被列為被告人。這些訴訟尋求就約25,000筆按揭貸款索取未指明數額的損害賠償。

此等事件可能產生的多種不同結果可能受多種因素左右，因此，要估計可能產生的財務影響並不切實可行，但有關財務影響可能甚為重大。

《金融行業改革、恢復及執行法》：自2010年以來，滙豐旗下多家公司接獲美國司法部及麻省州檢察長多張傳票及索取資料的要求，尋求就滙豐以發行人、保薦人、承銷商、存戶、受託人、託管商或債務管理人身分參與的若干住宅按揭抵押證券交易提供文件及資料。2014年11月，北美滙豐代表其本身及旗下多家附屬公司，包括但不限於美國滙豐銀行、HSI Asset Securitization Corp.、HSI、HSBC Mortgage Corporation (USA)、美國滙豐融資及 Decision One，接獲科羅拉多州地區檢察官辦公室根據《金融行業改革、恢復及執行法》發出的傳票，內容涉及次優質及非次優質住宅按揭的辦理、融資、購買、證券化及管理。

滙豐正繼續配合美國司法部的調查，而調查已到達或接近尾聲。2016年12月，滙豐與美國司法部進行了初步討論。美國司法部初步認為滙豐須就若干證券化工具承擔《金融行業改革、恢復及執行法》下的法律責任。在2005至2007年間，美國滙豐銀行曾就上述證券化工具擔任保薦人或承銷相關貸款，HSI則曾經擔任承銷商。滙豐不同意美國司法部的初步意見，而美國司法部亦給予滙豐機會回應。我們無法確保此事會如何解決、何時解決、會否在美國司法部正式展開法律程序之前得以解決。此外，解決方案有可能會產生大筆罰款及其他開支。目前為止，最少一家銀行已遭美國司法部起訴，而最少八家其他銀行已呈報根據《金融行業改革、恢復及執行法》就按揭抵押證券相關事宜達成和解。這些與美國司法部達成和解的先例沒有明確說明每筆和解款項的計算方法，而基於當中涉及極不確定的因素，要估計事件可能產生的財務影響，並不切實可行，而有關影響可能甚為重大。

滙豐預期按揭證券化的問題將繼續受到關注，而且可能會因參與美國按揭證券化市場而牽涉其他申索和訴訟，以及受政府或監管機構審查。

反洗錢及制裁相關事宜

2010年10月，美國滙豐銀行與美國貨幣監理署訂立一項同意令，而北美滙豐亦與聯儲局訂立一項同意令（兩項同意令合稱為「該等同意令」）。該等同意令要求滙豐的所有美國業務採取改善措施，制訂有效的合規風險管理計劃，涵蓋與《銀行保密法》及反洗錢合規事宜有關的風險管理。美國滙豐銀行目前尚未履行美國貨幣監理署同意令之規定。我們正採取措施力求達致該等同意令的要求。

2012年12月，滙豐控股、北美滙豐及美國滙豐銀行就過往未能充分遵守《銀行保密法》、反洗錢及制裁法律，與美國及英國政府機構達成多項協議。在該等協議中，滙豐控股及美國滙豐銀行與美國司法部等各方訂立五年期的延後起訴協議（「美國延後起訴協議」）；同時滙豐控股接納聯儲局的停止和終止令，滙豐控股及北美滙豐亦接納聯儲局的民事罰款令。滙豐控股亦就涉及受外國資產控制辦公室制裁的人士的過往交易與該辦公室訂立協議，並與英國金融業操守監管局訂立承諾書，承諾遵守若干前瞻性反洗錢及制裁相關責任。此外，美國滙豐銀行亦與美國財政部金融犯罪執法網絡及美國貨幣監理署訂立民事罰款令。

根據該等協議，滙豐控股及美國滙豐銀行已向美國當局支付合共19億美元，並承諾進一步履行多項責任，其中包括繼續全面配合美國司法部任何及所有調查，於簽署協議後不再觸犯美國聯邦法訂明的任何罪行，並委任一名獨立合規監察員（「監察員」）。2017年2月，監察員提交第三次年度跟進審查報告。

通過對多個國家/地區的審查，監察員已識別出潛在的反洗錢及制裁合規問題，美國司法部及滙豐現正進行深入檢討。此外，一如此附註其他部分所論述，在美國司法部正進行的其他調查及審查中，滙豐亦成為調查及審查的對象。在遵守英國反洗錢規例以及金融犯罪系統和監控規定方面，英國滙豐銀行有限公司也成為英國金融業操守監管局一項調查的對象。有關違反美國延後起訴協議的潛在後果、監察員的角色及其第三次年度審查，詳載於《2016年報及賬目》第82頁。

美國滙豐銀行亦與美國貨幣監理署訂立另外兩項同意令。有關同意令規定美國滙豐銀行須糾正美國貨幣監理署報告所指的情況，落實覆蓋整個企業的合規計劃，並在未經美國貨幣監理署事先批准的情況下，對取得任何新設金融附屬公司的控制權或在其中持有權益或於旗下現有金融附屬公司開展新業務施加若干限制。

與美國及英國機構達成和解曾經引致私人訴訟，也不排除因滙豐須遵守適用的《銀行保密法》、反洗錢及制裁法律而衍生其他私人訴訟，亦不排除因為《銀行保密法》、反洗錢、制裁或上述各項協議未有涵蓋的其他事宜而使滙豐面對其他監管或執法行動。

2014年5月，滙豐控股一名股東聲稱代表滙豐控股、美國滙豐銀行、北美滙豐及美國滙豐有限公司（「名義企業被告人」），在紐約州法院提出一宗股東衍生訴訟，控告該等滙豐旗下公司若干現任及前任董事及高級職員（「個人被告人」）。申訴指稱個人被告人違反對名義企業被告人負有的受信責任，並指稱彼等因允許及/或促成涉及美國延後起訴協議的行為而浪費企業資產。2015年11月，紐約州法院接納名義企業被告人的駁回呈請。原告人已就相關裁決提出上訴。

2014年7月，安大略省高等法院接獲控告滙豐控股及一位前任僱員的申索，聲稱代表於2006年7月至2012年7月期間購買滙豐普通股及美國預託股份的一群人士，尋求損害賠償金最多200億加元。申訴人指稱被告人在滙豐控股及其全資擁有的間接附屬公司加拿大滙豐銀行所發出的文件中，就滙豐遵守《銀行保密法》、反洗錢、制裁及其他法律，作出法律及普通法下的失實陳述。

自2014年11月起，紐約、伊利諾伊及德克薩斯州的聯邦法院分別接獲四宗法律訴訟。在該等訴訟中，原告人代表伊拉克、約旦和墨西哥恐怖襲擊的受害者或其相關人士，被告人則包括滙豐旗下多家公司。在每一宗訴訟中，原告人指稱被告人協助和教唆受制裁的各方作出非法行為，違反《美國反恐法》。此等訴訟仍處於初步階段。

根據目前已知的事實，現階段要求滙豐預測此等訴訟的解決方案（包括解決時間或任何可能對滙豐造成的影響）並不切實可行，但有關影響可能甚大。

稅務相關調查

美國、法國、比利時、阿根廷及印度等全球各地多個稅務管理、監管及執法機關，正就指稱的逃稅或稅務詐騙、洗錢和非法跨境招攬銀行業務，對滙豐私人銀行（瑞士）有限公司（「滙豐瑞士私人銀行」）及滙豐旗下其他公司進行調查及審查。

滙豐正繼續配合美國司法部及美國稅務局持續調查滙豐旗下若干公司及僱員（包括與滙豐瑞士私人銀行及滙豐旗下一家印度公司有聯繫者）就若干須遵循美國報稅責任的客戶所採取的行動是否適當。因應該等調查，滙豐瑞士私人銀行在妥善遵守瑞士法律的情況下，已向美國司法部出示紀錄及其他文件。2013年8月，美國司法部通知滙豐瑞士私人銀行，表示由於早前已獲批准展開正式調查，故該行不合資格參與「瑞士銀行不起訴協議或非目標函件計劃」。

2014年11月，比利時有關當局對滙豐瑞士私人銀行被指干犯稅務罪行進行正式刑事審查。2014年11月，法國有關當局亦對滙豐瑞士私人銀行被指於2006及2007年干犯稅務罪行進行正式刑事審查，並要求該行支付5,000萬歐元保釋金。2015年4月，滙豐控股獲悉法國有關當局已就滙豐瑞士私人銀行的行為對其進行正式刑事調查，保釋金為10億歐元。滙豐控股已對有關保釋金的決定提出上訴，而保釋金於2015年6月獲減至1億歐元。此等事件的最終財務影響可能與1.5億歐元保釋金有顯著差異。2016年3月，滙豐獲悉法國的裁判官已完成有關滙豐瑞士私人銀行及滙豐控股的調查，並已就任何可控罪名向法國檢察官徵詢建議。2016年10月，滙豐瑞士私人銀行及滙豐控股收到法國檢察官發出的案情摘要，當中檢察官建議法官將案件轉交審訊。滙豐瑞士私人銀行和滙豐控股已就檢控官的摘要作出回應。

2014年11月，阿根廷稅務當局提出刑事訴訟，控告多名個別人士，包括若干現任及前任滙豐僱員，指稱該等人士逃稅、串謀清洗未申報資金，以及與滙豐瑞士私人銀行、阿根廷滙豐銀行、美國滙豐銀行和若干滙豐僱員之間存在非法合作關係，使眾多滙豐客戶逃避阿根廷的稅務責任。

2015年2月，印度稅務當局向滙豐旗下一家印度公司發出傳票及要求提供資料。2015年8月及2015年11月，滙豐旗下多家公司亦接獲印度稅務當局兩個辦事處發出的通知，指稱印度稅務當局有足夠證據就指稱教唆四個不同的印度人士及 / 或家族逃稅，對滙豐瑞士私人銀行及滙豐旗下一家杜拜公司提出檢控，並要求有關滙豐旗下公司表明為何不應提出該等檢控。滙豐瑞士私人銀行及滙豐旗下的杜拜公司已就要求提出理據的通知作出回應。

滙豐現正配合有關當局的工作。於2016年12月31日，滙豐已就上述各事件確認7.73億美元的準備。此等調查及審查的多種不同結果以至最終財務影響，可能受多項因素左右。基於此等估計涉及不確定因素及限制，最終的罰金可能與準備金額大為不同。

鑑於傳媒對該等事件的關注，其他稅務管理、監管或執法機關亦可能會展開或擴大類似調查工作或監管程序。

Mossack Fonseca & Co.

滙豐已接獲全球各地不同監管和執法機關提出的多項要求，就相信與 Mossack Fonseca & Co.（為個人投資公司提供服務的機構）有關連的人士及公司提供資料。滙豐正配合有關當局的工作。

根據目前已知的事實，現階段要求滙豐預測此事的解決方案（包括解決時間或任何可能對滙豐造成的影響）並不切實可行，但有關影響可能甚大。

倫敦銀行同業拆息、歐洲銀行同業拆息及其他基準利率調查及訴訟

英國、美國、歐盟及瑞士等全球各地多個監管機構及保障公平競爭與執法機關，現正就銀行訂價小組成員過往設定倫敦銀行同業拆息、歐洲銀行同業拆息及其他基準利率時所作若干提呈及作出提呈的過程展開調查及審查。由於滙豐旗下若干公司為有關銀行訂價小組成員，因此滙豐已被監管機構要求提供資料，並正配合有關調查及審查。

2016年12月，歐盟委員會（「委員會」）頒布決定，指滙豐和其他銀行於2007年初就歐元利率衍生工具的訂價作出反競爭行為。委員會裁定滙豐的違規期為1個月，並向滙豐罰款。滙豐已就該項裁決提出上訴。

美元倫敦銀行同業拆息：自2011年起，在美國提出有關釐定美元倫敦銀行同業拆息的數宗私人訴訟中，滙豐及其他銀行訂價小組成員均被列為被告人。該等申訴根據多項不同的美國法例提出申索，包括美國反壟斷及詐騙法、美國《大宗商品交易法》以及州法例。該等訴訟包括個人及推定集體訴訟，當中大部分已移交及 / 或合併提交予紐約地區法院進行預審。

因應被告人提出的呈請，紐約地區法院已頒布決定駁回若干申索。該等決定導致原告人提出的聯邦和州份反壟斷申索、詐騙申索及不當得利申索均被駁回。原告人就若干申索被駁回向美國聯邦上訴法院第二巡迴審判庭提出上訴，審判庭於2016年5月推翻了紐約地區法院駁回原告人所提反壟斷申索的決定。2016年7月，被告人提交駁回所有反壟斷申索的共同呈請，而紐約地區法院於2016年12月部分接納並部分駁回有關呈請，僅許若干反壟斷申索進行訴訟。在另一宗案件，紐約地區法院於2016年10月接納一項呈請，以法院不具有屬人管轄權為由駁回一名個別原告人的申索，而該原告人就申索被駁回正向第二巡迴審判庭提出上訴。最後，地區法院於2017年1月接納被告人的呈請，駁回了對非美元倫敦銀行同業拆息提呈小組成員的被告人所提出的若干餘下反壟斷申索。

歐洲日圓東京銀行同業拆息及 / 或日圓倫敦銀行同業拆息：2012年4月及2015年7月，在紐約地區法院提出的多宗推定集體訴訟中，原告人代表曾買賣聲稱與歐洲日圓東京銀行同業拆息及 / 或日圓倫敦銀行同業拆息相關金融工具的人士，將滙豐及其他銀行訂價小組成員列為被告人。申訴的指稱包括被告人曾進行與歐洲日圓東京銀行同業拆息（雖然滙豐並非日本銀行家協會歐洲日圓東京銀行同業拆息銀行訂價小組的成員）及日圓倫敦銀行同業拆息有關的不當行為，違反美國反壟斷法、美國《大宗商品交易法》和州法例。2016年5月，滙豐與原告人原則上達成協議，以解決上述兩類訴訟，而法院於2016年11月最終批准有關和解。

歐洲銀行同業拆息：2013年11月，在一宗於紐約地區法院提出的推定集體訴訟中，原告人代表曾買賣聲稱與歐洲銀行同業拆息相關歐元期貨合約及其他金融工具的人士，將滙豐及其他銀行訂價小組成員列為被告人。申訴的指稱包括被告人曾進行與歐洲銀行同業拆息有關的不當行為，違反美國反壟斷法、美國《大宗商品交易法》和州法例。2016年5月，滙豐與原告人原則上達成協議，以解決有關訴訟，惟須待法院批准。

新加坡銀行同業拆息、新元掉期利率及澳洲銀行票據掉期利率：2016年7月及2016年8月，在兩宗於紐約地區法院提出的推定集體訴訟中，原告人代表曾買賣與新加坡銀行同業拆息、新元掉期利率及澳洲銀行票據掉期利率基準利率相關產品的人士，將滙豐及其他銀行訂價小組成員列為被告人。申訴的指稱包括被告人曾進行與此等基準利率有關的不當行為，違反美國反壟斷法、大宗商品及詐騙法和州法例。有關訴訟仍處於初步階段。

美元國際掉期業務及衍生投資工具協會基準利率指標（「ISDAfix」）：2014年9月，在紐約地區法院合併審理的多宗推定集體訴訟中，原告人代表曾買賣利率衍生工具或若干金融工具的人士（該等工具乃與ISDAfix利率掛鉤或在每日ISDAfix設定窗口時間之前、期間或之後一段短時間內行使），將滙豐及其他銀行訂價小組成員列為被告人。合併申訴的指稱包括被告人曾進行與該等活動有關的不當行為，違反美國反壟斷法、美國《大宗商品交易法》和州法例。2016年3月，滙豐呈請駁回申訴被拒。

此等事件的多種不同結果以至最終財務影響，可能受多項因素左右，而且相關結果及影響可能甚為重大。

匯率調查及訴訟

美國、歐盟、瑞士、巴西、南韓及南非等全球各地多個監管機構及保障公平競爭與執法機關，現正就滙豐及其他機構在外匯市場進行的交易展開調查及審查。滙豐正配合該等調查及審查。

2015年5月，美國司法部就滙豐以外五家金融機構的調查達成和解，其中四家機構同意承認串謀在外匯現貨市場操控價格的刑事控罪，結果被判處刑事罰款合計超過25億美元，同時被聯儲局及其他銀行業監管機構處以其他罰則。滙豐並未參與該等和解方案。2016年8月，美國司法部起訴滙豐一名現任僱員和一名前任僱員，指控他們涉及2011年一宗外匯交易的電匯詐騙和串謀行為。有關審訊目前訂於2017年9月開始。滙豐並非上述公訴的被告人，而美國司法部、聯儲局及其他機構仍在繼續調查滙豐。

2016年12月，就有關巴西經濟保護管理委員會（「經濟保護管理委員會」）針對離岸外匯市場的行為對15家銀行（包括英國滙豐銀行有限公司在內）及30名個別人士進行之調查，英國滙豐銀行有限公司與該會訂立和解協議。根據和解協議的條款，英國滙豐銀行有限公司同意支付罰款予經濟保護管理委員會。

2017年2月，南非競爭委員會對英國滙豐銀行有限公司等18家金融機構提出申訴，指稱被告人牽涉外匯市場的不當行為，違反南非反壟斷法，該項申訴已轉交南非競爭審裁處審理。有關訴訟仍處於初步階段。

2013年底及2014年初，在紐約地區法院合併審理的多宗推定集體訴訟中，滙豐及其他銀行被列為被告人。該合併申訴的指稱包括被告人串謀操控WM/Reuters基準匯率。2015年9月，滙豐與原告人達成協議，以解決上述合併訴訟，惟須待法院批准。2015年12月，法院初步批准和解，滙豐已將協議和解所涉款項存入一個託管戶口。有關批准最終和解的聆訊已訂於2017年10月進行。

2015年6月，有一宗代表《1974年僱員退休收入保障法》（「《僱員退休收入保障法》」）計劃參加者提出的推定集體訴訟，在紐約地區法院提出類似指控。2015年5月，另一宗申訴也在美國加州北區聯邦地區法院提出。法院駁回《僱員退休收入保障法》訴訟的申索，而原告人已向美國聯邦上訴法院第二巡迴審判庭提出上訴。滙豐已呈請將加州的訴訟轉介往紐約審理，呈請於2015年11月獲接納。2016年9月，一宗代表聲稱為外匯產品「間接」買方提出的推定集體訴訟在紐約提出類似指控。有關訴訟仍處於初步階段。

2015年9月，另有兩宗在加拿大提出的推定集體訴訟，根據加拿大法律提出類似指控，控告滙豐旗下多家公司及其他金融機構。

截至2016年12月31日，滙豐已就上述各事件確認一項12億美元的準備。此等事件的多種不同結果以至最終財務影響，可能受多項因素左右。基於有關估計的不確定因素及限制，最終罰款可能與準備金額大為不同。

貴金屬訂價相關調查及訴訟

多個地區（包括美國及歐盟）的監管機構及保障公平競爭與執法機關，正就滙豐的貴金屬業務及交易進行調查及審查。滙豐正配合此等調查及審查。2014年11月，美國司法部反壟斷司及刑事司詐騙調查科發出一份文件，要求滙豐控股就美國司法部正進行的刑事調查自願提供若干文件，該等調查涉及貴金屬交易中的指稱反競爭及操控行為。2016年1月，美國司法部反壟斷司告知滙豐，該司正結束調查，但刑事司詐騙調查科的調查仍然繼續。

黃金：自2014年3月起，有多宗推定集體訴訟在紐約地區法院、新澤西區及加州北區的聯邦地區法院提出，滙豐及倫敦黃金市場訂價有限公司的其他成員機構均被列為被告人。該等申訴指稱由2004年1月至今，被告人串謀操控黃金及黃金衍生工具的價格，以謀取共同利益，違反美國反壟斷法、美國《大宗商品交易法》以及紐約州法例。該等訴訟由紐約地區法院合併審理。被告人呈請撤銷合併訴訟，法院已於2016年10月部分接納並部分駁回有關呈請。

2015年12月，有一宗推定集體訴訟根據加拿大法律在安大略省高等法院提出，控告滙豐旗下若干公司及其他金融機構。原告人的指稱包括被告人由2004年1月至2014年3月串謀操控黃金及黃金衍生工具的價格，違反加拿大的《競爭法》及普通法。有關訴訟仍處於初步階段。

白銀：自2014年7月起，有多宗推定集體訴訟在美國紐約南區及東區聯邦地區法院提出，滙豐及倫敦白銀市場訂價有限公司的其他成員機構均被列為被告人。該等申訴指稱由1999年1月至今，被告人串謀操控白銀及白銀衍生工具的價格，以謀取共同利益，違反美國反壟斷法、美國《大宗商品交易法》及紐約州法例。該等訴訟已由紐約地區法院合併審理。被告人呈請撤銷合併訴訟，法院已於2016年10月部分接納並部分駁回有關呈請。

2016年4月，有兩宗推定集體訴訟根據加拿大法律在安大略省及魁北克省高等法院提出，控告滙豐旗下多家公司及其他金融機構。兩宗訴訟的原告人均指稱，由1999年1月至2014年8月，被告人串謀操控白銀及白銀衍生工具的價格，違反加拿大的《競爭法》及普通法。於安大略省提出的訴訟仍處於初步階段，而於魁北克省提出的訴訟則獲暫緩處理。

鉑金及鈀金：由2014年底至2015年初，有多宗推定集體訴訟在紐約地區法院提出，滙豐及倫敦鉑金及鈀金訂價有限公司的其他成員機構均被列為被告人。該等申訴指稱，自2008年1月至今，被告人串謀操控鉑族金屬及按鉑族金屬計價的金融產品之價格，以謀取共同利益，違反美國反壟斷法及美國《大宗商品交易法》。被告人已呈請撤銷相關訴訟。

此等事件的多種不同結果以至最終財務影響，可能受多項因素左右，而且相關結果及影響可能甚為重大。

信貸違責掉期訴訟

在紐約地區法院及伊利諾伊地區法院提出的多宗推定集體訴訟中，滙豐旗下多家公司及其他金融機構、ISDA 及 Markit 被列為被告人。該等訴訟指稱被告人串謀對信貸違責掉期訂價交易的參與實施限制及阻止新參與者進入交易市場等行為，違反美國反壟斷法。相關訴訟其後交由紐約地區法院合併審理。2015年9月，滙豐旗下被列為被告人的公司與原告人達成協議，以解決合併訴訟，而法院則於2016年4月最終批准和解。

國庫證券拍賣

由2015年7月起，有多宗推定集體訴訟於紐約地區法院提出，HSI 及其他金融機構被列為被告人。該等申訴一般指稱，被告人串謀操控美國國庫證券的拍賣價格，違反美國反壟斷法及美國《大宗商品交易法》。該等訴訟已由紐約地區法院合併審理。有關訴訟仍處於初步階段。

美國司法部已要求滙豐提交有關美國國庫證券交易手法的資料，據悉其他銀行亦接獲同樣要求。滙豐一直配合持續進行的相關調查。

根據目前的已知事實，現階段要求滙豐預測此等事件的解決方案（包括解決時間及任何可能對滙豐造成的影響）並不切實可行，但有關影響可能甚大。

利率掉期訴訟

2016年2月，在紐約地區法院提出的一項推定集體訴訟中，滙豐旗下多家公司及其他公司被列為被告人。該項訴訟指稱被告人串謀在利率掉期市場杯葛及排除多家企業以及有利買入方投資者在交易所進行買賣的手法及其他行為，違反美國反壟斷法。2016年6月，該項訴訟以及其他在紐約地區法院和伊利諾伊地區法院提出的申訴交由紐約地區法院合併審理。2017年1月，被告人呈請撤銷合併訴訟。有關訴訟仍處於初步階段。

根據目前的已知事實，現階段要求滙豐預測此等事件的解決方案（包括解決時間及任何可能對滙豐造成的影響）並不切實可行，但有關影響可能甚大。

國際足球協會（「國際足協」）相關調查

滙豐已接獲美國司法部查詢若干與國際足協有關或可能有關係的個別人士及公司與滙豐的銀行業務關係。美國司法部正調查多家金融機構（包括滙豐）有否曾經容許處理可疑或不正當的交易，或未能遵守適用的反洗錢法律及法規。滙豐正配合美國司法部的調查。

根據目前已知的事實，現階段要求滙豐預測此事的解決方案（包括解決時間及任何可能對滙豐造成的影響）並不切實可行，但有關影響可能甚大。

有關聘任安排的調查

美國證券交易委員會（「證交會」）現正調查多家金融機構（包括滙豐），以了解該等機構聘任由亞太區國家政府官員或國有企業僱員所介紹或與該等人士有關連人員的情況。滙豐已接獲多項提供資料的要求，並正配合證交會的調查。

根據目前已知的事實，現階段要求滙豐預測此事的解決方案（包括解決時間及任何可能對滙豐造成的影響）並不切實可行，但有關影響可能甚大。

10 出售巴西業務

於2016年7月1日，我們完成出售巴西業務予 Banco Bradesco S.A.，現金代價為48億美元。此交易產生出售虧損17億美元，當中包括重新分類的累計匯兌差額19億美元。

11 結算日後事項

2016年12月31日後，董事會宣布派發2016年度第四次股息每股普通股0.21美元（派息額約為41.72億美元）。

於2017年2月21日，董事會通過最高達10億美元的股份回購計劃。

此等賬目已於2017年2月21日經董事會通過並授權公布。

12 資本結構

資本比率

	註釋	於12月31日	
		2016年 %	2015年 %
資本指引4終點基準			
普通股權一級比率	1	13.6	11.9
資本指引4過渡基準			
普通股權一級比率	1	13.6	11.9
一級比率		16.1	13.9
總資本比率		20.1	17.2

監管規定資本總額及風險加權資產

	註釋	於12月31日	
		2016年 百萬美元	2015年 百萬美元
資本指引4終點基準			
普通股權一級資本	1	115,984	130,863
資本指引4過渡基準			
普通股權一級資本	1	116,552	130,863
額外一級資本		21,470	22,440
二級資本		34,336	36,530
監管規定資本總額		172,358	189,833
過渡基準風險加權資產	1	857,181	1,102,995

1 由於限額扣減的過渡條文影響，我們的普通股權一級及風險加權資產的過渡及終點基準數字不同。於2016年12月31日，終點基準風險加權資產為8,558億美元。

槓桿比率

參考*		於12月31日	
		2016年 十億美元	2015年 十億美元
21	槓桿比率風險總額	2,354.4	2,794.4
20	一級資本（終點基準）	127.3	140.2
22	槓桿比率	5.4%	5.0%
EU-23	就資本計量定義的過渡性安排的選擇	已全面實行	已全面實行
	槓桿比率風險總額 — 季度均值	2,438.7	2,869.4
	槓桿比率 — 季度均值	5.4%	5.0%

* 參考索引標示歐洲銀行管理局範本對應項目的指定編號。

13 法定賬目

本新聞稿所載資料並不構成英國《2006年公司法》（「公司法」）第434條所界定之法定賬目。截至2016年12月31日止年度之法定賬目，將根據公司法第441條之規定送呈英格蘭及威爾斯公司註冊處。集團核數師已就該等賬目發出無保留意見報告；該報告並無載有公司法第498(2)或498(3)條所指之聲明。

14 買賣滙豐控股有限公司上市證券

滙豐集團已制訂政策及程序，除章程及規例允許的情況外，嚴禁就其在香港聯合交易所有限公司上市的證券進行指明交易。除滙豐控股的附屬公司以中介機構或受託人身份進行交易外，於截至2016年12月31日止年度內，滙豐控股或其任何附屬公司均無買入、賣出或贖回其於香港聯合交易所有限公司上市的任何證券。

股份回購

2016年8月4日，滙豐控股開始以最多不超過25億美元代價回購其每股面值0.5美元之普通股，並於2016年12月19日完成。回購的目的旨在減少滙豐的流通在外普通股數目，並以2016年7月出售集團巴西業務收取的部分所得款項作為資金。有關該項出售的其他資料載於《2016年報及賬目》第241頁。

於2016年已購回股份的面值為162,636,704美元，滙豐已付總代價為1,970,091,769英鎊。

下表概述於2016年每月購回股份的詳情。於2016年12月31日，已購回股份總數為325,273,407股，佔已發行股份的1.61%，若不包括庫存股份則佔已發行股份的1.64%。

月份	股份數目	已付每股最高價	已付每股最低價	已付每股平均價	已付總價	尚可購入股份之最高價值
		英鎊	英鎊	英鎊	英鎊	美元
16年8月	37,287,407	5.6950	5.1140	5.4551	203,408,308	2,233,620,166
16年9月	79,160,560	5.9420	5.5650	5.7336	453,876,095	1,636,117,416
16年10月	72,211,730	6.3210	5.7850	6.1503	444,125,860	1,085,362,266
16年11月	82,231,879	6.4560	5.8840	6.2433	513,399,612	448,362,392
16年12月	54,381,831	6.7530	6.2010	6.5331	355,281,894	58

15 2017年各次股息

董事會已採納按季派發普通股股息的政策。根據此政策，我們擬派發三次金額相等的股息，而第四次股息的金額或會不同。預計2017年第一次股息將為每股普通股0.1美元。

股息均以美元為單位宣派，股東可選擇以美元、英鎊或港元或該三種貨幣之組合收取現金股息，倘董事會決定就該股息派發代息股份，亦可選擇以發行之新股代替全部或部分現金股息。

16 企業管治守則

滙豐須遵守英國及香港的企業管治規定。於2016年，滙豐已遵守英國《企業管治守則》的適用條文，亦已遵守香港《企業管治守則》的規定。

根據香港的守則，監察委員會應負責監督所有風險管理及內部監控制度。滙豐的集團風險管理委員會負責監督內部監控（而非對財務報告進行內部監控）及風險管理制度。此舉獲英國《企業管治守則》許可。集團監察委員會已審閱2016年的業績。

董事會已根據《濫用市場條例》及香港聯合交易所有限公司（「聯交所」）證券上市規則的規定，就買賣滙豐集團證券的責任編製守則。而聯交所經考慮英國採納的慣例，特別是有關僱員股份計劃的規定後，已授出毋須嚴格遵守有關規則的豁免。滙豐正與聯交所商討更新有關豁免，以顧及《濫用市場條例》的規定。經作出具體查詢後，各董事確認年內已遵守有關買賣集團證券的責任。

於本公布發表之日，滙豐控股有限公司的董事包括：

范智廉、歐智華、安銘¹、祈嘉蓮¹、史美倫¹、卡斯特¹、埃文斯勳爵¹、費卓成¹、李德麟¹、利蘊蓮¹、利普斯基¹、駱美思¹、麥榮恩、苗凱婷¹、繆思成、聶德偉¹、施俊仁¹、戴國良¹、梅爾莫¹和華爾士¹。

¹ 獨立非執行董事。

17 查詢進一步資料：

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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						
	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	Reported
	\$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
Net operating income before loan impairment charges and other credit risk provisions	20,078	(478)	7	84	756	(109)	20,338
Loan impairment (charges)/recoveries and other credit risk provisions	(1,761)	128	-	-	-	-	(1,633)
Net operating income	18,317	(350)	7	84	756	(109)	18,705
Total operating expenses	(14,926)	1,072	-	(8)	-	(276)	(14,138)
Operating profit	3,391	722	7	76	756	(385)	4,567
Share of profit in associates and joint ventures	363	-	(343)	-	-	-	20
Profit before tax	3,754	722	(336)	76	756	(385)	4,587
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(138)	115	-	-	-	23	-
Gain on disposal of our membership interest in Visa - Europe	354	-	-	-	-	-	354
Gain on disposal of our membership interest in Visa - US	116	(44)	-	-	-	-	72
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	(137)	137	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	216	-	-	-	769	-	985
	411	208	-	-	769	23	1,411
LICs							
Trading results from disposed-of operations in Brazil	(462)	-	-	-	-	-	(462)
	(462)	-	-	-	-	-	(462)
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
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)
Balance Sheet Data							
At 31 Dec 2016							
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 ²	132.6	(15.5)	(2.0)	-	-	-	115.1

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

² 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	
Net operating income before loan impairment charges and other credit risk provisions	13,381	(3)	-	(84)	532	(421)	13,405	
Loan impairment (charges)/recoveries and other credit risk provisions	(1,276)	-	-	-	-	4	(1,272)	
Net operating income	12,105	(3)	-	(84)	532	(417)	12,133	
Total operating expenses	(6,008)	-	1	8	-	(88)	(6,087)	
Operating profit	6,097	(3)	1	(76)	532	(505)	6,046	
Share of profit in associates and joint ventures	1,462	-	(1,462)	-	-	-	-	
Profit before tax	7,559	(3)	(1,461)	(76)	532	(505)	6,046	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	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	
LICs								
Trading results from disposed-of operations in Brazil	(273)	-	-	-	-	-	(273)	
	(273)	-	-	-	-	-	(273)	
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(62)	-	-	-	-	-	(62)	
Costs to 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)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-	
	(1)	-	1	-	-	-	-	
Profit/(loss) before tax								
Revenue	(22)	-	-	-	541	-	519	
LICs	(273)	-	-	-	-	-	(273)	
Operating expenses	(252)	-	-	-	-	-	(252)	
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-	
	(548)	-	1	-	541	-	(6)	
Balance Sheet Data								
At 31 Dec 2016								
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 ²	298.0	-	(9.6)	-	-	(12.5)	275.9	

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

² 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 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	6,871	(2,148)	60	-	-	238	5,021	
Net fee income	3,305	(6)	5	-	-	116	3,420	
Net trading income	8,629	(2,086)	(67)	-	-	13	6,489	
Other income	(1,679)	1,529	7	-	424	2	283	
Net operating income before loan impairment charges and other credit risk provisions	17,126	(2,711)	5	-	424	369	15,213	
Loan impairment (charges)/recoveries and other credit risk provisions	(355)	-	(113)	-	-	(3)	(471)	
Net operating income	16,771	(2,711)	(108)	-	424	366	14,742	
Total operating expenses	(9,281)	349	75	-	-	(445)	(9,302)	
Operating profit	7,490	(2,362)	(33)	-	424	(79)	5,440	
Share of profit in associates and joint ventures	527	-	-	(527)	-	-	-	
Profit before tax	8,017	(2,362)	(33)	(527)	424	(79)	5,440	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	26	-	-	-	-	-	26	
Fair value movements on non-qualifying hedges	(33)	33	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	(199)	43	-	-	424	-	268	
	(206)	76	-	-	424	-	294	
LICs								
Trading results from disposed-of operations in Brazil	(13)	-	-	-	-	-	(13)	
	(13)	-	-	-	-	-	(13)	
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(233)	-	-	-	-	-	(233)	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	(94)	-	-	-	-	-	(94)	
UK customer redress programmes	(28)	-	-	-	-	-	(28)	
Trading results from disposed-of operations in Brazil	(84)	1	-	-	-	-	(83)	
	(439)	1	-	-	-	-	(438)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	(206)	76	-	-	424	-	294	
LICs	(13)	-	-	-	-	-	(13)	
Operating expenses	(439)	1	-	-	-	-	(438)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(658)	77	-	-	424	-	(157)	
Balance Sheet Data								
At 31 Dec 2016								
Loans and advances to customers (net)	229,830	(2,563)	(1,412)	-	-	-	225,855	
Customer accounts	269,356	(12,410)	(852)	-	-	1	256,095	
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	
Risk-weighted assets ²	362.9	(46.6)	(22.2)	(6.2)	-	12.5	300.4	

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

² 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)
Net operating income before loan impairment charges and other credit risk provisions	1,830	(94)	-	5	4	1,745
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
Net operating income	1,831	(94)	-	5	4	1,746
Total operating expenses	(5,058)	20	-	-	(36)	(5,074)
Operating profit	(3,227)	(74)	-	5	(32)	(3,328)
Share of profit in associates and joint ventures	1	-	(1)	-	-	-
Profit before tax	(3,226)	(74)	(1)	5	(32)	(3,328)

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 GPB - Europe goodwill	(3,240)	-	-	-	-	(3,240)
Regulatory (provisions)/releases in GPB	(341)	-	-	-	-	(341)
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(8)	-	-	-	-	(8)
	(3,605)	-	-	-	-	(3,605)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	(17)	-	-	5	-	(12)
LICs	-	-	-	-	-	-
Operating expenses	(3,605)	-	-	-	-	(3,605)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(3,622)	-	-	5	-	(3,617)

Balance Sheet Data

At 31 Dec 2016

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

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

² 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 ¹		\$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)
Net operating income before loan impairment charges and other credit risk provisions	1,999	(6,448)	1,557	157	(2,735)	47,966
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	(15)	(1)	(25)	(3,400)
Net operating income	1,990	(6,448)	1,542	156	(2,760)	44,566
Total operating expenses	(10,983)	6,448	(1,517)	845	(5,207)	(39,808)
Operating profit	(8,993)	-	25	1,001	(7,967)	4,758
Share of profit in associates and joint ventures	1	-	2,333	-	2,334	2,354
Profit before tax	(8,992)	-	2,358	1,001	(5,633)	7,112
Significant Items						
Revenue						
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(748)
	-	-	-	-	-	(748)
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
Profit/(loss) before tax						
Revenue	(2,337)	(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)
Balance Sheet Data						
At 31 Dec 2016						
Loans and advances to customers (net)	2,768	-	9,439	-	12,207	861,504
Customer accounts	949	-	13,262	(1)	14,210	1,272,386
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ²	47.5	-	103.0	-	150.5	857.2

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

² Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2015	Retail Banking and Wealth Management						
	Originally Reported ¹	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	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
Net operating income before loan impairment charges and other credit risk provisions	23,516	(826)	-	56	-	(122)	22,624
Loan impairment (charges)/recoveries and other credit risk provisions	(1,939)	62	-	-	-	(1)	(1,878)
Net operating income	21,577	(764)	-	56	-	(123)	20,746
Total operating expenses	(17,020)	1,384	-	(3)	-	(331)	(15,970)
Operating profit	4,557	620	-	53	-	(454)	4,776
Share of profit in associates and joint ventures	410	-	(386)	-	-	(1)	23
Profit before tax	4,967	620	(386)	53	-	(455)	4,799
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(90)	115	-	-	-	(25)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	(214)	214	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(22)	-	-	-	-	-	(22)
Trading results from disposed-of operations in Brazil	2,239	-	-	-	-	-	2,239
	1,913	329	-	-	-	(25)	2,217
LICs							
Trading results from disposed-of operations in Brazil	(731)	-	-	-	-	-	(731)
	(731)	-	-	-	-	-	(731)
Operating expenses							
Costs to achieve	(198)	44	-	-	-	1	(153)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
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)
	(3,293)	767	-	-	-	1	(2,525)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
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	-	-	-	-	-	-	-
	(2,111)	1,096	-	-	-	(24)	(1,039)
Balance Sheet Data							
At 31 Dec 2015							
Loans and advances to customers (net)	340,009	(18,260)	-	-	-	-	321,749
Customer accounts	584,872	-	-	-	-	-	584,872
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	189.5	(39.5)	(19.3)	-	-	-	130.7

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2015	Commercial Banking						Restated \$m
	Originally Reported ¹ \$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	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
Net operating income before loan impairment charges and other credit risk provisions	14,870	(9)	-	(56)	-	(607)	14,198
Loan impairment (charges)/recoveries and other credit risk provisions	(1,770)	-	-	-	-	9	(1,761)
Net operating income	13,100	(9)	-	(56)	-	(598)	12,437
Total operating expenses	(6,744)	1	-	3	-	(112)	(6,852)
Operating profit	6,356	(8)	-	(53)	-	(710)	5,585
Share of profit in associates and joint ventures	1,617	-	(1,617)	-	-	-	-
Profit before tax	7,973	(8)	(1,617)	(53)	-	(710)	5,585
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	1	-	-	-	-	(1)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)	-	-	-	-	-	(18)
Trading results from disposed-of operations in Brazil	712	-	-	-	-	-	712
	695	-	-	-	-	(1)	694
LICs							
Trading results from disposed-of operations in Brazil	(262)	-	-	-	-	-	(262)
	(262)	-	-	-	-	-	(262)
Operating expenses							
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)
	(620)	-	-	-	-	-	(620)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-
	(1)	-	1	-	-	-	-
Profit/(loss) before tax							
Revenue	695	-	-	-	-	(1)	694
LICs	(262)	-	-	-	-	-	(262)
Operating expenses	(620)	-	-	-	-	-	(620)
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-
	(188)	-	1	-	-	(1)	(188)
Balance Sheet Data							
At 31 Dec 2015							
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 ³	421.0	-	(103.2)	-	-	(15.6)	302.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

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

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

**HSBC
Group**

Year ended 31 Dec 2015	Global Private Banking					
	Originally Reported ¹	Balance Sheet		Gains/(losses) on disposal of subsidiaries, JV and Associates to associates and joint ventures		Restated
		Management to Corporate Centre	Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$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
Net operating income before loan impairment charges and other credit risk provisions	2,172	(94)	-	-	(2)	2,076
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	(1)	-	-	-	(13)
Net operating income	2,160	(95)	-	-	(2)	2,063
Total operating expenses	(1,832)	21	-	-	(29)	(1,840)
Operating profit	328	(74)	-	-	(31)	223
Share of profit in associates and joint ventures	16	-	(16)	-	-	-
Profit before tax	344	(74)	(16)	-	(31)	223
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	1	-	-	-	(1)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	30	-	-	-	-	30
Trading results from disposed-of operations in Brazil	29	-	-	-	-	29
	60	-	-	-	(1)	59
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
	(228)	-	-	-	-	(228)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	60	-	-	-	(1)	59
LICs	-	-	-	-	-	-
Operating expenses	(228)	-	-	-	-	(228)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(168)	-	-	-	(1)	(169)
Balance Sheet Data						
At 31 Dec 2015						
Loans and advances to customers (net)	42,942	-	-	-	-	42,942
Customer accounts	80,404	-	-	-	-	80,404
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	19.3	(1.0)	(0.3)	-	-	18.0

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Other / Corporate Centre						
Year ended 31 Dec 2015	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	7,604	(6,595)	3,743	178	4,930	59,800
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(23)	1	(22)	(3,721)
Net operating income	7,604	(6,595)	3,720	179	4,908	56,079
Total operating expenses	(9,933)	6,595	(1,947)	946	(4,339)	(39,768)
Operating profit	(2,329)	-	1,773	1,125	569	16,311
Share of profit in associates and joint ventures	2	-	2,530	1	2,533	2,556
Profit before tax	(2,327)	-	4,303	1,126	3,102	18,867
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	230
Fair value movements on non-qualifying hedges	(208)	-	(146)	27	(327)	(327)
Gain on the partial sale of shareholding in Industrial Bank	1,372	-	-	-	1,372	1,372
Own credit spread	1,002	-	-	-	1,002	1,002
Portfolio disposals	-	-	(214)	-	(214)	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	(10)
Trading results from disposed-of operations in Brazil	96	(34)	8	-	70	3,532
	2,262	(34)	(352)	27	1,903	5,585
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(965)
	-	-	-	-	-	(965)
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
Profit/(loss) before tax						
Revenue	2,262	(34)	(352)	27	1,903	5,585
LICs	-	-	-	-	-	(965)
Operating expenses	(691)	35	(779)	(1)	(1,436)	(6,052)
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	(1)
	1,571	1	(1,132)	26	466	(1,433)
Balance Sheet Data						
At 31 Dec 2015						
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 ³	32.6	-	289.2	-	321.8	1,103.0

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2014	Retail Banking and Wealth Management						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	25,149	(1,337)	-	52	5	187	24,056
Loan impairment (charges)/recoveries and other credit risk provisions	(1,936)	30	-	-	-	1	(1,905)
Net operating income	23,213	(1,307)	-	52	5	188	22,151
Total operating expenses	(18,030)	738	-	(3)	-	(375)	(17,670)
Operating profit	5,183	(569)	-	49	5	(187)	4,481
Share of profit in associates and joint ventures	398	-	(357)	-	-	-	41
Profit before tax	5,581	(569)	(357)	49	5	(187)	4,522
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(493)	317	-	-	-	176	-
Gain/(loss) and trading results from disposals and changes in ownership levels	16	-	-	-	5	-	21
Gain/loss on sale of Bank of Shanghai	-	-	-	-	-	-	-
Impairment of Investment in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	168	(168)	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(568)	-	-	-	-	-	(568)
Trading results from disposed-of operations in Brazil	3,165	-	-	-	-	-	3,165
	2,288	149	-	-	5	176	2,618
LICs							
Trading results from disposals and changes in ownership levels	(2)	-	-	-	-	-	(2)
Trading results from disposed-of operations in Brazil	(775)	-	-	-	-	-	(775)
	(777)	-	-	-	-	-	(777)
Operating expenses							
Charge in relation to settlement agreement with Federal Housing Finance Authority	(17)	17	-	-	-	-	-
Regulatory (provisions)/releases in 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)
	(3,686)	19	-	-	-	-	(3,667)
Profit/(loss) before tax							
Revenue	2,288	149	-	-	5	176	2,618
LICs	(777)	-	-	-	-	-	(777)
Operating expenses	(3,686)	19	-	-	-	-	(3,667)
	(2,175)	168	-	-	5	176	(1,826)
Balance Sheet Data							
At 31 Dec 2014							
Loans and advances to customers (net)	360,704	(22,743)	-	-	-	-	337,961
Customer accounts	583,757	-	-	-	-	-	583,757
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	207.2	(55.0)	(18.5)	-	-	-	133.7

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2014	Commercial Banking						Restated \$m
	Originally Reported ¹ \$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
Net operating income before loan impairment charges and other credit risk provisions	15,748	(8)	-	(52)	7	(498)	15,197
Loan impairment (charges)/recoveries and other credit risk provisions	(1,558)	-	-	-	-	7	(1,551)
Net operating income	14,190	(8)	-	(52)	7	(491)	13,646
Total operating expenses	(6,981)	1	-	3	-	(138)	(7,115)
Operating profit	7,209	(7)	-	(49)	7	(629)	6,531
Share of profit in associates and joint ventures	1,605	-	(1,605)	-	-	-	-
Profit before tax	8,814	(7)	(1,605)	(49)	7	(629)	6,531
Significant Items							
Revenue							
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
	929	-	-	-	7	(1)	935
LICs							
Trading results from disposals and changes in ownership levels	2	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	(474)	-	-	-	-	-	(474)
	(472)	-	-	-	-	-	(472)
Operating expenses							
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)
	(742)	-	-	-	-	-	(742)
Profit/(loss) before tax							
Revenue	929	-	-	-	7	(1)	935
LICs	(472)	-	-	-	-	-	(472)
Operating expenses	(742)	-	-	-	-	-	(742)
	(285)	-	-	-	7	(1)	(279)
Balance Sheet Data							
At 31 Dec 2014							
Loans and advances to customers (net)	313,039	-	-	-	-	(12,296)	300,743
Customer accounts	361,318	-	-	-	-	(10,932)	350,386
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	430.3	(0.1)	(102.4)	-	-	(15.7)	312.1

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2014	Global Banking and Markets						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	17,778	(2,854)	(25)	-	(3)	496	15,392
Loan impairment (charges)/recoveries and other credit risk provisions	(365)	-	(349)	-	-	(7)	(721)
Net operating income	17,413	(2,854)	(374)	-	(3)	489	14,671
Total operating expenses	(12,028)	448	714	-	-	(391)	(11,257)
Operating profit	5,385	(2,406)	340	-	(3)	98	3,414
Share of profit in associates and joint ventures	504	-	-	(504)	-	-	-
Profit before tax	5,889	(2,406)	340	(504)	(3)	98	3,414
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(332)	-	-	-	-	-	(332)
Fair value movements on non-qualifying hedges	(8)	8	-	-	-	-	-
Gain/(loss) and trading results from disposals and changes in ownership levels	12	-	-	-	(3)	-	9
Gain/loss on sale of Bank of Shanghai	-	-	-	-	-	-	-
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
LICs							
Trading results from disposals and changes in ownership levels	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(246)	-	-	-	-	-	(246)
	(246)	-	-	-	-	-	(246)
Operating expenses							
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)
Profit/(loss) before tax							
Revenue	339	(49)	-	-	(3)	-	287
LICs	(246)	-	-	-	-	-	(246)
Operating expenses	(2,201)	22	533	-	-	-	(1,646)
	(2,108)	(27)	533	-	(3)	-	(1,605)
Balance Sheet Data							
At 31 Dec 2014							
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 ³	516.1	(70.4)	(44.1)	(31.5)	-	15.7	385.8

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Year ended 31 Dec 2014	Global Private Banking					
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	2,377	(130)	-	-	1	2,248
Loan impairment (charges)/recoveries and other credit risk provisions	8	-	-	-	-	8
Net operating income	2,385	(130)	-	-	1	2,256
Total operating expenses	(1,778)	25	-	-	(27)	(1,780)
Operating profit	607	(105)	-	-	(26)	476
Share of profit in associates and joint ventures	19	-	(19)	-	-	-
Profit before tax	626	(105)	(19)	-	(26)	476
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(1)	-	-	-	1	-
Gain/(loss) and trading results from disposals and changes in ownership levels	-	-	-	-	-	-
Gain/loss on sale of Bank of Shanghai	-	-	-	-	-	-
Impairment of Investment in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(40)	-	-	-	-	(40)
Trading results from disposed-of operations in Brazil	35	-	-	-	-	35
	(6)	-	-	-	1	(5)
LICs						
Trading results from disposals and changes in ownership levels	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(5)	-	-	-	-	(5)
	(5)	-	-	-	-	(5)
Operating expenses						
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)
Profit/(loss) before tax						
Revenue	(6)	-	-	-	1	(5)
LICs	(5)	-	-	-	-	(5)
Operating expenses	(103)	(1)	-	-	-	(104)
	(114)	(1)	-	-	1	(114)
Balance Sheet Data						
At 31 Dec 2014						
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 ³	20.8	(1.7)	(0.2)	-	-	18.9

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

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Other / Corporate Centre						
Year ended 31 Dec 2014	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	Other Reallocations	Restated	Total
	\$m	\$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
Net operating income before loan impairment charges and other credit risk provisions	6,365	(6,169)	4,345	(186)	4,355	61,248
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	319	(1)	318	(3,851)
Net operating income	6,365	(6,169)	4,664	(187)	4,673	57,397
Total operating expenses	(8,601)	6,169	(1,926)	931	(3,427)	(41,249)
Operating profit	(2,236)	-	2,738	744	1,246	16,148
Share of profit in associates and joint ventures	6	-	2,485	-	2,491	2,532
Profit before tax	(2,230)	-	5,223	744	3,737	18,680
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(332)
Fair value movements on non-qualifying hedges	(40)	-	(325)	(176)	(541)	(541)
Gain/(loss) and trading results from disposals and changes in ownership levels	(33)	-	(9)	-	(42)	9
Gain/loss on sale of Bank of Shanghai	428	-	-	-	428	428
Impairment of investment in Industrial Bank	(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
LICs						
Trading results from disposals and changes in ownership levels	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(1,500)
	-	-	-	-	-	(1,500)
Operating expenses						
Charge in relation to settlement agreement with Federal Housing Finance Authority	-	-	(550)	-	(550)	(550)
Regulatory (provisions)/releases in 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)
Profit/(loss) before tax	577	(59)	(109)	(176)	233	4,068
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)
Balance Sheet Data						
At 31 Dec 2014	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,352	-	27,291	-	29,643	974,660
Customer accounts	981	-	24,355	-	25,336	1,350,642
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	45.4	-	323.9	-	369.3	1,219.8

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter 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 to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
					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
Net operating income before loan impairment charges and other credit risk provisions	4,772	(78)	7	14	-	(51)	4,664
Loan impairment (charges)/recoveries and other credit risk provisions	(278)	21	-	-	-	(2)	(259)
Net operating income	4,494	(57)	7	14	-	(53)	4,405
Total operating expenses	(3,463)	89	-	(5)	-	(38)	(3,417)
Operating profit	1,031	32	7	9	-	(91)	988
Share of profit in associates and joint ventures	75	-	(73)	-	-	-	2
Profit before tax	1,106	32	(66)	9	-	(91)	990
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	38	-	-	-	-	(36)	2
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	68	42	-	-	-	(36)	74
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(173)	9	-	-	-	-	(164)
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	-	-	-	-	-	-	-
	(234)	9	-	-	-	1	(224)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	68	42	-	-	-	(36)	74
LICs	-	-	-	-	-	-	-
Operating expenses	(234)	9	-	-	-	1	(224)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(166)	51	-	-	-	(35)	(150)
Balance Sheet Data							
At 31 Dec 2016							
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 ²	132.6	(15.5)	(2.0)	-	-	-	115.1

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

² 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 JV and Associates to		Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		To Corporate Centre	Corporate Centre		Other Reallocations		
	\$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
Net operating income before loan impairment charges and other credit risk provisions	3,061	-	-	(14)	(9)	3	3,041
Loan impairment (charges)/recoveries and other credit risk provisions	(199)	-	-	-	-	(2)	(201)
Net operating income	2,862	-	-	(14)	(9)	1	2,840
Total operating expenses	(1,450)	-	1	5	-	(28)	(1,472)
Operating profit	1,412	-	1	(9)	(9)	(27)	1,368
Share of profit in associates and joint ventures	308	-	(308)	-	-	-	-
Profit before tax	1,720	-	(307)	(9)	(9)	(27)	1,368
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(14)	-	-	-	-	-	(14)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(11)	-	-	-	-	-	(11)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(25)	-	-	-	-	-	(25)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(25)	-	-	-	-	-	(25)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(25)	-	-	-	-	-	(25)
Balance Sheet Data							
At 31 Dec 2016							
Loans and advances to customers (net)	281,930	-	-	-	-	-	281,930
Customer accounts	341,729	-	-	-	-	-	341,729
Risk-weighted assets ²	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
	298.0	-	(9.6)	-	-	(12.5)	275.9

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

² Risk-weighted assets is calculated and presented on a CRD IV basis.

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	1,618	(517)	48	-	-	(18)	1,131	
Net fee income	780	(53)	-	-	-	(1)	726	
Net trading income	2,003	(430)	(42)	-	-	(4)	1,527	
Other income	(202)	315	23	-	-	1	137	
Net operating income before loan impairment charges and other credit risk provisions	4,199	(685)	29	-	-	(22)	3,521	
Loan impairment (charges)/recoveries and other credit risk provisions	30	-	(44)	-	-	2	(12)	
Net operating income	4,229	(685)	(15)	-	-	(20)	3,509	
Total operating expenses	(2,305)	76	19	-	-	(90)	(2,300)	
Operating profit	1,924	(609)	4	-	-	(110)	1,209	
Share of profit in associates and joint ventures	126	-	-	(125)	-	(1)	-	
Profit before tax	2,050	(609)	4	(125)	-	(111)	1,209	
Significant Items								
Revenue								
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)	
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(91)	-	-	-	-	-	(91)	
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	42	-	-	-	-	-	42	
UK customer redress programmes	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	(49)	-	-	-	-	-	(49)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	(71)	1	-	-	-	-	(70)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(49)	-	-	-	-	-	(49)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(120)	1	-	-	-	-	(119)	
Balance Sheet Data								
At 31 Dec 2016								
Loans and advances to customers (net)	229,830	(2,563)	(1,412)	-	-	-	225,855	
Customer accounts	269,356	(12,410)	(852)	-	-	1	256,095	
Risk-weighted assets ²	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	
	362.9	(46.6)	(22.2)	(6.2)	-	12.5	300.4	

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

² 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)
Net operating income before loan impairment charges and other credit risk provisions	395	(24)	-	-	2	373
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	-	-	1	(8)
Net operating income	386	(24)	-	-	3	365
Total operating expenses	(3,200)	6	-	-	(10)	(3,204)
Operating profit	(2,814)	(18)	-	-	(7)	(2,839)
Share of profit in associates and joint ventures	(6)	-	6	-	-	-
Profit before tax	(2,820)	(18)	6	-	(7)	(2,839)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	(26)	-	-	-	-	(26)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(26)	-	-	-	-	(26)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(26)	-	-	-	-	(26)
LICs	-	-	-	-	-	-
Operating expenses	(2,839)	-	-	-	-	(2,839)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,865)	-	-	-	-	(2,865)
Balance Sheet Data						
At 31 Dec 2016						
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 ²	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
	16.2	(0.8)	(0.1)	-	-	15.3

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

² 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 Basis	Inter-segment elimination Historical Basis	Business Reclassifications to Corporate Centre ¹	Other Reallocations	Reported	Total
	\$m	\$m	\$m	\$m	\$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)
Net operating income before loan impairment charges and other credit risk provisions	(1,525)	(1,918)	760	68	(2,615)	8,984
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	-	23	1	12	(468)
Net operating income	(1,537)	(1,918)	783	69	(2,603)	8,516
Total operating expenses	(3,959)	1,918	(191)	166	(2,066)	(12,459)
Operating profit	(5,496)	-	592	235	(4,669)	(3,943)
Share of profit in associates and joint ventures	(5)	-	500	1	496	498
Profit before tax	(5,501)	-	1,092	236	(4,173)	(3,445)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(70)
Fair value movements on non-qualifying hedges	(339)	-	(1)	36	(304)	(302)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(1,987)	-	(43)	36	(1,994)	(2,016)
LICs	-	-	-	-	-	-
Operating expenses	(901)	-	(9)	(1)	(911)	(4,048)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,888)	-	(52)	35	(2,905)	(6,064)
Balance Sheet Data						
At 31 Dec 2016						
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
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ²	47.5	-	103.0	-	150.5	857.2

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

² Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Sep 2016	Retail Banking and Wealth Management						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	4,189	(33)	-	27	769	(34)	4,918
Loan impairment (charges)/recoveries and other credit risk provisions	(363)	10	-	-	-	2	(351)
Net operating income	3,826	(23)	-	27	769	(32)	4,567
Total operating expenses	(3,655)	137	-	(1)	-	(73)	(3,592)
Operating profit	171	114	-	26	769	(105)	975
Share of profit in associates and joint ventures	95	-	(91)	-	-	-	4
Profit before tax	266	114	(91)	26	769	(105)	979

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 ³	145.9	(23.5)	(2.2)	-	-	-	120.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Sep 2016	Commercial Banking						Restated \$m
	Originally Reported \$m	US Runoff Portfolio to Corporate Centre \$m	JV and Associates to Corporate Centre \$m	Insurance to R8WMM \$m	Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m	Other Reallocations \$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	(8)	5
Net operating income before loan impairment charges and other credit risk provisions	2,811	-	-	(27)	541	(124)	3,201
Loan impairment (charges)/recoveries and other credit risk provisions	(244)	-	-	-	-	3	(241)
Net operating income	2,567	-	-	(27)	541	(121)	2,960
Total operating expenses	(1,415)	-	-	1	-	(22)	(1,436)
Operating profit	1,152	-	-	(26)	541	(143)	1,524
Share of profit in associates and joint ventures	383	-	(383)	-	-	-	-
Profit before tax	1,535	-	(383)	(26)	541	(143)	1,524

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 ¹	305.4	-	(10.2)	-	-	(12.9)	282.3

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Sep 2016	Global Banking and Markets						
	Originally Reported ¹	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	1,819	(584)	17	-	-	81	1,333
Net fee income	884	16	4	-	-	37	941
Net trading income	1,866	(381)	(90)	-	-	6	1,401
Other income	(555)	270	(51)	-	424	(1)	87
Net operating income before loan impairment charges and other credit risk provisions	4,014	(679)	(120)	-	424	123	3,762
Loan impairment (charges)/recoveries and other credit risk provisions	40	-	(58)	-	-	(2)	(20)
Net operating income	4,054	(679)	(178)	-	424	121	3,742
Total operating expenses	(2,227)	86	18	-	-	(120)	(2,243)
Operating profit	1,827	(593)	(160)	-	424	1	1,499
Share of profit in associates and joint ventures	134	-	-	(135)	-	1	-
Profit before tax	1,961	(593)	(160)	(135)	424	2	1,499

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 ³	383.7	(58.8)	(24.0)	(6.6)	-	12.9	307.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

**HSBC
Group**

Quarter ended 30 Sep 2016	Global Private Banking					Restated \$m
	Originally Reported ¹ \$m	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		\$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	-
Net operating income before loan impairment charges and other credit risk provisions	462	(29)	-	5	2	440
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	-	-	-	(1)	(2)
Net operating income	461	(29)	-	5	1	438
Total operating expenses	(313)	5	-	-	(10)	(318)
Operating profit	148	(24)	-	5	(9)	120
Share of profit in associates and joint ventures	3	-	(3)	-	-	-
Profit before tax	151	(24)	(3)	5	(9)	120

Significant Items

Revenue					
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-
Own credit spread	-	-	-	-	-
Portfolio disposals	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(5)	-	-	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 ³	18.0	(1.0)	(0.2)	-	-	16.8

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

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

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

Significant Items

Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(55)
Fair value movements on non-qualifying hedges	58	-	(12)	(32)	14	12
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	(1,370)	-	-	-	(1,370)	(1,370)
Portfolio disposals	-	-	(119)	-	(119)	(119)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(3)	-	(1,739)	-	(1,742)	(1,743)
	(1,315)	-	(1,870)	(32)	(3,217)	(3,275)

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(780)	-	(47)	-	(827)	(1,014)
Costs to establish UK ring-fenced bank	(51)	-	-	-	(51)	(53)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	2	-	-	-	2	50
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(829)	-	(47)	-	(876)	(1,473)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,929	-	15,134	-	18,063	880,851
Customer accounts	1,773	-	12,584	-	14,357	1,296,444
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	51.1	-	126.5	-	177.6	904.1

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

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

³ 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 ¹ \$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
Net operating income before loan impairment charges and other credit risk provisions	5,957	(249)	-	20	-	(31)	5,697
Loan impairment (charges)/recoveries and other credit risk provisions	(539)	-	-	-	-	-	(539)
Net operating income	5,418	(249)	-	20	-	(31)	5,158
Total operating expenses	(4,276)	708	-	(1)	-	(73)	(3,642)
Operating profit	1,142	459	-	19	-	(104)	1,516
Share of profit in associates and joint ventures	107	-	(100)	-	-	-	7
Profit before tax	1,249	459	(100)	19	-	(104)	1,523

Significant Items

Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	6	(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
	952	(72)	-	-	-	(2)

LICs						
Trading results from disposed-of operations in Brazil	(245)	-	-	-	-	(245)
	(245)	-	-	-	-	(245)

Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(76)	15	-	-	-	(61)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of 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)
	(1,097)	602	-	-	-	(495)

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

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	-	-	-	-	-	-	-
	(390)	530	-	-	-	(2)	138

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
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	176.1	(27.1)	(19.6)	-	-	-	129.4

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Jun 2016	Commercial Banking						Restated \$m
	Originally Reported ¹ \$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
Net operating income before loan impairment charges and other credit risk provisions	3,886	(1)	-	(20)	-	(162)	3,703
Loan impairment (charges)/recoveries and other credit risk provisions	(443)	-	-	-	-	(1)	(444)
Net operating income	3,443	(1)	-	(20)	-	(163)	3,259
Total operating expenses	(1,619)	-	-	1	-	-	(1,618)
Operating profit	1,824	(1)	-	(19)	-	(163)	1,641
Share of profit in associates and joint ventures	430	-	(430)	-	-	-	-
Profit before tax	2,254	(1)	(430)	(19)	-	(163)	1,641

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
	377	-	-	-	-	-	377

LICs

Trading results from disposed-of operations in Brazil	(160)	-	-	-	-	-	(160)
	(160)	-	-	-	-	-	(160)

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)
	(110)	-	-	-	-	-	(110)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

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
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	414.8	-	(101.1)	-	-	(14.9)	298.8

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Jun 2016	Global Banking and Markets						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	4,447	(693)	58	-	-	131	3,943
Loan impairment (charges)/recoveries and other credit risk provisions	(232)	-	(34)	-	-	2	(264)
Net operating income	4,215	(693)	24	-	-	133	3,679
Total operating expenses	(2,471)	99	19	-	-	(120)	(2,473)
Operating profit	1,744	(594)	43	-	-	13	1,206
Share of profit in associates and joint ventures	141	-	-	(142)	-	1	-
Profit before tax	1,885	(594)	43	(142)	-	14	1,206

Significant Items

Revenue							
Debit valuation adjustment (DVA) on derivative contracts	(7)	-	-	-	-	-	(7)
Fair value movements on non-qualifying hedges	(12)	12	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	97	19	-	-	-	-	116
	78	31	-	-	-	-	109

LICs							
Trading results from disposed-of operations in Brazil	(9)	-	-	-	-	-	(9)
	(9)	-	-	-	-	-	(9)

Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(61)	-	-	-	-	-	(61)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of 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)
	(250)	-	-	-	-	-	(250)

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

Profit/(loss) before tax							
Revenue	78	31	-	-	-	-	109
LICs	(9)	-	-	-	-	-	(9)
Operating expenses	(250)	-	-	-	-	-	(250)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(181)	31	-	-	-	-	(150)

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
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	437.1	(58.8)	(22.7)	(36.1)	-	14.9	334.4

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 30 Jun 2016	Global Private Banking					Restated \$m
	Originally Reported ¹ \$m	Balance Sheet Management to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		\$m	\$m	\$m	\$m	
Net interest income	193	12	-	-	-	205
Net fee income	179	-	-	-	-	179
Net trading income	79	(29)	-	-	-	50
Other income	35	(8)	-	-	-	27
Net operating income before loan impairment charges and other credit risk provisions	486	(25)	-	-	-	461
Loan impairment (charges)/recoveries and other credit risk provisions	11	-	-	-	-	11
Net operating income	497	(25)	-	-	-	472
Total operating expenses	(1,166)	4	-	-	(8)	(1,170)
Operating profit	(669)	(21)	-	-	(8)	(698)
Share of profit in associates and joint ventures	2	-	(2)	-	-	-
Profit before tax	(667)	(21)	(2)	-	(8)	(698)
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2	-	-	-	-	2
Trading results from disposed-of operations in Brazil	6	-	-	-	-	6
	8	-	-	-	-	8
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(3)	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of 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)
	(807)	-	-	-	-	(807)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	8	-	-	-	-	8
LICs	-	-	-	-	-	-
Operating expenses	(807)	-	-	-	-	(807)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(799)	-	-	-	-	(799)
Balance Sheet Data						
At 30 Jun 2016						
Loans and advances to customers (net)	39,923	-	-	-	-	39,923
Customer accounts	77,981	-	-	-	-	77,981
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	18.5	(1.0)	(0.2)	-	-	17.3

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

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

³ 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	1,370	(1,652)	910	62	690	14,494
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	-	34	(1)	31	(1,205)
Net operating income	1,368	(1,652)	944	61	721	13,289
Total operating expenses	(2,484)	1,652	(830)	201	(1,461)	(10,364)
Operating profit	(1,116)	-	114	262	(740)	2,925
Share of profit in associates and joint ventures	3	-	674	(1)	676	683
Profit before tax	(1,113)	-	788	261	(64)	3,608

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	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 ³	35.7	-	266.6	-	302.3	1,082.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Mar 2016	Retail Banking and Wealth Management						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	5,160	(118)	-	23	(13)	7	5,059
Loan impairment (charges)/recoveries and other credit risk provisions	(581)	97	-	-	-	-	(484)
Net operating income	4,579	(21)	-	23	(13)	7	4,575
Total operating expenses	(3,532)	138	-	(1)	-	(92)	(3,487)
Operating profit	1,047	117	-	22	(13)	(85)	1,088
Share of profit in associates and joint ventures	86	-	(79)	-	-	-	7
Profit before tax	1,133	117	(79)	22	(13)	(85)	1,095

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(148)	119	-	-	-	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 ³	188.1	(38.0)	(19.9)	-	-	-	130.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Mar 2016	Commercial Banking						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	3,623	(2)	-	(23)	-	(138)	3,460
Loan impairment (charges)/recoveries and other credit risk provisions	(390)	-	-	-	-	4	(386)
Net operating income	3,233	(2)	-	(23)	-	(134)	3,074
Total operating expenses	(1,524)	-	-	1	-	(38)	(1,561)
Operating profit	1,709	(2)	-	(22)	-	(172)	1,513
Share of profit in associates and joint ventures	341	-	(341)	-	-	-	-
Profit before tax	2,050	(2)	(341)	(22)	-	(172)	1,513

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	142	-	-	-	-	-	142
	142	-	-	-	-	-	142

LICs

Trading results from disposed-of operations in Brazil	(113)	-	-	-	-	-	(113)
	(113)	-	-	-	-	-	(113)

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(23)	-	-	-	-	-	(23)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of 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)
	(97)	-	-	-	-	-	(97)

Share of profit in associates and joint ventures

Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-
	(1)	-	1	-	-	-	-

Profit/(loss) before tax

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

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
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	421.9	-	(101.2)	-	-	(16.4)	304.3

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Mar 2016	Global Banking and Markets						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	4,466	(654)	38	-	-	137	3,987
Loan impairment (charges)/recoveries and other credit risk provisions	(193)	-	23	-	-	(5)	(175)
Net operating income	4,273	(654)	61	-	-	132	3,812
Total operating expenses	(2,278)	88	19	-	-	(115)	(2,286)
Operating profit	1,995	(566)	80	-	-	17	1,526
Share of profit in associates and joint ventures	126	-	-	(125)	-	(1)	-
Profit before tax	2,121	(566)	80	(125)	-	16	1,526

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 ³	451.8	(62.4)	(24.8)	(36.7)	-	16.4	344.3

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

HSBC
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Quarter ended 31 Mar 2016	Global Private Banking					
	Originally Reported ¹	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	202	12	-	-	-	214
Net fee income	207	-	-	-	-	207
Net trading income	78	(27)	-	-	-	51
Other income	-	(1)	-	-	-	(1)
Net operating income before loan impairment charges and other credit risk provisions	487	(16)	-	-	-	471
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	487	(16)	-	-	-	471
Total operating expenses	(379)	5	-	-	(8)	(382)
Operating profit	108	(11)	-	-	(8)	89
Share of profit in associates and joint ventures	2	-	(2)	-	-	-
Profit before tax	110	(11)	(2)	-	(8)	89

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	6	-	-	-	-	6
	6	-	-	-	-	6

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 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)
	(6)	-	-	-	-	(6)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	41,685	-	-	-	-	41,685
Customer accounts	80,806	-	-	-	-	80,806
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	19.3	(1.2)	(0.2)	-	-	17.9

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

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

³ 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 ¹	Elimination ¹	Reclassifications to Corporate Centre ²			
	\$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
Net operating income before loan impairment charges and other credit risk provisions	2,658	(1,418)	765	(6)	1,999	14,976
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	(120)	1	(116)	(1,161)
Net operating income	2,661	(1,418)	645	(5)	1,883	13,815
Total operating expenses	(1,969)	1,418	(250)	253	(548)	(8,264)
Operating profit	692	-	395	248	1,335	5,551
Share of profit in associates and joint ventures	-	-	547	1	548	555
Profit before tax	692	-	942	249	1,883	6,106
Significant Items						
Revenue						
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
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(334)
	-	-	-	-	-	(334)
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(220)	-	(22)	-	(242)	(341)
Costs to establish UK ring-fenced bank	(31)	-	-	-	(31)	(31)
Impairment of 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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
Profit/(loss) before tax						
Revenue	1,064	(7)	(151)	(29)	877	1,797
LICs	-	-	-	-	-	(334)
Operating expenses	(265)	7	(23)	-	(281)	(877)
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	(1)
	799	-	(175)	(29)	595	586
Balance Sheet Data						
At 31 Mar 2016						
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 ³	34.1	-	284.4	-	318.5	1,115.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Dec 2015	Retail Banking and Wealth Management						Restated \$m
	Originally Reported ¹ \$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	3,916	(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
Net operating income before loan impairment charges and other credit risk provisions	5,604	(115)	-	9	-	(71)	5,427
Loan impairment (charges)/recoveries and other credit risk provisions	(543)	26	-	-	-	(1)	(518)
Net operating income	5,061	(89)	-	9	-	(72)	4,909
Total operating expenses	(4,712)	533	-	(1)	-	(27)	(4,207)
Operating profit	349	444	-	8	-	(99)	702
Share of profit in associates and joint ventures	96	-	(89)	-	-	(1)	6
Profit before tax	445	444	(89)	8	-	(100)	708
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	40	(32)	-	-	-	(8)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
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
	311	182	-	-	-	(8)	485
LICs							
Trading results from disposed-of operations in Brazil	(197)	-	-	-	-	-	(197)
	(197)	-	-	-	-	-	(197)
Operating expenses							
Costs to achieve	(142)	20	-	-	-	1	(121)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	(350)	350	-	-	-	-	-
UK customer redress programmes	(378)	-	-	-	-	-	(378)
Trading results from disposed-of operations in Brazil	(406)	-	-	-	-	-	(406)
	(1,276)	370	-	-	-	1	(905)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	311	182	-	-	-	(8)	485
LICs	(197)	-	-	-	-	-	(197)
Operating expenses	(1,276)	370	-	-	-	1	(905)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1,162)	552	-	-	-	(7)	(617)
Balance Sheet Data							
At 31 Dec 2015							
Loans and advances to customers (net)	340,009	(18,260)	-	-	-	-	321,749
Customer accounts	584,872	-	-	-	-	-	584,872
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	189.5	(39.5)	(19.3)	-	-	-	130.7

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Dec 2015	Commercial Banking						Restated \$m
	Originally Reported ¹ \$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
Net operating income before loan impairment charges and other credit risk provisions	3,634	(3)	-	(9)	-	(145)	3,477
Loan impairment (charges)/recoveries and other credit risk provisions	(1,013)	-	-	-	-	5	(1,008)
Net operating income	2,621	(3)	-	(9)	-	(140)	2,469
Total operating expenses	(1,747)	-	-	1	-	(22)	(1,766)
Operating profit	874	(3)	-	(8)	-	(162)	701
Share of profit in associates and joint ventures	350	-	(350)	-	-	-	-
Profit before tax	1,224	(3)	(350)	(8)	-	(162)	701
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	1	-	-	-	-	(1)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)	-	-	-	-	-	(18)
Trading results from disposed-of operations in Brazil	152	-	-	-	-	-	152
	135	-	-	-	-	(1)	134
LICs							
Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	(81)	-	-	-	-	-	(81)
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	135	-	-	-	-	(1)	134
LICs	(81)	-	-	-	-	-	(81)
Operating expenses	(228)	-	-	-	-	-	(228)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(174)	-	-	-	-	(1)	(175)
Balance Sheet Data							
At 31 Dec 2015							
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 ³	421.0	-	(103.2)	-	-	(15.6)	302.2

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

Quarter ended 31 Dec 2015	Global Banking and Markets						
	Originally Reported ¹	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	1,699	(527)	(8)	-	-	87	1,251
Net fee income	904	14	2	-	-	39	959
Net trading income	889	(157)	(16)	-	-	7	723
Other income	(45)	90	49	-	-	(1)	93
Net operating income before loan impairment charges and other credit risk provisions	3,447	(580)	27	-	-	132	3,026
Loan impairment (charges)/recoveries and other credit risk provisions	(90)	-	(16)	-	-	(4)	(110)
Net operating income	3,357	(580)	11	-	-	128	2,916
Total operating expenses	(2,449)	103	28	-	-	(107)	(2,425)
Operating profit	908	(477)	39	-	-	21	491
Share of profit in associates and joint ventures	107	-	-	(107)	-	-	-
Profit before tax	1,015	(477)	39	(107)	-	21	491
Significant Items							
Revenue							
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)
LICs							
Trading results from disposed-of operations in Brazil	1	-	-	-	-	-	1
	1	-	-	-	-	-	1
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(122)	28	-	-	-	-	(94)
LICs	1	-	-	-	-	-	1
Operating expenses	(115)	2	-	-	-	-	(113)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(236)	30	-	-	-	-	(206)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	236,932	(1,378)	(1,920)	-	-	14,572	248,206
Customer accounts	261,728	(11,928)	(501)	-	-	13,503	262,802
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	440.6	(59.3)	(29.8)	(36.8)	-	15.6	330.3

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

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

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

**HSBC
Group**

Other / Corporate Centre						
Quarter ended 31 Dec 2015	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	Other Reallocations	Restated	Total
	\$m	\$m	\$m	\$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)
Net operating income before loan impairment charges and other credit risk provisions	377	(1,777)	692	85	(623)	11,772
Loan impairment (charges)/recoveries and other credit risk provisions	5	-	(9)	-	(4)	(1,644)
Net operating income	382	(1,777)	683	85	(627)	10,128
Total operating expenses	(4,006)	1,777	(669)	163	(2,735)	(11,542)
Operating profit	(3,624)	-	14	248	(3,362)	(1,414)
Share of profit in associates and joint ventures	(1)	-	550	1	550	556
Profit before tax	(3,625)	-	564	249	(2,812)	(858)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(186)
Fair value movements on non-qualifying hedges	(2)	-	19	9	26	26
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	(773)	-	-	-	(773)	(773)
Portfolio disposals	-	-	(214)	-	(214)	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	(12)
Trading results from disposed-of operations in Brazil	5	(5)	(15)	-	(15)	721
	(770)	(5)	(210)	9	(976)	(438)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(277)
	-	-	-	-	-	(277)
Operating expenses						
Costs to achieve	(387)	-	(20)	(1)	(408)	(743)
Costs to establish UK ring-fenced bank	(61)	-	-	-	(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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(770)	(5)	(210)	9	(976)	(438)
LICs	-	-	-	-	-	(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)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,331	-	21,558	-	23,889	924,454
Customer accounts	881	-	12,429	-	13,310	1,289,586
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ³	32.6	-	289.2	-	321.8	1,103.0

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

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

³ Risk-weighted assets is calculated and presented on a CRD IV basis.

HSBC
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	Other Reallocations	Reported
	\$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
Net operating income before loan impairment charges and other credit risk provisions	1,461	-	-	-	-	(5)	1,456
Loan impairment (charges)/recoveries and other credit risk provisions	(39)	-	-	-	-	(1)	(40)
Net operating income	1,422	-	-	-	-	(6)	1,416
Total operating expenses	(1,246)	-	-	-	-	(81)	(1,327)
Operating profit	176	-	-	-	-	(87)	89
Share of profit in associates and joint ventures	1	-	(1)	-	-	(1)	(1)
Profit before tax	177	-	(1)	-	-	(88)	88
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	38	-	-	-	-	(36)	2
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	38	-	-	-	-	(36)	2
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(75)	-	-	-	-	-	(75)
Costs to establish UK ring-fenced bank	(1)	-	-	-	-	-	(1)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(60)	-	-	-	-	1	(59)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(136)	-	-	-	-	1	(135)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	38	-	-	-	-	(36)	2
LICs	-	-	-	-	-	-	-
Operating expenses	(136)	-	-	-	-	1	(135)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(98)	-	-	-	-	(35)	(133)
Balance Sheet Data							
At 31 Dec 2016							
Loans and advances to customers (net)	136,096	-	-	-	-	-	136,096
Customer accounts	179,947	-	-	-	-	-	179,947

¹ Business reclassifications to the Corporate Centre comprise 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	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	727	-	-	-	-	(1)	726
Net fee income	355	-	-	-	-	-	355
Net trading income	2	-	-	-	-	-	2
Other income	30	-	-	-	(9)	1	22
Net operating income before loan impairment charges and other credit risk provisions	1,114	-	-	-	(9)	-	1,105
Loan impairment (charges)/recoveries and other credit risk provisions	(75)	-	-	-	-	(4)	(79)
Net operating income	1,039	-	-	-	(9)	(4)	1,026
Total operating expenses	(516)	-	-	-	-	(40)	(556)
Operating profit	523	-	-	-	(9)	(44)	470
Share of profit in associates and joint ventures	2	-	(3)	-	-	1	-
Profit before tax	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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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

¹ Business reclassifications to the Corporate Centre comprise 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	
Net operating income before loan impairment charges and other credit risk provisions	1,602	(212)	60	-	-	-	1,450	
Loan impairment (charges)/recoveries and other credit risk provisions	65	-	(44)	-	-	2	23	
Net operating income	1,667	(212)	16	-	-	2	1,473	
Total operating expenses	(1,097)	13	13	-	-	(82)	(1,153)	
Operating profit	570	(199)	29	-	-	(80)	320	
Share of profit in associates and joint ventures	4	-	-	(2)	-	(2)	-	
Profit before tax	574	(199)	29	(2)	-	(82)	320	
Significant Items								
Revenue								
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)	
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Operating expenses								
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)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	(52)	-	-	-	-	-	(52)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(31)	-	-	-	-	-	(31)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(83)	-	-	-	-	-	(83)	
Balance Sheet Data								
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	84,280	(947)	(1,321)	-	-	1	82,013	
Customer accounts	113,191	(3,168)	(851)	-	-	1	109,173	

¹ Business reclassifications to the Corporate Centre comprise 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)
Net operating income before loan impairment charges and other credit risk provisions	192	(24)	-	-	(3)	165
Loan impairment (charges)/recoveries and other credit risk provisions	(11)	-	-	-	1	(10)
Net operating income	181	(24)	-	-	(2)	155
Total operating expenses	(3,042)	6	-	-	(7)	(3,043)
Operating profit	(2,861)	(18)	-	-	(9)	(2,888)
Share of profit in associates and joint ventures	(1)	-	-	-	1	-
Profit before tax	(2,862)	(18)	-	-	(8)	(2,888)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	(26)	-	-	-	-	(26)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(26)	-	-	-	-	(26)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(26)	-	-	-	-	(26)
LICs	-	-	-	-	-	-
Operating expenses	(2,837)	-	-	-	-	(2,837)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,863)	-	-	-	-	(2,863)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	17,797	-	-	-	-	17,797
Customer accounts	33,375	-	-	-	-	33,375

¹ Business reclassifications to the Corporate Centre comprise 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 2016	Other Historical Basis	Inter-segment elimination Historical Basis	Business Reclassifications to Corporate Centre ¹	Other Reallocations	Reported	Total
	\$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)
Net operating income before loan impairment charges and other credit risk provisions	(2,627)	(95)	185	8	(2,529)	1,647
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	44	2	46	(60)
Net operating income	(2,627)	(95)	229	10	(2,483)	1,587
Total operating expenses	(2,527)	95	(32)	210	(2,254)	(8,333)
Operating profit	(5,154)	-	197	220	(4,737)	(6,746)
Share of profit in associates and joint ventures	(1)	-	6	1	6	5
Profit before tax	(5,155)	-	203	221	(4,731)	(6,741)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(50)
Fair value movements on non-qualifying hedges	(339)	-	-	36	(303)	(303)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	(18)	-	-	-	(18)	(28)
Costs to achieve	(575)	-	-	-	(575)	(720)
Costs to establish UK ring-fenced bank	(75)	-	-	-	(75)	(76)
Impairment of GPB - Europe goodwill	-	-	-	-	-	(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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(1,865)	-	-	36	(1,829)	(1,905)
LICs	-	-	-	-	-	-
Operating expenses	(668)	-	-	(1)	(669)	(3,681)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,533)	-	-	35	(2,498)	(5,586)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	478	-	2,268	(1)	2,745	336,660
Customer accounts	191	-	4,019	(1)	4,209	446,614

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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	1,039	-	-	-	-	-	1,039
Net fee income	381	-	-	-	-	(1)	380
Net trading income	24	-	-	-	-	(2)	22
Other income	(7)	-	-	-	-	1	(6)
Net operating income before loan impairment charges and other credit risk provisions	1,437	-	-	-	-	(2)	1,435
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	-	-	-	-	1	(37)
Net operating income	1,399	-	-	-	-	(1)	1,398
Total operating expenses	(1,588)	-	-	-	-	(99)	(1,687)
Operating profit	(189)	-	-	-	-	(100)	(289)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(189)	-	-	-	-	(100)	(289)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(34)	-	-	-	-	32	(2)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(34)	-	-	-	-	32	(2)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(79)	-	-	-	-	-	(79)
Costs to establish UK ring-fenced bank	(1)	-	-	-	-	-	(1)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(438)	-	-	-	-	-	(438)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(518)	-	-	-	-	-	(518)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(34)	-	-	-	-	32	(2)
LICs	-	-	-	-	-	-	-
Operating expenses	(518)	-	-	-	-	-	(518)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(552)	-	-	-	-	32	(520)
Balance Sheet Data							
At 30 Sep 2016							
Loans and advances to customers (net)	141,834	-	-	-	-	-	141,834
Customer accounts	185,714	-	-	-	-	-	185,714

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

² Business reclassifications to the Corporate Centre comprise 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 Sep 2016	Commercial Banking						
	Originally Reported ¹	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	762	-	-	-	-	(9)	753
Net fee income	385	-	-	-	-	(5)	380
Net trading income	-	-	-	-	-	3	3
Other income	(1)	-	-	-	-	1	-
Net operating income before loan impairment charges and other credit risk provisions	1,146	-	-	-	-	(10)	1,136
Loan impairment (charges)/recoveries and other credit risk provisions	(102)	-	-	-	-	3	(99)
Net operating income	1,044	-	-	-	-	(7)	1,037
Total operating expenses	(487)	-	-	-	-	(58)	(545)
Operating profit	557	-	-	-	-	(65)	492
Share of profit in associates and joint ventures	(4)	-	5	-	-	(1)	-
Profit before tax	553	-	5	-	-	(66)	492
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(2)	-	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	(1)	-	-	-	-	-	(1)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(8)	-	-	-	-	-	(8)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(11)	-	-	-	-	-	(11)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(11)	-	-	-	-	-	(11)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(11)	-	-	-	-	-	(11)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	105,824	-	-	-	-	(1,466)	104,358
Customer accounts	126,166	-	-	-	-	(2,565)	123,601

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

² Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	1,732	(174)	(97)	-	-	12	1,473
Loan impairment (charges)/recoveries and other credit risk provisions	93	-	(58)	-	-	(1)	34
Net operating income	1,825	(174)	(155)	-	-	11	1,507
Total operating expenses	(1,068)	34	12	-	-	(82)	(1,104)
Operating profit	757	(140)	(143)	-	-	(71)	403
Share of profit in associates and joint ventures	(2)	-	-	-	-	2	-
Profit before tax	755	(140)	(143)	-	-	(69)	403

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	(4)	-	-	-	-	-	(4)
Fair value movements on non-qualifying hedges	(2)	4	-	-	-	-	2
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(6)	4	-	-	-	-	(2)

LICs

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

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	-	-	-	-	-	-	-
	(51)	-	-	-	-	-	(51)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	90,687	(1,531)	(1,864)	-	-	1,466	88,758
Customer accounts	118,549	(2,706)	(808)	-	-	2,565	117,600

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

² Business reclassifications to the Corporate Centre comprise 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 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)
Net operating income before loan impairment charges and other credit risk provisions	228	(29)	-	-	1	200
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	(1)	-
Net operating income	229	(29)	-	-	-	200
Total operating expenses	(211)	5	-	-	(9)	(215)
Operating profit	18	(24)	-	-	(9)	(15)
Share of profit in associates and joint ventures	2	-	(1)	-	(1)	-
Profit before tax	20	(24)	(1)	-	(10)	(15)

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-

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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	\$m
Net interest income	86	12	-	-	-	98
Net fee income	97	-	-	-	-	97
Net trading income	47	(38)	-	-	-	9
Other income	(2)	(3)	-	-	1	(4)
Net operating income before loan impairment charges and other credit risk provisions	228	(29)	-	-	1	200
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	(1)	-
Net operating income	229	(29)	-	-	-	200
Total operating expenses	(211)	5	-	-	(9)	(215)
Operating profit	18	(24)	-	-	(9)	(15)
Share of profit in associates and joint ventures	2	-	(1)	-	(1)	-
Profit before tax	20	(24)	(1)	-	(10)	(15)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
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						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	20,056	-	-	-	-	20,056
Customer accounts	37,361	-	-	-	-	37,361

HSBC
Europe

Other / Corporate Centre						
Quarter ended 30 Sep 2016	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported ¹	Elimination	Reclassifications to			
	Reported ¹	Originally Reported ¹	Corporate Centre ²			
	\$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)
Net operating income before loan impairment charges and other credit risk provisions	(1,580)	60	300	(1)	(1,221)	3,023
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	58	(2)	58	(44)
Net operating income	(1,578)	60	358	(3)	(1,163)	2,979
Total operating expenses	(1,180)	(60)	(51)	248	(1,043)	(4,594)
Operating profit	(2,758)	-	307	245	(2,206)	(1,615)
Share of profit in associates and joint ventures	2	-	(4)	-	(2)	(2)
Profit before tax	(2,756)	-	303	245	(2,208)	(1,617)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(4)
Fair value movements on non-qualifying hedges	53	-	(4)	(32)	17	17
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(505)	-	-	-	(505)	(628)
Costs to establish UK ring-fenced bank	(51)	-	-	-	(51)	(53)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	2	-	-	-	2	3
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(554)	-	-	-	(554)	(1,134)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
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)
Balance Sheet Data						
At 30 Sep 2016						
Loans and advances to customers (net)	469	-	3,395	-	3,864	358,870
Customer accounts	514	-	3,514	-	4,028	468,304

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

² Business reclassifications to the Corporate Centre comprise 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	Retail Banking and Wealth Management					Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated \$m
	Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	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
Net operating income before loan impairment charges and other credit risk provisions	1,978	(74)	-	-	-	-	(1)	1,903
Loan impairment (charges)/recoveries and other credit risk provisions	(71)	32	-	-	-	-	(1)	(40)
Net operating income	1,907	(42)	-	-	-	-	(2)	1,863
Total operating expenses	(1,280)	67	-	-	-	-	(98)	(1,311)
Operating profit	627	25	-	-	-	-	(100)	552
Share of profit in associates and joint ventures	4	-	-	(4)	-	-	-	-
Profit before tax	631	25	-	(4)	-	-	(100)	552
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	4	-	-	-	-	-	(4)	-
Gain on disposal of our membership interest in Visa - Europe	354	(11)	-	-	-	-	-	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
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-
Costs to achieve	(40)	14	-	-	-	-	-	(26)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	(40)	14	-	-	-	-	-	(26)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Profit/(loss) before tax								
Revenue	358	(11)	-	-	-	-	(4)	343
LICs	-	-	-	-	-	-	-	-
Operating expenses	(40)	14	-	-	-	-	-	(26)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	318	3	-	-	-	-	(4)	317
Balance Sheet Data								
At 30 Jun 2016								
Loans and advances to customers (net)	146,164	(2,280)	-	-	-	-	-	143,884
Customer accounts	191,473	(3,790)	-	-	-	-	(1)	187,682

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

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

³ Business reclassifications to the Corporate Centre comprise 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							Restated
	Originally Reported ¹	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 ²	to Corporate Centre	Corporate Centre		Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	830	21	-	-	-	-	800	
Net fee income	411	(3)	-	-	-	(9)	403	
Net trading income	8	(2)	-	-	-	(1)	5	
Other income	288	-	-	-	-	(4)	284	
Net operating income before loan impairment charges and other credit risk provisions	1,537	(26)	-	-	-	(19)	1,492	
Loan impairment (charges)/recoveries and other credit risk provisions	(155)	5	-	-	-	(2)	(152)	
Net operating income	1,382	(21)	-	-	-	(21)	1,340	
Total operating expenses	(615)	22	-	-	-	(59)	(652)	
Operating profit	767	1	-	-	-	(80)	688	
Share of profit in associates and joint ventures	(7)	-	-	6	-	-	(1)	
Profit before tax	760	1	-	6	-	(80)	687	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	230	-	-	-	-	-	230	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	230	-	-	-	-	-	230	
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Operating expenses								
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)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	230	-	-	-	-	-	230	
LICs	-	-	-	-	-	-	-	
Operating expenses	(26)	1	-	-	-	-	(25)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	204	1	-	-	-	-	205	
Balance Sheet Data								
At 30 Jun 2016								
Loans and advances to customers (net)	107,794	(3,001)	-	-	-	(1,670)	103,123	
Customer accounts	125,572	(760)	-	-	-	(2,434)	122,378	

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

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

³ Business reclassifications to the Corporate Centre comprise 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							Restated
	Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	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	448	(24)	(101)	-	-	-	11	334
Net fee income	239	(3)	1	-	-	-	5	242
Net trading income	1,394	(8)	(550)	54	-	-	2	892
Other income	(571)	(8)	526	24	-	-	(2)	(31)
Net operating income before loan impairment charges and other credit risk provisions	1,510	(43)	(124)	78	-	-	16	1,437
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	(1)	(34)	-	-	2	(43)
Net operating income	1,500	(43)	(125)	44	-	-	18	1,394
Total operating expenses	(1,258)	10	34	12	-	-	(81)	(1,283)
Operating profit	242	(33)	(91)	56	-	-	(63)	111
Share of profit in associates and joint ventures	2	-	-	-	(3)	-	1	-
Profit before tax	244	(33)	(91)	56	(3)	-	(62)	111
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	11	-	-	-	-	-	-	11
Fair value movements on non-qualifying hedges	(3)	-	3	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	8	-	3	-	-	-	-	11
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-
Costs to achieve	(53)	-	-	-	-	-	-	(53)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
	(207)	-	-	-	-	-	-	(207)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Profit/(loss) before tax								
Revenue	8	-	3	-	-	-	-	11
LICs	-	-	-	-	-	-	-	-
Operating expenses	(207)	-	-	-	-	-	-	(207)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(199)	-	3	-	-	-	-	(196)
Balance Sheet Data								
At 30 Jun 2016								
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

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

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

³ Business reclassifications to the Corporate Centre comprise 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

Net interest income	92	(1)	12	-	-	1	104
Net fee income	98	-	-	-	-	-	98
Net trading income	41	(1)	(29)	-	-	(1)	10
Other income	12	-	(8)	-	-	1	5
Net operating income before loan impairment charges and other credit risk provisions	243	(2)	(25)	-	-	1	217
Loan impairment (charges)/recoveries and other credit risk provisions	10	-	-	-	-	-	10
Net operating income	253	(2)	(25)	-	-	1	227
Total operating expenses	(1,016)	1	4	-	-	(9)	(1,020)
Operating profit	(763)	(1)	(21)	-	-	(8)	(793)
Share of profit in associates and joint ventures	(1)	-	-	1	-	-	-
Profit before tax	(764)	(1)	(21)	1	-	(8)	(793)

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2	-	-	-	-	-	2
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	2	-	-	-	-	-	2

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(3)	-	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	(803)	-	-	-	-	-	(803)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	2	-	-	-	-	-	2
LICs	-	-	-	-	-	-	-
Operating expenses	(803)	-	-	-	-	-	(803)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(801)	-	-	-	-	-	(801)

Balance Sheet Data

At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	20,411	(2)	-	-	-	-	20,409
Customer accounts	36,795	(284)	-	-	-	-	36,511

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

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

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

HSBC
Europe

Other / Corporate Centre							
Quarter ended 30 Jun 2016	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	Business Reclassifications to Corporate Centre ³	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
Net operating income before loan impairment charges and other credit risk provisions	173	(84)	-	71	3	163	5,212
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	-	-	35	1	33	(192)
Net operating income	170	(84)	-	106	4	196	5,020
Total operating expenses	(1,150)	84	4	(50)	247	(865)	(5,131)
Operating profit	(980)	-	4	56	251	(669)	(111)
Share of profit in associates and joint ventures	-	-	-	-	(1)	(1)	(2)
Profit before tax	(980)	-	4	56	250	(670)	(113)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	11
Fair value movements on non-qualifying hedges	(167)	-	-	(3)	4	(166)	(166)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	573
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	118	-	-	-	-	118	118
Portfolio disposals	-	-	-	-	-	-	-
(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
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(381)	-	-	-	-	(381)	(473)
Costs to establish UK ring-fenced bank	(63)	-	-	-	-	(63)	(63)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	(800)
Regulatory (provisions)/releases in GPB	(3)	-	-	-	-	(3)	(3)
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	(136)
UK customer redress programmes	-	-	-	-	-	-	(33)
Trading results from disposed-of operations in Brazil	(447)	-	-	-	-	(447)	(1,508)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(49)	-	-	(3)	4	(48)	538
LICs	-	-	-	-	-	-	-
Operating expenses	(447)	-	-	-	-	(447)	(1,508)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(496)	-	-	(3)	4	(495)	(970)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	542	-	-	3,387	1	3,930	359,313
Customer accounts	395	-	-	7,292	3	7,690	477,486

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²	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)	
Net operating income before loan impairment charges and other credit risk provisions	1,479	(68)	-	-	-	-	28	1,439	
Loan impairment (charges)/recoveries and other credit risk provisions	(40)	13	-	-	-	-	1	(26)	
Net operating income	1,439	(55)	-	-	-	-	29	1,413	
Total operating expenses	(1,217)	84	-	-	-	-	(109)	(1,242)	
Operating profit	222	29	-	-	-	-	(80)	171	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
Profit before tax	222	29	-	-	-	-	(80)	171	
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	(29)	-	-	-	-	-	29	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	(29)	-	-	-	-	-	29	-	
LICs									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Operating expenses									
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-	
Costs to achieve	(45)	-	-	-	-	-	-	(45)	
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)	
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Profit/(loss) before tax									
Revenue	(29)	-	-	-	-	-	29	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	(45)	-	-	-	-	-	-	(45)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
	(74)	-	-	-	-	-	29	(45)	
Balance Sheet Data									
At 31 Mar 2016									
Loans and advances to customers (net)	153,908	(2,533)	-	-	-	-	-	151,375	
Customer accounts	199,338	(4,261)	-	-	-	-	-	195,077	

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	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 ²	to Corporate Centre	Corporate Centre		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
Net operating income before loan impairment charges and other credit risk provisions	1,272	(30)	-	-	-	-	(15)	1,227
Loan impairment (charges)/recoveries and other credit risk provisions	(151)	5	-	-	-	-	1	(145)
Net operating income	1,121	(25)	-	-	-	-	(14)	1,082
Total operating expenses	(556)	23	-	-	-	-	(70)	(603)
Operating profit	565	(2)	-	-	-	-	(84)	479
Share of profit in associates and joint ventures	1	-	-	-	-	-	-	1
Profit before tax	566	(2)	-	-	-	-	(84)	480
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-	-
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)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(24)	3	-	-	-	-	-	(21)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(24)	3	-	-	-	-	-	(21)
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	112,718	(3,355)	-	-	-	-	(1,432)	107,931
Customer accounts	133,160	(744)	-	-	-	-	(2,478)	129,938

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

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

³ Business reclassifications to the Corporate Centre comprise 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

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		Restated
Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	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	\$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

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

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

³ Business reclassifications to the Corporate Centre comprise 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

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

Global Private Banking							
Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	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)	
244	-	(16)	-	-	-	228	
-	-	-	-	-	-	-	
244	-	(16)	-	-	-	228	
(224)	-	5	-	-	(8)	(227)	
20	-	(11)	-	-	(8)	1	
-	-	-	-	-	-	-	
20	-	(11)	-	-	(8)	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	-	-	-	-	-	-
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

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

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	Business Reclassifications to Corporate Centre ³	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
Net operating income before loan impairment charges and other credit risk provisions	1,417	(86)	-	173	(27)	1,477	5,632
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	(24)	-	(23)	(151)
Net operating income	1,418	(86)	-	149	(27)	1,454	5,481
Total operating expenses	(888)	86	8	(49)	260	(583)	(3,784)
Operating profit	530	-	8	100	233	871	1,697
Share of profit in associates and joint ventures	-	-	-	(1)	1	-	1
Profit before tax	530	-	8	99	234	871	1,698
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	99
Fair value movements on non-qualifying hedges	(81)	-	-	(1)	(29)	(111)	(111)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	985	-	-	-	-	985	985
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	904	-	-	(1)	(29)	874	973
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	904	-	-	(1)	(29)	874	973
LICs	-	-	-	-	-	-	-
Operating expenses	(217)	-	6	-	-	(211)	(309)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	687	-	6	(1)	(29)	663	664
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	633	-	-	3,938	-	4,571	389,625
Customer accounts	732	-	-	4,308	(1)	5,039	499,133

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe	US Runoff Portfolio	JV and Associates to	Insurance from	Gains/(losses) on		Restated
		to Middle East and				Corporate Centre	Commercial	
\$m	North Africa ²	to Corporate Centre	Corporate Centre	Banking	ventures	associates and joint	\$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
Net operating income before loan impairment charges and other credit risk provisions	1,845	(67)	-	-	-	-	(7)	1,771
Loan impairment (charges)/recoveries and other credit risk provisions	(89)	30	-	-	-	-	(2)	(61)
Net operating income	1,756	(37)	-	-	-	-	(9)	1,710
Total operating expenses	(1,748)	82	-	-	-	-	(95)	(1,761)
Operating profit	8	45	-	-	-	-	(104)	(51)
Share of profit in associates and joint ventures	(3)	-	-	2	-	-	(1)	(2)
Profit before tax	5	45	-	2	-	-	(105)	(53)
Significant Items								
Revenue								
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	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	(8)	-
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Operating expenses								
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	-	-	-	-	-	-	-	-
	(444)	-	-	-	-	-	1	(443)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Profit/(loss) before tax								
Revenue	8	-	-	-	-	-	(8)	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(444)	-	-	-	-	-	1	(443)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(436)	-	-	-	-	-	(7)	(443)
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	156,156	(2,563)	-	-	-	-	-	153,593
Customer accounts	200,437	(4,247)	-	-	-	-	-	196,190

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

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

³ Business reclassifications to the Corporate Centre comprise 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							
	Originally Reported ¹	Turkey from Europe	US Runoff Portfolio	JV and Associates to	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
		to Middle East and North Africa ²	to Corporate Centre	Corporate Centre				
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	878	29	-	-	-	-	(10)	839
Net fee income	405	(5)	-	-	-	-	(6)	394
Net trading income	5	(1)	-	-	-	-	-	4
Other income	14	-	-	-	-	-	(2)	12
Net operating income before loan impairment charges and other credit risk provisions	1,302	(35)	-	-	-	-	(18)	1,249
Loan impairment (charges)/recoveries and other credit risk provisions	(279)	4	-	-	-	-	3	(272)
Net operating income	1,023	(31)	-	-	-	-	(15)	977
Total operating expenses	(647)	23	-	-	-	-	(56)	(680)
Operating profit	376	(8)	-	-	-	-	(71)	297
Share of profit in associates and joint ventures	(2)	-	-	-	-	-	-	(2)
Profit before tax	374	(8)	-	-	-	-	(71)	295
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	1	-	-	-	-	-	(1)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)	-	-	-	-	-	-	(18)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	(17)	-	-	-	-	-	(1)	(18)
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Operating expenses								
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)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Profit/(loss) before tax								
Revenue	(17)	-	-	-	-	-	(1)	(18)
LICs	-	-	-	-	-	-	-	-
Operating expenses	(99)	-	-	-	-	-	-	(99)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(116)	-	-	-	-	-	(1)	(117)
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	110,617	(3,730)	-	-	-	-	(1,583)	105,304
Customer accounts	132,928	(860)	-	-	-	-	(2,543)	129,525

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹ \$m	Turkey from Europe to Middle East and North Africa ² \$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
Net operating income before loan impairment charges and other credit risk provisions	1,078	(36)	(103)	49	-	-	19	1,007
Loan impairment (charges)/recoveries and other credit risk provisions	34	-	-	(16)	-	-	(1)	17
Net operating income	1,112	(36)	(103)	33	-	-	18	1,024
Total operating expenses	(1,230)	12	39	12	-	-	(67)	(1,234)
Operating profit	(118)	(24)	(64)	45	-	-	(49)	(210)
Share of profit in associates and joint ventures	7	-	-	-	(6)	-	1	2
Profit before tax	(111)	(24)	(64)	45	(6)	-	(48)	(208)
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	(70)	-	-	-	-	-	-	(70)
Fair value movements on non-qualifying hedges	(7)	-	7	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	(77)	-	7	-	-	-	-	(70)
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Operating expenses								
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)
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Profit/(loss) before tax								
Revenue	(77)	-	7	-	-	-	-	(70)
LICs	-	-	-	-	-	-	-	-
Operating expenses	(42)	-	-	-	-	-	-	(42)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(119)	-	7	-	-	-	-	(112)
Balance Sheet Data								
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	101,568	(704)	(681)	(1,812)	-	-	1,583	99,954
Customer accounts	126,225	(887)	(2,079)	(500)	-	-	2,543	125,302

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²	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	
Net interest income	111	-	11	-	-	-	122
Net fee income	118	-	-	-	-	-	118
Net trading income	44	(1)	(34)	-	-	-	9
Other income	(1)	-	2	-	-	(1)	-
Net operating income before loan impairment charges and other credit risk provisions	272	(1)	(21)	-	-	(1)	249
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	(1)	-	-	-	(11)
Net operating income	262	(1)	(22)	-	-	(1)	238
Total operating expenses	(235)	1	5	-	-	(7)	(236)
Operating profit	27	-	(17)	-	-	(8)	2
Share of profit in associates and joint ventures	1	-	(1)	-	-	-	-
Profit before tax	28	-	(18)	-	-	(8)	2
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	6	-	-	-	-	-	6
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	6	-	-	-	-	-	6
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
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	-	-	-	-	-	-	-
	(28)	-	-	-	-	-	(28)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	6	-	-	-	-	-	6
LICs	-	-	-	-	-	-	-
Operating expenses	(28)	-	-	-	-	-	(28)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(22)	-	-	-	-	-	(22)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	23,273	(3)	-	-	-	-	23,270
Customer accounts	37,810	(361)	-	-	-	-	37,449

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	Business Reclassifications to Corporate Centre ³	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)
Net operating income before loan impairment charges and other credit risk provisions	(768)	(143)	-	75	7	(829)	3,447
Loan impairment (charges)/recoveries and other credit risk provisions	5	-	-	17	-	22	(305)
Net operating income	(763)	(143)	-	92	7	(807)	3,142
Total operating expenses	(2,662)	143	2	(56)	225	(2,348)	(6,259)
Operating profit	(3,425)	-	2	36	232	(3,155)	(3,117)
Share of profit in associates and joint ventures	(1)	-	-	5	-	4	2
Profit before tax	(3,426)	-	2	41	232	(3,151)	(3,115)
Significant Items							
Revenue							
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)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
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)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	427	-	-	2,493	-	2,920	385,041
Customer accounts	476	-	-	2,579	-	3,055	491,521

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

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

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

¹ Business reclassifications to the Corporate Centre comprise 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
Asia

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)
Net operating income before loan impairment charges and other credit risk provisions	1,236	-	-	(14)	-	(6)	1,216
Loan impairment (charges)/recoveries and other credit risk provisions	(58)	-	-	-	-	1	(57)
Net operating income	1,178	-	-	(14)	-	(5)	1,159
Total operating expenses	(520)	-	1	5	-	1	(513)
Operating profit	658	-	1	(9)	-	(4)	646
Share of profit in associates and joint ventures	298	-	(298)	-	-	-	-
Profit before tax	956	-	(297)	(9)	-	(4)	646
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(8)	-	-	-	-	-	(8)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	128,523	-	-	-	-	-	128,523
Customer accounts	165,863	-	-	-	-	-	165,863

¹ Business reclassifications to the Corporate Centre comprise 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
Asia

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
Net operating income before loan impairment charges and other credit risk provisions	1,646	(329)	-	-	-	(1)	1,316
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	-	-	-	1	(9)
Net operating income	1,636	(329)	-	-	-	-	1,307
Total operating expenses	(683)	34	-	-	-	(4)	(653)
Operating profit	953	(295)	-	-	-	(4)	654
Share of profit in associates and joint ventures	62	-	-	(62)	-	-	-
Profit before tax	1,015	(295)	-	(62)	-	(4)	654
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(15)	-	-	-	-	-	(15)
Fair value movements on non-qualifying hedges	1	1	-	-	-	-	2
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(14)	1	-	-	-	-	(13)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(14)	1	-	-	-	-	(13)
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(22)	1	-	-	-	-	(21)
Balance Sheet Data							
At 31 Dec 2016							
Loans and advances to customers (net)	102,081	(21)	-	-	-	(1)	102,059
Customer accounts	113,394	(2,817)	-	-	-	-	110,577

¹ Business reclassifications to the Corporate Centre comprise 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
Asia

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

¹ Business reclassifications to the Corporate Centre comprise 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
Asia

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 ¹	\$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	
Net operating income before loan impairment charges and other credit risk provisions	776	(283)	322	9	824	5,568	
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	-	-	(2)	(14)	(125)	
Net operating income	764	(283)	322	7	810	5,443	
Total operating expenses	(728)	283	(35)	9	(471)	(2,898)	
Operating profit	36	-	287	16	339	2,545	
Share of profit in associates and joint ventures	-	-	416	(1)	415	417	
Profit before tax	36	-	703	15	754	2,962	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	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)	
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	-	-	-	-	-	-	
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	
Costs to achieve	(135)	-	-	-	(135)	(214)	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	
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)	
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	-	-	-	-	-	-	
Profit/(loss) before tax							
Revenue	(3)	-	(1)	-	(4)	(17)	
LICs	-	-	-	-	-	-	
Operating expenses	(135)	-	-	-	(135)	(215)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
	(138)	-	(1)	-	(139)	(232)	
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	2,290	-	21	1	2,312	365,429	
Customer accounts	554	-	2,817	-	3,371	631,723	

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	2,311	-	-	27	-	(2)	2,336
Loan impairment (charges)/recoveries and other credit risk provisions	(77)	-	-	-	-	-	(77)
Net operating income	2,234	-	-	27	-	(2)	2,259
Total operating expenses	(1,005)	-	-	(1)	-	(2)	(1,008)
Operating profit	1,229	-	-	26	-	(4)	1,251
Share of profit in associates and joint ventures	72	-	(68)	-	-	-	4
Profit before tax	1,301	-	(68)	26	-	(4)	1,255
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(14)	-	-	-	-	-	(14)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(14)	-	-	-	-	-	(14)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(14)	-	-	-	-	-	(14)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(14)	-	-	-	-	-	(14)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	119,969	-	-	-	-	-	119,969
Customer accounts	326,521	-	-	-	-	-	326,521

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

² Business reclassifications to the Corporate Centre comprise 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	926	-	-	(22)	-	(27)	877
Net fee income	329	-	-	18	-	(6)	341
Net trading income	98	-	-	3	-	(3)	98
Other income	25	-	-	(26)	-	(5)	(6)
Net operating income before loan impairment charges and other credit risk provisions	1,378	-	-	(27)	-	(41)	1,310
Loan impairment (charges)/recoveries and other credit risk provisions	(107)	-	-	-	-	(1)	(108)
Net operating income	1,271	-	-	(27)	-	(42)	1,202
Total operating expenses	(481)	-	-	1	-	11	(469)
Operating profit	790	-	-	(26)	-	(31)	733
Share of profit in associates and joint ventures	363	-	(363)	-	-	-	-
Profit before tax	1,153	-	(363)	(26)	-	(31)	733

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

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

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	126,209	-	-	-	-	(3,500)	122,709
Customer accounts	164,643	-	-	-	-	(4,756)	159,887

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	\$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)
Net operating income before loan impairment charges and other credit risk provisions	1,378	-	-	(27)	-	(41)	1,310
Loan impairment (charges)/recoveries and other credit risk provisions	(107)	-	-	-	-	(1)	(108)
Net operating income	1,271	-	-	(27)	-	(42)	1,202
Total operating expenses	(481)	-	-	1	-	11	(469)
Operating profit	790	-	-	(26)	-	(31)	733
Share of profit in associates and joint ventures	363	-	(363)	-	-	-	-
Profit before tax	1,153	-	(363)	(26)	-	(31)	733

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Quarter ended 30 Sep 2016	Global Banking and Markets						
	Originally Reported ¹	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	849	(303)	-	-	-	27	573
Net fee income	321	-	-	-	-	6	327
Net trading income	521	(25)	-	-	-	3	499
Other income	52	(13)	-	-	-	-	39
Net operating income before loan impairment charges and other credit risk provisions	1,743	(341)	-	-	-	36	1,438
Loan impairment (charges)/recoveries and other credit risk provisions	(23)	-	-	-	-	-	(23)
Net operating income	1,720	(341)	-	-	-	36	1,415
Total operating expenses	(660)	27	-	-	-	(11)	(644)
Operating profit	1,060	(314)	-	-	-	25	771
Share of profit in associates and joint ventures	76	-	-	(76)	-	-	-
Profit before tax	1,136	(314)	-	(76)	-	25	771

Significant Items

Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(34)	-	-	-	-	-	(34)
Fair value movements on non-qualifying hedges	(10)	8	-	-	-	-	(2)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(44)	8	-	-	-	-	(36)

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

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

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

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

² Business reclassifications to the Corporate Centre comprise 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	47	-	-	-	-	47
Net fee income	75	-	-	-	-	75
Net trading income	36	-	-	-	-	36
Other income	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	158	-	-	-	-	158
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	158	-	-	-	-	158
Total operating expenses	(44)	-	-	-	1	(43)
Operating profit	114	-	-	-	1	115
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	114	-	-	-	1	115

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-

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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	Restated
Net interest income	47	-	-	-	-	47
Net fee income	75	-	-	-	-	75
Net trading income	36	-	-	-	-	36
Other income	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	158	-	-	-	-	158
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	158	-	-	-	-	158
Total operating expenses	(44)	-	-	-	1	(43)
Operating profit	114	-	-	-	1	115
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	114	-	-	-	1	115
<i>Significant Items</i>						
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
<i>Balance Sheet Data</i>						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	12,801	-	-	-	-	12,801
Customer accounts	26,762	-	-	-	-	26,762

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	2,084	-	-	20	-	(3)	2,101
Loan impairment (charges)/recoveries and other credit risk provisions	(72)	-	-	-	-	-	(72)
Net operating income	2,012	-	-	20	-	(3)	2,029
Total operating expenses	(1,032)	-	-	(1)	-	(1)	(1,034)
Operating profit	980	-	-	19	-	(4)	995
Share of profit in associates and joint ventures	80	-	(73)	-	-	-	7
Profit before tax	1,060	-	(73)	19	-	(4)	1,002
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(18)	-	-	-	-	-	(18)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(18)	-	-	-	-	-	(18)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(18)	-	-	-	-	-	(18)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(18)	-	-	-	-	-	(18)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	118,734	-	-	-	-	-	118,734
Customer accounts	315,401	-	-	-	-	-	315,401

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	912	-	-	(23)	-	(29)	860
Net fee income	338	-	-	18	-	(9)	347
Net trading income	97	-	-	3	-	(3)	97
Other income	38	-	-	(18)	-	(6)	14
Net operating income before loan impairment charges and other credit risk provisions	1,385	-	-	(20)	-	(47)	1,318
Loan impairment (charges)/recoveries and other credit risk provisions	(79)	-	-	-	-	-	(79)
Net operating income	1,306	-	-	(20)	-	(47)	1,239
Total operating expenses	(492)	-	-	1	-	11	(480)
Operating profit	814	-	-	(19)	-	(36)	759
Share of profit in associates and joint ventures	399	-	(399)	-	-	-	-
Profit before tax	1,213	-	(399)	(19)	-	(36)	759
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	1,841	(379)	-	-	-	42	1,504
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	(1)	(5)
Net operating income	1,837	(379)	-	-	-	41	1,499
Total operating expenses	(649)	36	-	-	-	(12)	(625)
Operating profit	1,188	(343)	-	-	-	29	874
Share of profit in associates and joint ventures	83	-	-	(83)	-	-	-
Profit before tax	1,271	(343)	-	(83)	-	29	874
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	(9)	9	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(9)	9	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(6)	-	-	-	-	-	(6)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(9)	9	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(15)	9	-	-	-	-	(6)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	91,989	(566)	-	-	-	3,575	94,998
Customer accounts	105,627	(2,961)	-	-	-	4,594	107,260

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	-	-	-	-	-	-	
Net operating income before loan impairment charges and other credit risk provisions	137	-	-	-	-	137	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
Net operating income	137	-	-	-	-	137	
Total operating expenses	(80)	-	-	-	-	(80)	
Operating profit	57	-	-	-	-	57	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Profit before tax	57	-	-	-	-	57	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Costs associated with portfolio disposals	-	-	-	-	-	-	
Costs to achieve	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Profit/(loss) before tax	-	-	-	-	-	-	
Revenue	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Balance Sheet Data	-	-	-	-	-	-	
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	13,146	-	-	-	-	13,146	
Customer accounts	27,432	-	-	-	-	27,432	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	752	(280)	379	8	859	5,919
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	1	2	(154)
Net operating income	753	(280)	379	9	861	5,765
Total operating expenses	(729)	280	(36)	2	(483)	(2,702)
Operating profit	24	-	343	11	378	3,063
Share of profit in associates and joint ventures	-	-	555	-	555	562
Profit before tax	24	-	898	11	933	3,625
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	(1)	-	-	-	(1)	(1)
Fair value movements on non-qualifying hedges	-	-	(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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(86)	-	-	-	(86)	(111)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(86)	-	-	-	(86)	(111)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	6	-	(9)	-	(3)	(3)
LICs	-	-	-	-	-	-
Operating expenses	(86)	-	-	-	(86)	(111)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(80)	-	(9)	-	(89)	(114)
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,561	-	566	-	3,127	352,404
Customer accounts	1,569	-	2,961	-	4,530	610,200

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	
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
Net operating income before loan impairment charges and other credit risk provisions	2,044	-	-	23	-	(2)	2,065
Loan impairment (charges)/recoveries and other credit risk provisions	(80)	-	-	-	-	-	(80)
Net operating income	1,964	-	-	23	-	(2)	1,985
Total operating expenses	(1,008)	-	-	(1)	-	(2)	(1,011)
Operating profit	956	-	-	22	-	(4)	974
Share of profit in associates and joint ventures	65	-	(58)	-	-	-	7
Profit before tax	1,021	-	(58)	22	-	(4)	981
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	9	-	-	-	-	-	9
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	9	-	-	-	-	-	9
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	9	-	-	-	-	-	9
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	9	-	-	-	-	-	9
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	118,850	-	-	-	-	-	118,850
Customer accounts	311,790	-	-	-	-	-	311,790

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

² Business reclassifications to the Corporate Centre comprise 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	912	-	-	(20)	-	(31)	861
Net fee income	335	-	-	16	-	(8)	343
Net trading income	79	-	-	(2)	-	(4)	73
Other income	39	-	-	(17)	-	(4)	18
Net operating income before loan impairment charges and other credit risk provisions	1,365	-	-	(23)	-	(47)	1,295
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	1	(47)
Net operating income	1,317	-	-	(23)	-	(46)	1,248
Total operating expenses	(476)	-	-	1	-	9	(466)
Operating profit	841	-	-	(22)	-	(37)	782
Share of profit in associates and joint ventures	302	-	(302)	-	-	-	-
Profit before tax	1,143	-	(302)	(22)	-	(37)	782

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	3	-	-	-	-	-	3
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	3	-	-	-	-	-	3

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	125,991	-	-	-	-	(4,271)	121,720
Customer accounts	165,036	-	-	-	-	(4,603)	160,433

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	912	-	-	(20)	-	(31)	861
Net fee income	335	-	-	16	-	(8)	343
Net trading income	79	-	-	(2)	-	(4)	73
Other income	39	-	-	(17)	-	(4)	18
Net operating income before loan impairment charges and other credit risk provisions	1,365	-	-	(23)	-	(47)	1,295
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	1	(47)
Net operating income	1,317	-	-	(23)	-	(46)	1,248
Total operating expenses	(476)	-	-	1	-	9	(466)
Operating profit	841	-	-	(22)	-	(37)	782
Share of profit in associates and joint ventures	302	-	(302)	-	-	-	-
Profit before tax	1,143	-	(302)	(22)	-	(37)	782

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	3	-	-	-	-	-	3
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	3	-	-	-	-	-	3
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	3	-	-	-	-	-	3
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	3	-	-	-	-	-	3

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Quarter ended 31 Mar 2016

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
Net operating income before loan impairment charges and other credit risk provisions	1,872	(325)	-	-	-	43	1,590
Loan impairment (charges)/recoveries and other credit risk provisions	(64)	-	-	-	-	-	(64)
Net operating income	1,808	(325)	-	-	-	43	1,526
Total operating expenses	(630)	29	-	-	-	(13)	(614)
Operating profit	1,178	(296)	-	-	-	30	912
Share of profit in associates and joint ventures	63	-	-	(63)	-	-	-
Profit before tax	1,241	(296)	-	(63)	-	30	912

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	64	-	-	-	-	-	64
Fair value movements on non-qualifying hedges	(8)	8	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	56	8	-	-	-	-	64

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	779	(269)	-	-	-	31	541
Net fee income	271	-	-	-	-	8	279
Net trading income	747	(34)	-	-	-	4	717
Other income	75	(22)	-	-	-	-	53
Net operating income before loan impairment charges and other credit risk provisions	1,872	(325)	-	-	-	43	1,590
Loan impairment (charges)/recoveries and other credit risk provisions	(64)	-	-	-	-	-	(64)
Net operating income	1,808	(325)	-	-	-	43	1,526
Total operating expenses	(630)	29	-	-	-	(13)	(614)
Operating profit	1,178	(296)	-	-	-	30	912
Share of profit in associates and joint ventures	63	-	-	(63)	-	-	-
Profit before tax	1,241	(296)	-	(63)	-	30	912

Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	64	-	-	-	-	-	64
Fair value movements on non-qualifying hedges	(8)	8	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	56	8	-	-	-	-	64
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	56	8	-	-	-	-	64
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	56	8	-	-	-	-	64

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	47	-	-	-	-	47
Net fee income	69	-	-	-	-	69
Net trading income	34	-	-	-	-	34
Other income	1	-	-	-	-	1
Net operating income before loan impairment charges and other credit risk provisions	151	-	-	-	-	151
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	151	-	-	-	-	151
Total operating expenses	(85)	-	-	-	-	(85)
Operating profit	66	-	-	-	-	66
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	66	-	-	-	-	66
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	-	-	-	-	-	-
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	12,938	-	-	-	-	12,938
Customer accounts	28,527	-	-	-	-	28,527

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

² Business reclassifications to the Corporate Centre comprise 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
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	636	(235)	325	6	732	5,833
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	-	(1)	1	(190)
Net operating income	638	(235)	325	5	733	5,643
Total operating expenses	(579)	235	(29)	6	(367)	(2,543)
Operating profit	59	-	296	11	366	3,100
Share of profit in associates and joint ventures	-	-	423	-	423	430
Profit before tax	59	-	719	11	789	3,530
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	64
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
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(15)	-	-	-	(15)	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(15)	-	-	-	(15)	(3)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	13	-	(8)	-	5	69
LICs	-	-	-	-	-	-
Operating expenses	(15)	-	-	-	(15)	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2)	-	(8)	-	(10)	66
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,679	-	262	-	2,941	350,772
Customer accounts	2,556	-	2,149	-	4,705	613,926

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	2,064	-	-	9	-	-	2,073
Loan impairment (charges)/recoveries and other credit risk provisions	(95)	-	-	-	-	-	(95)
Net operating income	1,969	-	-	9	-	-	1,978
Total operating expenses	(1,082)	-	-	(1)	-	(4)	(1,087)
Operating profit	887	-	-	8	-	(4)	891
Share of profit in associates and joint ventures	67	-	(59)	-	-	-	8
Profit before tax	954	-	(59)	8	-	(4)	899
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	(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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(29)	-	-	-	-	-	(29)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(29)	-	-	-	-	-	(29)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	117,807	-	-	-	-	-	117,807
Customer accounts	303,536	-	-	-	-	-	303,536

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

² Business reclassifications to the Corporate Centre comprise 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	895	-	-	(19)	-	(32)	844
Net fee income	331	-	-	12	-	(8)	335
Net trading income	94	-	-	-	-	(4)	90
Other income	(9)	-	-	(2)	-	(6)	(17)
Net operating income before loan impairment charges and other credit risk provisions	1,311	-	-	(9)	-	(50)	1,252
Loan impairment (charges)/recoveries and other credit risk provisions	(237)	-	-	-	-	1	(236)
Net operating income	1,074	-	-	(9)	-	(49)	1,016
Total operating expenses	(504)	-	-	1	-	12	(491)
Operating profit	570	-	-	(8)	-	(37)	525
Share of profit in associates and joint ventures	315	-	(315)	-	-	-	-
Profit before tax	885	-	(315)	(8)	-	(37)	525

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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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)
Net operating income before loan impairment charges and other credit risk provisions	1,311	-	-	(9)	-	(50)	1,252
Loan impairment (charges)/recoveries and other credit risk provisions	(237)	-	-	-	-	1	(236)
Net operating income	1,074	-	-	(9)	-	(49)	1,016
Total operating expenses	(504)	-	-	1	-	12	(491)
Operating profit	570	-	-	(8)	-	(37)	525
Share of profit in associates and joint ventures	315	-	(315)	-	-	-	-
Profit before tax	885	-	(315)	(8)	-	(37)	525
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							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	130,513	-	-	-	-	(4,166)	126,347
Customer accounts	165,202	-	-	-	-	(4,732)	160,470

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

Significant Items

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	-	-	-	-	-	-	-
	(64)	4	-	-	-	-	(60)

LICs

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

Operating expenses

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	1,538	(320)	-	-	-	44	1,262
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
Net operating income	1,539	(320)	-	-	-	43	1,262
Total operating expenses	(631)	33	-	-	-	(12)	(610)
Operating profit	908	(287)	-	-	-	31	652
Share of profit in associates and joint ventures	64	-	-	(66)	-	-	(2)
Profit before tax	972	(287)	-	(66)	-	31	650
Significant Items							
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	-	-	-	-	-	-	-
	(64)	4	-	-	-	-	(60)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs to achieve	(5)	-	-	-	-	-	(5)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(64)	4	-	-	-	-	(60)
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(69)	4	-	-	-	-	(65)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	93,007	(214)	-	-	-	4,166	96,959
Customer accounts	100,998	(2,319)	-	-	-	4,732	103,411

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Quarter ended 31 Dec 2015	Global Private Banking					
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	128	-	-	-	-	128
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	3
Net operating income	131	-	-	-	-	131
Total operating expenses	(88)	-	-	-	-	(88)
Operating profit	43	-	-	-	-	43
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	43	-	-	-	-	43
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
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	-	-	-	-	-	-
Profit/(loss) before tax	(2)	-	-	-	-	(2)
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
Balance Sheet Data	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Dec 2015	13,144	-	-	-	-	13,144
Loans and advances to customers (net)	13,144	-	-	-	-	13,144
Customer accounts	28,685	-	-	-	-	28,685

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ²	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	669	(250)	320	6	745	5,460
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(328)
Net operating income	669	(250)	320	6	745	5,132
Total operating expenses	(708)	250	(33)	4	(487)	(2,763)
Operating profit	(39)	-	287	10	258	2,369
Share of profit in associates and joint ventures	-	-	440	-	440	446
Profit before tax	(39)	-	727	10	698	2,815
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	8	-	(4)	-	4	(56)
LICs	-	-	-	-	-	-
Operating expenses	(66)	-	-	-	(66)	(115)
Share of profit in associates and joint ventures	-	-	440	-	440	446
	(58)	-	(4)	-	(62)	(171)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,904	-	214	-	2,118	356,375
Customer accounts	199	-	2,319	-	2,518	598,620

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

² Business reclassifications to the Corporate Centre comprise 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	164	-	-	-	-	(1)	163
Net fee income	50	-	-	-	-	1	51
Net trading income	13	-	-	-	-	-	13
Other income	(6)	-	-	-	-	-	(6)
Net operating income before loan impairment charges and other credit risk provisions	221	-	-	-	-	-	221
Loan impairment (charges)/recoveries and other credit risk provisions	(47)	-	-	-	-	-	(47)
Net operating income	174	-	-	-	-	-	174
Total operating expenses	(180)	-	-	-	-	(1)	(181)
Operating profit	(6)	-	-	-	-	(1)	(7)
Share of profit in associates and joint ventures	17	-	(16)	-	-	-	1
Profit before tax	11	-	(16)	-	-	(1)	(6)
Significant Items							
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							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	7,125	-	-	-	-	-	7,125
Customer accounts	17,477	-	-	-	-	-	17,477

¹ Business reclassifications to the Corporate Centre comprise 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)
Net operating income before loan impairment charges and other credit risk provisions	139	-	-	-	-	18	157
Loan impairment (charges)/recoveries and other credit risk provisions	(57)	-	-	-	-	-	(57)
Net operating income	82	-	-	-	-	18	100
Total operating expenses	(82)	-	-	-	-	(1)	(83)
Operating profit	-	-	-	-	-	17	17
Share of profit in associates and joint ventures	5	-	(5)	-	-	-	-
Profit before tax	5	-	(5)	-	-	17	17
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	9,915	-	-	-	-	-	9,915
Customer accounts	8,393	-	-	-	-	-	8,393

¹ Business reclassifications to the Corporate Centre comprise 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	Corporate Centre	Corporate Centre	Corporate Centre	associates and joint	ventures	\$m
Net interest income	167	(46)	-	-	-	-	107
Net fee income	68	1	-	-	-	(14)	65
Net trading income	60	(6)	-	-	-	-	54
Other income	(9)	2	-	-	-	(1)	(8)
Net operating income before loan impairment charges and other credit risk provisions	286	(49)	-	-	-	(19)	218
Loan impairment (charges)/recoveries and other credit risk provisions	(28)	-	-	-	-	-	(28)
Net operating income	258	(49)	-	-	-	(19)	190
Total operating expenses	(87)	5	-	-	-	-	(82)
Operating profit	171	(44)	-	-	-	(19)	108
Share of profit in associates and joint ventures	61	-	-	(61)	-	-	-
Profit before tax	232	(44)	-	(61)	-	(19)	108
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
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 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	13,710	-	-	-	-	-	13,710
Customer accounts	8,695	(37)	-	-	-	-	8,658

¹ Business reclassifications to the Corporate Centre comprise 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	-	-	-	-	-	-	-
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	(1)	-	-	-	1	-	-
Operating profit	(1)	-	-	-	1	-	-
Share of profit in associates and joint ventures	(5)	-	6	-	(1)	-	-
Profit before tax	(6)	-	6	-	-	-	-
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							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	-	-	-	-	-
Customer accounts	-	-	-	-	-	-	-

¹ Business reclassifications to the Corporate Centre comprise 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 Basis	Inter-segment elimination Historical Basis	Business Reclassifications to Corporate Centre ¹		Reported	
			\$m	\$m		
	\$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)
Net operating income before loan impairment charges and other credit risk provisions	7	(21)	49	1	36	632
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	-	-	-	(1)	(133)
Net operating income	6	(21)	49	1	35	499
Total operating expenses	(48)	21	(5)	1	(31)	(377)
Operating profit	(42)	-	44	2	4	122
Share of profit in associates and joint ventures	(5)	-	76	1	72	73
Profit before tax	(47)	-	120	3	76	195
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	(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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(2)	-	-	-	(2)	(2)
LICs	-	-	-	-	-	-
Operating expenses	(20)	-	-	-	(20)	(29)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(22)	-	-	-	(22)	(31)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	-	-	-	30,750
Customer accounts	201	-	37	-	238	34,766

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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	180	-	-	-	-	1	181
Net fee income	66	-	-	-	-	-	66
Net trading income	15	-	-	-	-	-	15
Other income	3	-	-	-	-	(1)	2
Net operating income before loan impairment charges and other credit risk provisions	264	-	-	-	-	-	264
Loan impairment (charges)/recoveries and other credit risk provisions	(76)	-	-	-	-	-	(76)
Net operating income	188	-	-	-	-	-	188
Total operating expenses	(208)	-	-	-	-	(2)	(210)
Operating profit	(20)	-	-	-	-	(2)	(22)
Share of profit in associates and joint ventures	23	-	(23)	-	-	-	-
Profit before tax	3	-	(23)	-	-	(2)	(22)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(17)	-	-	-	-	-	(17)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(17)	-	-	-	-	-	(17)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(17)	-	-	-	-	-	(17)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(17)	-	-	-	-	-	(17)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	8,208	-	-	-	-	-	8,208
Customer accounts	19,991	-	-	-	-	-	19,991

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	208	-	-	-	-	(28)	180
Loan impairment (charges)/recoveries and other credit risk provisions	(17)	-	-	-	-	1	(16)
Net operating income	191	-	-	-	-	(27)	164
Total operating expenses	(99)	-	-	-	-	7	(92)
Operating profit	92	-	-	-	-	(20)	72
Share of profit in associates and joint ventures	27	-	(27)	-	-	-	-
Profit before tax	119	-	(27)	-	-	(20)	72
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Balance Sheet Data	-	-	-	-	-	-	(6)
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	15,150	-	-	-	-	(3,389)	11,761
Customer accounts	10,728	-	-	-	-	(1,974)	8,754

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	
Net operating income before loan impairment charges and other credit risk provisions	271	(55)	-	-	-	25	241	
Loan impairment (charges)/recoveries and other credit risk provisions	4	-	-	-	-	1	5	
Net operating income	275	(55)	-	-	-	26	246	
Total operating expenses	(74)	4	-	-	-	(8)	(78)	
Operating profit	201	(51)	-	-	-	18	168	
Share of profit in associates and joint ventures	59	-	-	(59)	-	-	-	
Profit before tax	260	(51)	-	(59)	-	18	168	

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)	10,039	-	-	-	-	3,389	13,428
Customer accounts	8,130	(44)	-	-	-	1,974	10,060

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	(1)	-	-	-	-	(1)	
Net fee income	-	-	-	-	-	-	
Net trading income	(1)	-	-	-	-	(1)	
Other income	-	-	-	-	-	-	
Net operating income before loan impairment charges and other credit risk provisions	(2)	-	-	-	-	(2)	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
Net operating income	(2)	-	-	-	-	(2)	
Total operating expenses	2	-	-	-	(1)	1	
Operating profit	-	-	-	-	(1)	(1)	
Share of profit in associates and joint ventures	1	-	(2)	-	1	-	
Profit before tax	1	-	(2)	-	-	(1)	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Costs associated with portfolio disposals	-	-	-	-	-	-	
Costs to achieve	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
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	\$m	\$m	\$m	\$m	\$m	\$m	
At 30 Sep 2016	-	-	-	-	-	-	
Loans and advances to customers (net)	-	-	-	-	-	-	
Customer accounts	-	-	-	-	-	-	

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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking				
	\$m	\$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	
Net operating income before loan impairment charges and other credit risk provisions	208	74	-	-	-	-	(1)	281	
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(32)	-	-	-	-	1	(62)	
Net operating income	177	42	-	-	-	-	-	219	
Total operating expenses	(125)	(67)	-	-	-	-	(1)	(193)	
Operating profit	52	(25)	-	-	-	-	(1)	26	
Share of profit in associates and joint ventures	23	-	-	(23)	-	-	-	-	
Profit before tax	75	(25)	-	(23)	-	-	(1)	26	
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	11	-	-	-	-	-	11	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
	-	11	-	-	-	-	-	11	
LICs									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
Operating expenses									
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-	
Costs to achieve	-	(14)	-	-	-	-	-	(14)	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
	-	(14)	-	-	-	-	-	(14)	
Share of profit in associates and joint ventures									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
Profit/(loss) before tax									
Revenue	-	11	-	-	-	-	-	11	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	-	(14)	-	-	-	-	-	(14)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
	-	(3)	-	-	-	-	-	(3)	
Balance Sheet Data									
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,248	2,280	-	-	-	-	-	8,528	
Customer accounts	16,706	3,790	-	-	-	-	1	20,497	

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

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

³ Business reclassifications to the Corporate Centre comprise 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
	Originally Reported ¹	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 ²	to Corporate Centre	Corporate Centre		Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	117	21	-	-	-	(18)	120	
Net fee income	54	3	-	-	-	(6)	51	
Net trading income	14	2	-	-	-	(1)	15	
Other income	2	-	-	-	-	(2)	-	
Net operating income before loan impairment charges and other credit risk provisions	187	26	-	-	-	(27)	186	
Loan impairment (charges)/recoveries and other credit risk provisions	11	(5)	-	-	-	-	6	
Net operating income	198	21	-	-	-	(27)	192	
Total operating expenses	(76)	(22)	-	-	-	9	(89)	
Operating profit	122	(1)	-	-	-	(18)	103	
Share of profit in associates and joint ventures	40	-	-	(40)	-	-	-	
Profit before tax	162	(1)	-	(40)	-	(18)	103	
Significant Items								
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	-	(1)	-	-	-	-	(1)	
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	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
Profit/(loss) before tax	-	(1)	-	-	-	-	(1)	
Revenue	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	
Operating expenses	-	(1)	-	-	-	-	(1)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Balance Sheet Data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
At 30 Jun 2016								
Loans and advances to customers (net)	13,298	3,001	-	-	-	(3,341)	12,958	
Customer accounts	10,411	760	-	-	-	(1,935)	9,236	

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²	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	
Net operating income before loan impairment charges and other credit risk provisions	228	43	(58)	-	-	-	25	238	
Loan impairment (charges)/recoveries and other credit risk provisions	8	-	-	-	-	-	-	8	
Net operating income	236	43	(58)	-	-	-	25	246	
Total operating expenses	(61)	(10)	5	-	-	-	(8)	(74)	
Operating profit	175	33	(53)	-	-	-	17	172	
Share of profit in associates and joint ventures	56	-	-	-	(56)	-	-	-	
Profit before tax	231	33	(53)	-	(56)	-	17	172	
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
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 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	10,225	729	-	-	-	-	3,341	14,295	
Customer accounts	7,768	672	(45)	-	-	-	1,935	10,330	

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹ \$m	Turkey from Europe to Middle East and North Africa ² \$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	-	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	-	2	-	-	-	-	2
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-
Net operating income	-	2	-	-	-	-	2
Total operating expenses	-	(1)	-	-	-	-	(1)
Operating profit	-	1	-	-	-	-	1
Share of profit in associates and joint ventures	3	-	-	(3)	-	-	-
Profit before tax	3	1	-	(3)	-	-	1
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							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	2	-	-	-	-	2
Customer accounts	-	284	-	-	-	-	284

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

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

³ Business reclassifications to the Corporate Centre comprise 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 \$m
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	Business Reclassifications to Corporate Centre ³	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
Net operating income before loan impairment charges and other credit risk provisions	29	(20)	-	58	3	70	777
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	(1)	(1)	(49)
Net operating income	29	(20)	-	58	2	69	728
Total operating expenses	(37)	20	(4)	(5)	-	(26)	(383)
Operating profit	(8)	-	(4)	53	2	43	345
Share of profit in associates and joint ventures	3	-	-	122	-	125	125
Profit before tax	(5)	-	(4)	175	2	168	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	-	-	-	-	-	-	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
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(1)	-	-	-	-	(1)	(16)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(1)	-	-	-	-	(1)	(16)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(3)	-	-	-	-	(3)	8
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	(1)	(16)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(4)	-	-	-	-	(4)	(8)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	3	-	-	-	-	3	35,786
Customer accounts	209	-	-	45	(1)	253	40,600

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²	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
Net operating income before loan impairment charges and other credit risk provisions	221	68	-	-	-	(13)	1	277
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	(13)	-	-	-	-	(1)	(43)
Net operating income	192	55	-	-	-	(13)	-	234
Total operating expenses	(127)	(84)	-	-	-	-	(1)	(212)
Operating profit	65	(29)	-	-	-	(13)	(1)	22
Share of profit in associates and joint ventures	21	-	-	(21)	-	-	-	-
Profit before tax	86	(29)	-	(21)	-	(13)	(1)	22
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-	-
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
Balance Sheet Data	-	-	-	-	-	-	-	-
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,299	2,533	-	-	-	-	-	8,832
Customer accounts	17,180	4,261	-	-	-	-	-	21,441

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

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

³ Business reclassifications to the Corporate Centre comprise 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 \$m
	Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	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)	-
Net operating income before loan impairment charges and other credit risk provisions	197	30	-	-	-	-	(32)	195
Loan impairment (charges)/recoveries and other credit risk provisions	1	(5)	-	-	-	-	-	(4)
Net operating income	198	25	-	-	-	-	(32)	191
Total operating expenses	(77)	(23)	-	-	-	-	7	(93)
Operating profit	121	2	-	-	-	-	(25)	98
Share of profit in associates and joint ventures	39	-	-	(39)	-	-	-	-
Profit before tax	160	2	-	(39)	-	-	(25)	98
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)	(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)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-
Operating expenses	(1)	(3)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-
	(1)	(3)	-	-	-	-	-	(4)
Balance Sheet Data								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	13,667	3,355	-	-	-	-	(3,617)	13,405
Customer accounts	10,950	744	-	-	-	-	(2,013)	9,681

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²	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	
Net operating income before loan impairment charges and other credit risk provisions	277	35	(60)	-	-	-	31	283	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	(1)	(1)	
Net operating income	277	35	(60)	-	-	-	30	282	
Total operating expenses	(65)	(10)	5	-	-	-	(8)	(78)	
Operating profit	212	25	(55)	-	-	-	22	204	
Share of profit in associates and joint ventures	63	-	-	-	(63)	-	-	-	
Profit before tax	275	25	(55)	-	(63)	-	22	204	
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	-	
Costs associated with portfolio disposals	-	-	-	-	-	-	-	-	
Costs to achieve	-	-	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Profit/(loss) before tax	-	-	-	-	-	-	-	-	
Revenue	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
Balance Sheet Data	-	-	-	-	-	-	-	-	
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	10,317	700	-	-	-	-	3,618	14,635	
Customer accounts	7,299	841	(99)	-	-	-	2,012	10,053	

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

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

³ Business reclassifications to the Corporate Centre comprise 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 \$m
	Originally Reported ¹ \$m	Turkey from Europe to Middle East and North Africa ² \$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	-	-	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	-	-	-	-	-	-	-	-
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-	-
Net operating income	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-
Operating profit	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	2	-	-	(2)	-	-	-	-
Profit before tax	2	-	-	(2)	-	-	-	-
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								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	2	-	-	-	-	-	2
Customer accounts	-	291	-	-	-	-	-	291

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²	Business Reclassifications to Corporate Centre ³	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
Net operating income before loan impairment charges and other credit risk provisions	27	(20)	-	73	-	80	835
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	2	2	(46)
Net operating income	27	(20)	-	73	2	82	789
Total operating expenses	(31)	20	(8)	(5)	2	(22)	(405)
Operating profit	(4)	-	(8)	68	4	60	384
Share of profit in associates and joint ventures	-	-	-	125	-	125	125
Profit before tax	(4)	-	(8)	193	4	185	509
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	8	-	-	-	-	8	8
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	8	-	-	-	-	8	8
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(1)	-	(6)	-	-	(7)	(11)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(1)	-	(6)	-	-	(7)	(11)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	8	-	-	-	-	8	8
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	(6)	-	-	(7)	(11)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	7	-	(6)	-	-	1	(3)
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	-	-	(1)	(1)	36,873
Customer accounts	215	-	-	99	1	315	41,781

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

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

³ Business reclassifications to the Corporate Centre comprise 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	148	34	-	-	-	-	-	182
Net fee income	47	30	-	-	-	-	-	77
Net trading income	5	2	-	-	-	-	-	7
Other income	6	1	-	-	-	-	-	7
Net operating income before loan impairment charges and other credit risk provisions	206	67	-	-	-	-	-	273
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(30)	-	-	-	-	1	(60)
Net operating income	175	37	-	-	-	-	1	213
Total operating expenses	(136)	(82)	-	-	-	-	(2)	(220)
Operating profit	39	(45)	-	-	-	-	(1)	(7)
Share of profit in associates and joint ventures	32	-	-	(32)	-	-	-	-
Profit before tax	71	(45)	-	(32)	-	-	(1)	(7)

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-

LICs

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

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

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

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

³ Business reclassifications to the Corporate Centre comprise 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 ¹	Turkey from Europe to Middle East and North Africa ²		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
Net operating income before loan impairment charges and other credit risk provisions	206	67	-	-	-	-	-	-	273
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(30)	-	-	-	-	1	-	(60)
Net operating income	175	37	-	-	-	-	1	-	213
Total operating expenses	(136)	(82)	-	-	-	-	(2)	-	(220)
Operating profit	39	(45)	-	-	-	-	(1)	-	(7)
Share of profit in associates and joint ventures	32	-	-	(32)	-	-	-	-	-
Profit before tax	71	(45)	-	(32)	-	-	(1)	-	(7)
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	-
LICs									
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	-
Operating expenses									
Costs to achieve	(3)	-	-	-	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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	-	-	-	-	-	-	-	-	-
Profit/(loss) before tax									
Revenue	-	-	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-	-	-
Operating expenses	(3)	-	-	-	-	-	-	-	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	-
	(3)	-	-	-	-	-	-	-	(3)
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,374	2,563	-	-	-	-	-	8,937	
Customer accounts	17,172	4,247	-	-	-	-	-	21,419	

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Quarter ended 31 Dec 2015	Commercial Banking								
	Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²		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	
Net interest income	115	29	-	-	-	-	(14)	130	
Net fee income	55	5	-	-	-	-	(7)	53	
Net trading income	15	1	-	-	-	-	(2)	14	
Other income	6	-	-	-	-	-	(3)	3	
Net operating income before loan impairment charges and other credit risk provisions	191	35	-	-	-	-	(26)	200	
Loan impairment (charges)/recoveries and other credit risk provisions	(119)	(4)	-	-	-	-	-	(123)	
Net operating income	72	31	-	-	-	-	(26)	77	
Total operating expenses	(90)	(23)	-	-	-	-	6	(107)	
Operating profit	(18)	8	-	-	-	-	(20)	(30)	
Share of profit in associates and joint ventures	38	-	-	(38)	-	-	-	-	
Profit before tax	20	8	-	(38)	-	-	(20)	(30)	
Significant Items									
Revenue									
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Operating expenses	(5)	-	-	-	-	-	-	(5)	
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	-	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
Profit/(loss) before tax	(5)	-	-	-	-	-	-	(5)	
Revenue	-	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	-	
Operating expenses	(5)	-	-	-	-	-	-	(5)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	
Balance Sheet Data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
At 31 Dec 2015	13,695	3,730	-	-	-	-	(3,602)	13,823	
Loans and advances to customers (net)	13,695	3,730	-	-	-	-	(3,602)	13,823	
Customer accounts	12,192	860	-	-	-	-	(2,405)	10,647	

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

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

³ Business reclassifications to the Corporate Centre comprise 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	Global Banking and Markets								
	Originally Reported ¹	Turkey from Europe to Middle East and North Africa ²		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	
Net interest income	117	20	(54)	-	-	-	-	13	96
Net fee income	62	4	-	-	-	-	-	7	73
Net trading income	52	11	(4)	-	-	-	-	-	59
Other income	8	1	(2)	-	-	-	-	-	7
Net operating income before loan impairment charges and other credit risk provisions	239	36	(60)	-	-	-	-	20	235
Loan impairment (charges)/recoveries and other credit risk provisions	(15)	-	-	-	-	-	-	-	(15)
Net operating income	224	36	(60)	-	-	-	-	20	220
Total operating expenses	(69)	(12)	5	-	-	-	-	(7)	(83)
Operating profit	155	24	(55)	-	-	-	-	13	137
Share of profit in associates and joint ventures	36	-	-	-	(35)	-	-	(1)	-
Profit before tax	191	24	(55)	-	(35)	-	-	12	137
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	(1)	-	-	-	-	-	-	-	(1)
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	-
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)
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	(1)	-	-	-	-	-	-	-	(1)
LICs	-	-	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	-	-
	(3)	-	-	-	-	-	-	-	(3)
Balance Sheet Data									
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	9,825	704	-	-	-	-	-	3,602	14,131
Customer accounts	6,901	887	(74)	-	-	-	-	2,405	10,119

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

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

³ Business reclassifications to the Corporate Centre comprise 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 Dec 2015

Net interest income	-	-	-	-	-	-	-
Net fee income	-	-	-	-	-	-	-
Net trading income	-	1	-	-	-	-	1
Other income	-	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	-	1	-	-	-	-	1
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-
Net operating income	-	1	-	-	-	-	1
Total operating expenses	-	(1)	-	-	-	-	(1)
Operating profit	3	-	-	(3)	-	-	-
Share of profit in associates and joint ventures	3	-	-	(3)	-	-	-
Profit before tax	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	-	-	-	-	-	-	-
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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	-	-	-	-	-	-	-
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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	\$m
Loans and advances to customers (net)	-	3	-	-	-	-	3
Customer accounts	-	361	-	-	-	-	361

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

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

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

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

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

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

¹ Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	424	-	-	-	-	4	428
Loan impairment (charges)/recoveries and other credit risk provisions	2	-	-	-	-	1	3
Net operating income	426	-	-	-	-	5	431
Total operating expenses	(223)	-	-	-	-	(1)	(224)
Operating profit	203	-	-	-	-	4	207
Share of profit in associates and joint ventures	3	-	(2)	-	-	(1)	-
Profit before tax	206	-	(2)	-	-	3	207
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							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	38,874	-	-	-	-	-	38,874
Customer accounts	42,000	-	-	-	-	-	42,000

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

¹ Business reclassifications to the Corporate Centre comprise 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	-	-	-	4	54
Net fee income	21	-	-	-	-	21
Net trading income	3	-	-	-	-	3
Other income	(1)	-	-	-	1	-
Net operating income before loan impairment charges and other credit risk provisions	73	-	-	-	5	78
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
Net operating income	74	-	-	-	5	79
Total operating expenses	(60)	-	-	-	(1)	(61)
Operating profit	14	-	-	-	4	18
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)
Profit before tax	13	-	-	-	4	17
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
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	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Dec 2016	5,822	-	-	-	-	5,822
Loans and advances to customers (net)	5,822	-	-	-	-	5,822
Customer accounts	11,615	-	-	-	-	11,615

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

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	479	(33)	-	-	-	3	449
Loan impairment (charges)/recoveries and other credit risk provisions	(51)	10	-	-	-	-	(41)
Net operating income	428	(23)	-	-	-	3	408
Total operating expenses	(558)	137	-	-	-	(1)	(422)
Operating profit	(130)	114	-	-	-	2	(14)
Share of profit in associates and joint ventures	1	-	-	-	-	(1)	-
Profit before tax	(129)	114	-	-	-	1	(14)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	(119)	119	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(119)	119	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(60)	47	-	-	-	-	(13)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(60)	47	-	-	-	-	(13)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(119)	119	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(60)	47	-	-	-	-	(13)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(179)	166	-	-	-	-	(13)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	48,162	(10,693)	-	-	-	-	37,469
Customer accounts	53,830	-	-	-	-	-	53,830

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

² Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	464	-	-	-	-	(43)	421
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	-	(4)
Net operating income	460	-	-	-	-	(43)	417
Total operating expenses	(252)	-	-	-	-	18	(234)
Operating profit	208	-	-	-	-	(25)	183
Share of profit in associates and joint ventures	(3)	-	2	-	-	1	-
Profit before tax	205	-	2	-	-	(24)	183

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(1)	-	-	-	-	-	(1)
Costs to 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 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	43,091	-	-	-	-	(3,994)	39,097
Customer accounts	45,678	-	-	-	-	(3,693)	41,985

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

² Business reclassifications to the Corporate Centre comprise 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 ¹ \$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
Net operating income before loan impairment charges and other credit risk provisions	464	-	-	-	-	(43)	421
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	-	(4)
Net operating income	460	-	-	-	-	(43)	417
Total operating expenses	(252)	-	-	-	-	18	(234)
Operating profit	208	-	-	-	-	(25)	183
Share of profit in associates and joint ventures	(3)	-	2	-	-	1	-
Profit before tax	205	-	2	-	-	(24)	183

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)

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	53	-	-	-	-	53	
Net fee income	21	-	-	-	-	21	
Net trading income	3	-	-	-	(1)	2	
Other income	1	-	-	-	1	2	
Net operating income before loan impairment charges and other credit risk provisions	78	-	-	-	-	78	
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	-	-	-	-	(2)	
Net operating income	76	-	-	-	-	76	
Total operating expenses	(57)	-	-	-	-	(57)	
Operating profit	19	-	-	-	-	19	
Share of profit in associates and joint ventures	1	-	-	-	-	1	
Profit before tax	20	-	-	-	-	20	
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	\$m	\$m	\$m	\$m	\$m	\$m	
At 30 Sep 2016							
Loans and advances to customers (net)	6,163	-	-	-	-	6,163	
Customer accounts	13,203	-	-	-	-	13,203	

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

² Business reclassifications to the Corporate Centre comprise 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 30 Sep 2016	Other / Corporate Centre					Total
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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)
Net operating income before loan impairment charges and other credit risk provisions	321	(385)	133	(8)	61	1,580
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(10)	2	(8)	(88)
Net operating income	321	(385)	123	(6)	53	1,492
Total operating expenses	(521)	385	(159)	2	(293)	(1,424)
Operating profit	(200)	-	(36)	(4)	(240)	68
Share of profit in associates and joint ventures	(1)	-	(2)	-	(3)	(2)
Profit before tax	(201)	-	(38)	(4)	(243)	66
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(15)
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(114)	-	(47)	-	(161)	(179)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(114)	-	(47)	-	(161)	(179)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(4)	-	(119)	-	(123)	(138)
LICs	-	-	-	-	-	-
Operating expenses	(114)	-	(47)	-	(161)	(179)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(118)	-	(166)	-	(284)	(317)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	11,263	-	11,263	119,292
Customer accounts	3	-	5,613	-	5,616	141,444

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

² Business reclassifications to the Corporate Centre comprise 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 30 Jun 2016	Retail Banking and Wealth Management						
	Originally Reported ¹	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	470	(166)	-	-	-	3	307
Net fee income	117	-	-	-	-	-	117
Net trading income	22	(3)	-	-	-	-	19
Other income	91	(80)	-	-	-	-	11
Net operating income before loan impairment charges and other credit risk provisions	700	(249)	-	-	-	3	454
Loan impairment (charges)/recoveries and other credit risk provisions	(15)	-	-	-	-	-	(15)
Net operating income	685	(249)	-	-	-	3	439
Total operating expenses	(1,113)	708	-	-	-	(1)	(406)
Operating profit	(428)	459	-	-	-	2	33
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(428)	459	-	-	-	2	33
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	2	(4)	-	-	-	2	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	68	(68)	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	70	(72)	-	-	-	2	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(18)	15	-	-	-	-	(3)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	(587)	587	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(605)	602	-	-	-	-	(3)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	70	(72)	-	-	-	2	-
LICs	-	-	-	-	-	-	-
Operating expenses	(605)	602	-	-	-	-	(3)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(535)	530	-	-	-	2	(3)
Balance Sheet Data							
At 30 Jun 2016							
Loans and advances to customers (net)	49,666	(11,945)	-	-	-	-	37,721
Customer accounts	53,950	-	-	-	-	-	53,950

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

² Business reclassifications to the Corporate Centre comprise 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 30 Jun 2016	Commercial Banking						
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	463	(1)	-	-	-	(43)	419
Loan impairment (charges)/recoveries and other credit risk provisions	(56)	-	-	-	-	1	(55)
Net operating income	407	(1)	-	-	-	(42)	364
Total operating expenses	(254)	-	-	-	-	14	(240)
Operating profit	153	(1)	-	-	-	(28)	124
Share of profit in associates and joint ventures	(2)	-	2	-	-	-	-
Profit before tax	151	(1)	2	-	-	(28)	124
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
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							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	44,952	-	-	-	-	(4,807)	40,145
Customer accounts	45,180	-	-	-	-	(3,734)	41,446

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

² Business reclassifications to the Corporate Centre comprise 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 30 Jun 2016	Global Banking and Markets							
	Originally Reported ¹	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	
Net operating income before loan impairment charges and other credit risk provisions	682	(121)	(20)	-	-	46	587	
Loan impairment (charges)/recoveries and other credit risk provisions	(219)	1	-	-	-	1	(217)	
Net operating income	463	(120)	(20)	-	-	47	370	
Total operating expenses	(429)	18	7	-	-	(18)	(422)	
Operating profit	34	(102)	(13)	-	-	29	(52)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Profit before tax	34	(102)	(13)	-	-	29	(52)	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	(9)	-	-	-	-	-	(9)	
Fair value movements on non-qualifying hedges	(1)	1	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	(10)	1	-	-	-	-	(9)	
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	(10)	1	-	-	-	-	(9)	
LICs	-	-	-	-	-	-	-	
Operating expenses	(2)	-	-	-	-	-	(2)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(12)	1	-	-	-	-	(11)	
Balance Sheet Data								
At 30 Jun 2016								
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	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	96	-	-	-	-	96
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
Net operating income	97	-	-	-	-	97
Total operating expenses	(63)	-	-	-	-	(63)
Operating profit	34	-	-	-	-	34
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	34	-	-	-	-	34
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	-	-	-	-	-	-
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,333	-	-	-	-	6,333
Customer accounts	13,660	-	-	-	-	13,660

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	400	(383)	391	(6)	402	1,958
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(1)	(2)	(3)	(289)
Net operating income	400	(383)	390	(8)	399	1,669
Total operating expenses	(505)	383	(733)	5	(850)	(1,981)
Operating profit	(105)	-	(343)	(3)	(451)	(312)
Share of profit in associates and joint ventures	-	-	(2)	-	(2)	(2)
Profit before tax	(105)	-	(345)	(3)	(453)	(314)
Significant Items						
Revenue						
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
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(50)	-	(15)	-	(65)	(72)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	(587)	-	(587)	(587)
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(50)	-	(602)	-	(652)	(659)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(38)	-	71	(2)	31	22
LICs	-	-	-	-	-	-
Operating expenses	(50)	-	(602)	-	(652)	(659)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(88)	-	(531)	(2)	(621)	(637)
Balance Sheet Data						
At 30 Jun 2016						
Loans and advances to customers (net)	1	-	12,459	-	12,460	122,509
Customer accounts	3	-	7,410	(1)	7,412	142,152

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	555	(118)	-	-	-	3	440
Loan impairment (charges)/recoveries and other credit risk provisions	(116)	97	-	-	-	-	(19)
Net operating income	439	(21)	-	-	-	3	421
Total operating expenses	(526)	138	-	-	-	(1)	(389)
Operating profit	(87)	117	-	-	-	2	32
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(87)	117	-	-	-	2	32
Significant Items							
Revenue							
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	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(30)	22	-	-	-	-	(8)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(30)	22	-	-	-	-	(8)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(119)	119	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	22	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(149)	141	-	-	-	-	(8)
Balance Sheet Data							
At 31 Mar 2016							
Loans and advances to customers (net)	50,307	(12,955)	-	-	-	-	37,352
Customer accounts	54,786	-	-	-	-	-	54,786

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	328	1	-	-	-	(25)	304
Net fee income	125	2	-	-	-	(16)	111
Net trading income	7	-	-	-	-	-	7
Other income	18	(5)	-	-	-	-	13
Net operating income before loan impairment charges and other credit risk provisions	478	(2)	-	-	-	(41)	435
Loan impairment (charges)/recoveries and other credit risk provisions	(72)	-	-	-	-	2	(70)
Net operating income	406	(2)	-	-	-	(39)	365
Total operating expenses	(247)	-	-	-	-	16	(231)
Operating profit	159	(2)	-	-	-	(23)	134
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	159	(2)	-	-	-	(23)	134

Significant Items

Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-

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

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

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

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

Balance Sheet Data

At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	45,350	-	-	-	-	(5,209)	40,141
Customer accounts	43,415	-	-	-	-	(3,370)	40,045

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

² Business reclassifications to the Corporate Centre comprise 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	(92)	6	-	-	30	189
Net fee income	197	14	-	-	-	16	227
Net trading income	160	37	15	-	-	-	212
Other income	69	(51)	-	-	-	-	18
Net operating income before loan impairment charges and other credit risk provisions	671	(92)	21	-	-	46	646
Loan impairment (charges)/recoveries and other credit risk provisions	(140)	(1)	-	-	-	(2)	(143)
Net operating income	531	(93)	21	-	-	44	503
Total operating expenses	(406)	17	7	-	-	(19)	(401)
Operating profit	125	(76)	28	-	-	25	102
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	125	(76)	28	-	-	25	102

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	22	-	-	-	-	-	22
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	22	-	-	-	-	-	22

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	22	-	-	-	-	-	22
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	22	-	-	-	-	-	22

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	245	(92)	6	-	-	30	189	
Net fee income	197	14	-	-	-	16	227	
Net trading income	160	37	15	-	-	-	212	
Other income	69	(51)	-	-	-	-	18	
Net operating income before loan impairment charges and other credit risk provisions	671	(92)	21	-	-	46	646	
Loan impairment (charges)/recoveries and other credit risk provisions	(140)	(1)	-	-	-	(2)	(143)	
Net operating income	531	(93)	21	-	-	44	503	
Total operating expenses	(406)	17	7	-	-	(19)	(401)	
Operating profit	125	(76)	28	-	-	25	102	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Profit before tax	125	(76)	28	-	-	25	102	
<i>Significant Items</i>								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	22	-	-	-	-	-	22	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	22	-	-	-	-	-	22	
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	22	-	-	-	-	-	22	
LICs	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	22	-	-	-	-	-	22	
<i>Balance Sheet Data</i>								
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
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	

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Quarter ended 31 Mar 2016	Global Private Banking					
	Originally Reported ¹	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	26	-	-	-	-	26
Net trading income	2	-	-	-	-	2
Other income	1	-	-	-	-	1
Net operating income before loan impairment charges and other credit risk provisions	82	-	-	-	-	82
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	82	-	-	-	-	82
Total operating expenses	(63)	-	-	-	-	(63)
Operating profit	19	-	-	-	-	19
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	19	-	-	-	-	19
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
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	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Mar 2016						
Loans and advances to customers (net)	6,183	-	-	-	-	6,183
Customer accounts	13,801	-	-	-	-	13,801

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

² Business reclassifications to the Corporate Centre comprise 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
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	567	(359)	191	(8)	391	1,994
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(96)	-	(96)	(328)
Net operating income	567	(359)	95	(8)	295	1,666
Total operating expenses	(419)	359	(162)	4	(218)	(1,302)
Operating profit	148	-	(67)	(4)	77	364
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	148	-	(67)	(4)	77	364
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	22
Fair value movements on non-qualifying hedges	-	-	(119)	-	(119)	(119)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	149	-	-	-	149	149
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	149	-	(119)	-	30	52
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	149	-	(119)	-	30	52
LICs	-	-	-	-	-	-
Operating expenses	(19)	-	(22)	-	(41)	(49)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	130	-	(141)	-	(11)	3
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	14,241	-	14,241	125,008
Customer accounts	23	-	10,949	-	10,972	139,845

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

² Business reclassifications to the Corporate Centre comprise 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
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 ¹	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

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

² Business reclassifications to the Corporate Centre comprise 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	343
Net fee income	125
Net trading income	8
Other income	18
Net operating income before loan impairment charges and other credit risk provisions	494
Loan impairment (charges)/recoveries and other credit risk provisions	(234)
Net operating income	260
Total operating expenses	(281)
Operating profit	(21)
Share of profit in associates and joint ventures	(1)
Profit before tax	(22)

	Commercial Banking						Restated
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	494	(3)	-	-	-	(44)	447
Loan impairment (charges)/recoveries and other credit risk provisions	(234)	-	-	-	-	1	(233)
Net operating income	260	(3)	-	-	-	(43)	214
Total operating expenses	(281)	-	-	-	-	15	(266)
Operating profit	(21)	(3)	-	-	-	(28)	(52)
Share of profit in associates and joint ventures	(1)	-	3	-	-	-	2
Profit before tax	(22)	(3)	3	-	-	(28)	(50)

Significant Items

Revenue

Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

LICs

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

Operating expenses

Costs to achieve	(7)	-	-	-	-	-	(7)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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

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

² Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	477
Loan impairment (charges)/recoveries and other credit risk provisions	(49)
Net operating income	428
Total operating expenses	(399)
Operating profit	29
Share of profit in associates and joint ventures	-
Profit before tax	29

	Global Banking and Markets						Restated
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	477	(86)	(22)	-	-	45	414
Loan impairment (charges)/recoveries and other credit risk provisions	(49)	-	-	-	-	(1)	(50)
Net operating income	428	(86)	(22)	-	-	44	364
Total operating expenses	(399)	19	16	-	-	(19)	(383)
Operating profit	29	(67)	(6)	-	-	25	(19)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	29	(67)	(6)	-	-	25	(19)

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

At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	27,940	(456)	(108)	-	-	5,178	32,554
Customer accounts	24,182	(6,886)	(1)	-	-	3,595	20,890

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

² Business reclassifications to the Corporate Centre comprise 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	Global Private Banking					
	Originally Reported ¹	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	54	-	-	-	-	54
Net fee income	27	-	-	-	-	27
Net trading income	2	-	-	-	-	2
Other income	(6)	-	-	-	-	(6)
Net operating income before loan impairment charges and other credit risk provisions	77	-	-	-	-	77
Loan impairment (charges)/recoveries and other credit risk provisions	4	-	-	-	-	4
Net operating income	81	-	-	-	-	81
Total operating expenses	(72)	-	-	-	-	(72)
Operating profit	9	-	-	-	-	9
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	9	-	-	-	-	9
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ²	Business Reclassifications to Corporate Centre ²	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)
Net operating income before loan impairment charges and other credit risk provisions	401	(397)	226	2	232	1,592
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(26)	-	(26)	(327)
Net operating income	401	(397)	200	2	206	1,265
Total operating expenses	(495)	397	(568)	(11)	(677)	(1,819)
Operating profit	(94)	-	(368)	(9)	(471)	(554)
Share of profit in associates and joint ventures	-	-	(3)	-	(3)	(1)
Profit before tax	(94)	-	(371)	(9)	(474)	(555)
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(17)
Fair value movements on non-qualifying hedges	-	-	30	-	30	30
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	(16)	-	-	-	(16)	(16)
Portfolio disposals	-	-	(214)	-	(214)	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(16)	-	(184)	-	(200)	(217)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs to achieve	(30)	-	(20)	-	(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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(16)	-	(184)	-	(200)	(217)
LICs	-	-	-	-	-	-
Operating expenses	(30)	-	(370)	-	(400)	(415)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(46)	-	(554)	-	(600)	(632)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	18,824	-	18,824	128,851
Customer accounts	3	-	6,887	-	6,890	135,152

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

² Business reclassifications to the Corporate Centre comprise 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		Reported
					Other Reallocations		
	\$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
Net operating income before loan impairment charges and other credit risk provisions	444	-	-	-	-	1	445
Loan impairment (charges)/recoveries and other credit risk provisions	(113)	-	-	-	-	(1)	(114)
Net operating income	331	-	-	-	-	-	331
Total operating expenses	(316)	-	-	-	-	1	(315)
Operating profit	15	-	-	-	-	1	16
Share of profit in associates and joint ventures	1	-	-	-	-	(1)	-
Profit before tax	16	-	-	-	-	-	16
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(4)	-	-	-	-	-	(4)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(4)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(4)	-	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(4)	-	-	-	-	-	(4)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,790	-	-	-	-	-	5,790
Customer accounts	11,531	-	-	-	-	-	11,531

¹ Business reclassifications to the Corporate Centre comprise 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	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
Net operating income before loan impairment charges and other credit risk provisions	148	-	-	-	-	1	149
Loan impairment (charges)/recoveries and other credit risk provisions	(11)	-	-	-	-	-	(11)
Net operating income	137	-	-	-	-	1	138
Total operating expenses	(109)	-	-	-	-	(1)	(110)
Operating profit	28	-	-	-	-	-	28
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	28	-	-	-	-	-	28
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
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	\$m	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Dec 2016							
Loans and advances to customers (net)	6,609	-	-	-	-	-	6,609
Customer accounts	5,563	-	-	-	-	-	5,563

¹ Business reclassifications to the Corporate Centre comprise 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

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

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	1	-	-	-	-	-	1
Fair value movements on non-qualifying hedges	(2)	2	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(1)	2	-	-	-	-	1

LICs

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

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

¹ Business reclassifications to the Corporate Centre comprise 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					Reported	\$m
	Historical Basis	Balance Sheet Management to Corporate Centre	JV and Associates to Corporate Centre	associates and joint ventures	Gains/(losses) on disposal of subsidiaries, Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	71	(14)	-	-	-	-	57
Net fee income	18	-	-	-	-	-	18
Net trading income	40	(3)	-	-	-	-	37
Other income	6	(2)	-	-	-	1	5
Net operating income before loan impairment charges and other credit risk provisions	135	(19)	-	-	-	1	117
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
Net operating income	136	(19)	-	-	-	-	117
Total operating expenses	(83)	6	-	-	-	(2)	(79)
Operating profit	53	(13)	-	-	-	(2)	38
Share of profit in associates and joint ventures	(1)	-	-	-	-	1	-
Profit before tax	52	(13)	-	-	-	(1)	38

Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	1	-	-	-	-	-	1
Fair value movements on non-qualifying hedges	(2)	2	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(1)	2	-	-	-	-	1
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(5)	-	-	-	-	-	(5)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(1)	2	-	-	-	-	1
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	-	(5)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	2	-	-	-	-	(4)

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

¹ Business reclassifications to the Corporate Centre comprise 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		Reported	
	Basis	elimination	Reclassifications to	Other Reallocations		
	Historical Basis	Corporate Centre ¹				
	\$m	\$m	\$m	\$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
Net operating income before loan impairment charges and other credit risk provisions	62	(63)	19	(3)	15	726
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	2	2	(123)
Net operating income	62	(63)	19	(1)	17	603
Total operating expenses	(89)	63	(6)	2	(30)	(533)
Operating profit	(27)	-	13	1	(13)	70
Share of profit in associates and joint ventures	(1)	-	-	-	(1)	-
Profit before tax	(28)	-	13	1	(14)	70
Significant Items						
Revenue						
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	-	-	(2)	-	(2)	(1)
LICs	-	-	-	-	-	-
Operating expenses	(12)	-	-	-	(12)	(21)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(12)	-	(2)	-	(14)	(22)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	-	-	-	16,953
Customer accounts	-	-	224	-	224	20,493

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	(302)	-	-	-	770	(1)	467
Loan impairment (charges)/recoveries and other credit risk provisions	(121)	-	-	-	-	1	(120)
Net operating income	(423)	-	-	-	770	-	347
Total operating expenses	(296)	-	-	-	-	(2)	(298)
Operating profit	(719)	-	-	-	770	(2)	49
Share of profit in associates and joint ventures	(1)	-	-	-	-	1	-
Profit before tax	(720)	-	-	-	770	(1)	49
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	(770)	-	-	-	770	-	-
	(770)	-	-	-	770	-	-
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	(770)	-	-	-	770	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(771)	-	-	-	770	-	(1)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,890	-	-	-	-	-	5,890
Customer accounts	11,155	-	-	-	-	-	11,155

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	(385)	-	-	-	541	(2)	154
Loan impairment (charges)/recoveries and other credit risk provisions	(14)	-	-	-	-	-	(14)
Net operating income	(399)	-	-	-	541	(2)	140
Total operating expenses	(96)	-	-	-	-	-	(96)
Operating profit	(495)	-	-	-	541	(2)	44
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(495)	-	-	-	541	(2)	44
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(541)	-	-	-	541	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(541)	-	-	-	541	-	-
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,700	-	-	-	-	(22)	6,678
Customer accounts	6,417	-	-	-	-	(116)	6,301

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	(288)	(32)	-	-	424	2	106
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	-	-	-	-	-	(3)
Net operating income	(291)	(32)	-	-	424	2	103
Total operating expenses	(71)	5	-	-	-	-	(66)
Operating profit	(362)	(27)	-	-	424	2	37
Share of profit in associates and joint ventures	1	-	-	-	-	(1)	-
Profit before tax	(361)	(27)	-	-	424	1	37
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	(2)	-	-	-	-	-	(2)
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(424)	-	-	-	424	-	-
	(426)	-	-	-	424	-	(2)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(426)	-	-	-	424	-	(2)
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(426)	-	-	-	424	-	(2)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	4,623	(26)	-	-	-	22	4,619
Customer accounts	2,652	(266)	-	-	-	116	2,502

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	1	-	-	-	1	2
Net fee income	3	-	-	-	-	3
Net trading income	(1)	-	-	-	-	(1)
Other income	(3)	-	-	5	-	2
Net operating income before loan impairment charges and other credit risk provisions	-	-	-	5	1	6
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	-	-	-	5	1	6
Total operating expenses	(3)	-	-	-	(1)	(4)
Operating profit	(3)	-	-	5	-	2
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)
Profit before tax	(4)	-	-	5	-	1
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						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	30	-	-	-	-	30
Customer accounts	95	-	-	-	-	95

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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)
Net operating income before loan impairment charges and other credit risk provisions	48	(38)	(1,708)	-	(1,698)	(965)
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	(1)	(1)	(138)
Net operating income	48	(38)	(1,708)	(1)	(1,699)	(1,103)
Total operating expenses	(64)	38	(5)	3	(28)	(492)
Operating profit	(16)	-	(1,713)	2	(1,727)	(1,595)
Share of profit in associates and joint ventures	1	-	-	-	1	-
Profit before tax	(15)	-	(1,713)	2	(1,726)	(1,595)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	(2)
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	(3)	-	(1,740)	-	(1,743)	(1,743)
	(3)	-	(1,740)	-	(1,743)	(1,745)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(11)	-	-	-	(11)	(12)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(11)	-	-	-	(11)	(12)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(3)	-	(1,740)	-	(1,743)	(1,745)
LICs	-	-	-	-	-	-
Operating expenses	(11)	-	-	-	(11)	(12)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(14)	-	(1,740)	-	(1,754)	(1,757)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	26	-	26	17,243
Customer accounts	-	-	266	-	266	20,319

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	987	-	-	-	-	-	987
Loan impairment (charges)/recoveries and other credit risk provisions	(350)	-	-	-	-	-	(350)
Net operating income	637	-	-	-	-	-	637
Total operating expenses	(726)	-	-	-	-	(1)	(727)
Operating profit	(89)	-	-	-	-	(1)	(90)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(89)	-	-	-	-	(1)	(90)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	524	-	-	-	-	-	524
	524	-	-	-	-	-	524
LICs							
Trading results from disposed-of operations in Brazil	(245)	-	-	-	-	-	(245)
	(245)	-	-	-	-	-	(245)
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(434)	-	-	-	-	-	(434)
	(434)	-	-	-	-	-	(434)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	524	-	-	-	-	-	524
LICs	(245)	-	-	-	-	-	(245)
Operating expenses	(434)	-	-	-	-	-	(434)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(155)	-	-	-	-	-	(155)
Balance Sheet Data							
At 30 Jun 2016							
Loans and advances to customers (net)	5,887	-	-	-	-	-	5,887
Customer accounts	11,334	-	-	-	-	-	11,334

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	314	-	-	-	-	(2)	312
Loan impairment (charges)/recoveries and other credit risk provisions	(164)	-	-	-	-	-	(164)
Net operating income	150	-	-	-	-	(2)	148
Total operating expenses	(182)	-	-	-	-	1	(181)
Operating profit	(32)	-	-	-	-	(1)	(33)
Share of profit in associates and joint ventures	-	-	1	-	-	-	1
Profit before tax	(32)	-	1	-	-	(1)	(32)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	147	-	-	-	-	-	147
	147	-	-	-	-	-	147
LICs							
Trading results from disposed-of operations in Brazil	(160)	-	-	-	-	-	(160)
	(160)	-	-	-	-	-	(160)
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	(81)	-	-	-	-	-	(81)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	147	-	-	-	-	-	147
LICs	(160)	-	-	-	-	-	(160)
Operating expenses	(81)	-	-	-	-	-	(81)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(94)	-	-	-	-	-	(94)
Balance Sheet Data							
At 30 Jun 2016							
Loans and advances to customers (net)	6,623	-	-	-	-	(33)	6,590
Customer accounts	6,508	-	-	-	-	(199)	6,309

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	90	5	-	-	-	2	97	
Net fee income	30	-	-	-	-	1	31	
Net trading income	76	(4)	-	-	-	(1)	71	
Other income	20	(12)	-	-	-	-	8	
Net operating income before loan impairment charges and other credit risk provisions	216	(11)	-	-	-	2	207	
Loan impairment (charges)/recoveries and other credit risk provisions	(7)	-	-	-	-	-	(7)	
Net operating income	209	(11)	-	-	-	2	200	
Total operating expenses	(104)	6	-	-	-	(1)	(99)	
Operating profit	105	(5)	-	-	-	1	101	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Profit before tax	105	(5)	-	-	-	1	101	
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	
	90	18	-	-	-	-	108	
LICs								
Trading results from disposed-of operations in Brazil	(9)	-	-	-	-	-	(9)	
	(9)	-	-	-	-	-	(9)	
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	-	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	(35)	-	-	-	-	-	(35)	
	(35)	-	-	-	-	-	(35)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	90	18	-	-	-	-	108	
LICs	(9)	-	-	-	-	-	(9)	
Operating expenses	(35)	-	-	-	-	-	(35)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	46	18	-	-	-	-	64	
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	5,001	(29)	-	-	-	34	5,006	
Customer accounts	2,584	(433)	-	-	-	200	2,351	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	4	-	-	-	(1)	3
Net fee income	5	-	-	-	-	5
Net trading income	1	-	-	-	-	1
Other income	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	10	-	-	-	(1)	9
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	10	-	-	-	(1)	9
Total operating expenses	(7)	-	-	-	1	(6)
Operating profit	3	-	-	-	-	3
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	3	-	-	-	-	3
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	6	-	-	-	-	6
	6	-	-	-	-	6
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(4)	-	-	-	-	(4)
	(4)	-	-	-	-	(4)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	6	-	-	-	-	6
LICs	-	-	-	-	-	-
Operating expenses	(4)	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	2	-	-	-	-	2
Balance Sheet Data						
At 30 Jun 2016						
Loans and advances to customers (net)	33	-	-	-	-	33
Customer accounts	94	-	-	-	-	94

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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	861	-	-	-	-	-	861
Loan impairment (charges)/recoveries and other credit risk provisions	(316)	-	-	-	-	-	(316)
Net operating income	545	-	-	-	-	-	545
Total operating expenses	(654)	-	-	-	-	(2)	(656)
Operating profit	(109)	-	-	-	-	(2)	(111)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(109)	-	-	-	-	(2)	(111)
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	462	-	-	-	-	-	462
	462	-	-	-	-	-	462
LICs							
Trading results from disposed-of operations in Brazil	(217)	-	-	-	-	-	(217)
	(217)	-	-	-	-	-	(217)
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(371)	-	-	-	-	-	(371)
	(371)	-	-	-	-	-	(371)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	462	-	-	-	-	-	462
LICs	(217)	-	-	-	-	-	(217)
Operating expenses	(371)	-	-	-	-	-	(371)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(126)	-	-	-	-	-	(126)
Balance Sheet Data							
At 31 Mar 2016							
Loans and advances to customers (net)	6,067	-	-	-	-	-	6,067
Customer accounts	11,709	-	-	-	-	-	11,709

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	311	-	-	-	-	(3)	308
Loan impairment (charges)/recoveries and other credit risk provisions	(120)	-	-	-	-	-	(120)
Net operating income	191	-	-	-	-	(3)	188
Total operating expenses	(168)	-	-	-	-	-	(168)
Operating profit	23	-	-	-	-	(3)	20
Share of profit in associates and joint ventures	(1)	-	-	-	-	-	(1)
Profit before tax	22	-	-	-	-	(3)	19
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	142	-	-	-	-	-	142
	142	-	-	-	-	-	142
LICs							
Trading results from disposed-of operations in Brazil	(113)	-	-	-	-	-	(113)
	(113)	-	-	-	-	-	(113)
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(1)	-	-	-	-	-	(1)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(74)	-	-	-	-	-	(74)
	(75)	-	-	-	-	-	(75)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	(1)	-	1	-	-	-	-
	(1)	-	1	-	-	-	-
Profit/(loss) before tax							
Revenue	142	-	-	-	-	-	142
LICs	(113)	-	-	-	-	-	(113)
Operating expenses	(75)	-	-	-	-	-	(75)
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-
	(47)	-	1	-	-	-	(46)
Balance Sheet Data							
At 31 Mar 2016							
Loans and advances to customers (net)	6,795	-	-	-	-	(27)	6,768
Customer accounts	6,017	-	-	-	-	(230)	5,779

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

² Business reclassifications to the Corporate Centre comprise 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	104
Net fee income	29
Net trading income	106
Other income	14
Net operating income before loan impairment charges and other credit risk provisions	253
Loan impairment (charges)/recoveries and other credit risk provisions	(10)
Net operating income	243
Total operating expenses	(113)
Operating profit	130
Share of profit in associates and joint ventures	-
Profit before tax	130

	Global Banking and Markets						Restated \$m
	Originally Reported ¹ \$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
Net operating income before loan impairment charges and other credit risk provisions	253	(3)	-	-	-	3	253
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	-	-	-	-	-	(10)
Net operating income	243	(3)	-	-	-	3	243
Total operating expenses	(113)	5	-	-	-	(2)	(110)
Operating profit	130	2	-	-	-	1	133
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	130	2	-	-	-	1	133

Significant Items

Revenue

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

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(49)	1	-	-	-	-	(48)
	(49)	1	-	-	-	-	(48)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	102	23	-	-	-	-	125
LICs	(4)	-	-	-	-	-	(4)
Operating expenses	(49)	1	-	-	-	-	(48)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	49	24	-	-	-	-	73

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	4	-	-	-	-	4
Net fee income	5	-	-	-	-	5
Net trading income	1	-	-	-	-	1
Other income	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	10	-	-	-	-	10
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	10	-	-	-	-	10
Total operating expenses	(7)	-	-	-	-	(7)
Operating profit	3	-	-	-	-	3
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	3	-	-	-	-	3
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	6	-	-	-	-	6
	6	-	-	-	-	6
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	(4)	-	-	-	-	(4)
	(4)	-	-	-	-	(4)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	6	-	-	-	-	6
LICs	-	-	-	-	-	-
Operating expenses	(4)	-	-	-	-	(4)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	2	-	-	-	-	2
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	42	-	-	-	-	42
Customer accounts	103	-	-	-	-	103

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

² Business reclassifications to the Corporate Centre comprise 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
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	11	(27)	3	-	(13)	1,419
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(446)
Net operating income	11	(27)	3	-	(13)	973
Total operating expenses	(52)	27	(5)	4	(26)	(967)
Operating profit	(41)	-	(2)	4	(39)	6
Share of profit in associates and joint ventures	-	-	-	-	-	(1)
Profit before tax	(41)	-	(2)	4	(39)	5
Significant Items						
Revenue						
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
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(334)
	-	-	-	-	-	(334)
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	(1)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(13)	7	(1)	-	(7)	(504)
	(13)	7	(1)	-	(7)	(505)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	(1)	-	(1)	(1)
	-	-	(1)	-	(1)	(1)
Profit/(loss) before tax						
Revenue	(10)	(7)	(23)	-	(40)	695
LICs	-	-	-	-	-	(334)
Operating expenses	(13)	7	(1)	-	(7)	(505)
Share of profit in associates and joint ventures	-	-	(1)	-	(1)	(1)
	(23)	-	(25)	-	(48)	(145)
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	32	1	33	17,861
Customer accounts	-	-	355	-	355	20,373

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	949	-	-	-	-	-	949
Loan impairment (charges)/recoveries and other credit risk provisions	(280)	-	-	-	-	-	(280)
Net operating income	669	-	-	-	-	-	669
Total operating expenses	(777)	-	-	-	-	(2)	(779)
Operating profit	(108)	-	-	-	-	(2)	(110)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(108)	-	-	-	-	(2)	(110)
Significant Items							
Revenue							
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	485	-	-	-	-	-	485
	485	-	-	-	-	-	485
LICs							
Trading results from disposed-of operations in Brazil	(197)	-	-	-	-	-	(197)
	(197)	-	-	-	-	-	(197)
Operating expenses							
Costs to achieve	(18)	-	-	-	-	-	(18)
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	(406)	-	-	-	-	-	(406)
	(424)	-	-	-	-	-	(424)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	485	-	-	-	-	-	485
LICs	(197)	-	-	-	-	-	(197)
Operating expenses	(424)	-	-	-	-	-	(424)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(136)	-	-	-	-	-	(136)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,935	-	-	-	-	-	5,935
Customer accounts	12,042	-	-	-	-	-	12,042

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

² Business reclassifications to the Corporate Centre comprise 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	241	-	-	-	-	(3)	238
Net fee income	57	-	-	-	-	(1)	56
Net trading income	23	-	-	-	-	(1)	22
Other income	15	-	-	-	-	(2)	13
Net operating income before loan impairment charges and other credit risk provisions	336	-	-	-	-	(7)	329
Loan impairment (charges)/recoveries and other credit risk provisions	(144)	-	-	-	-	-	(144)
Net operating income	192	-	-	-	-	(7)	185
Total operating expenses	(225)	-	-	-	-	1	(224)
Operating profit	(33)	-	-	-	-	(6)	(39)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(33)	-	-	-	-	(6)	(39)

Significant Items

Revenue

Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	152	-	-	-	-	-	152
	152	-	-	-	-	-	152

LICs

Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	(81)	-	-	-	-	-	(81)

Operating expenses

Costs to achieve	(4)	-	-	-	-	-	(4)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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	(101)	-	-	-	-	-	(101)
	(105)	-	-	-	-	-	(105)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	336	-	-	-	-	(7)	329
Loan impairment (charges)/recoveries and other credit risk provisions	(144)	-	-	-	-	-	(144)
Net operating income	192	-	-	-	-	(7)	185
Total operating expenses	(225)	-	-	-	-	1	(224)
Operating profit	(33)	-	-	-	-	(6)	(39)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	(33)	-	-	-	-	(6)	(39)
Significant Items							
Revenue							
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	152	-	-	-	-	-	152
	152	-	-	-	-	-	152
LICs							
Trading results from disposed-of operations in Brazil	(81)	-	-	-	-	-	(81)
	(81)	-	-	-	-	-	(81)
Operating expenses							
Costs to achieve	(4)	-	-	-	-	-	(4)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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	(101)	-	-	-	-	-	(101)
	(105)	-	-	-	-	-	(105)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	152	-	-	-	-	-	152
LICs	(81)	-	-	-	-	-	(81)
Operating expenses	(105)	-	-	-	-	-	(105)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(34)	-	-	-	-	-	(34)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,719	-	-	-	-	(43)	6,676
Customer accounts	5,904	-	-	-	-	(228)	5,676

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Quarter ended 31 Dec 2015

Net interest income	114
Net fee income	38
Net trading income	(19)
Other income	6
Net operating income before loan impairment charges and other credit risk provisions	139
Loan impairment (charges)/recoveries and other credit risk provisions	(61)
Net operating income	78
Total operating expenses	(144)
Operating profit	(66)
Share of profit in associates and joint ventures	-
Profit before tax	(66)

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

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
	40	15	-	-	-	-	55

LICs

Trading results from disposed-of operations in Brazil	1	-	-	-	-	-	1
	1	-	-	-	-	-	1

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)
	(65)	2	-	-	-	-	(63)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 2015	Global Private Banking					
	Originally Reported ¹	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	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	10	-	-	-	-	10
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	10	-	-	-	-	10
Total operating expenses	(10)	-	-	-	-	(10)
Operating profit	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	-	-	-	-	-	-
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	7	-	-	-	-	7
	7	-	-	-	-	7
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs to achieve	(2)	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(4)	-	-	-	-	(4)
	(6)	-	-	-	-	(6)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	7	-	-	-	-	7
LICs	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	1	-	-	-	-	1
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	47	-	-	-	-	47
Customer accounts	102	-	-	-	-	102

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

² Business reclassifications to the Corporate Centre comprise 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 2015	Other / Corporate Centre					Total
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ²	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	53	(62)	11	3	5	1,425
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	1	1	(485)
Net operating income	53	(62)	11	4	6	940
Total operating expenses	(111)	62	(7)	3	(53)	(1,205)
Operating profit	(58)	-	4	7	(47)	(265)
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	(58)	-	4	7	(47)	(265)
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(37)
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	5	(5)	(15)	-	(15)	721
	5	(5)	(15)	-	(15)	684
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	(277)
	-	-	-	-	-	(277)
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	5	(5)	(15)	-	(15)	684
LICs	-	-	-	-	-	(277)
Operating expenses	(43)	5	(2)	-	(40)	(638)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(38)	-	(17)	-	(55)	(231)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	27	-	27	17,293
Customer accounts	-	-	570	-	570	21,470

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

² Business reclassifications to the Corporate Centre comprise 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 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	780	-	-	-	-	1	781
Net fee income	252	-	-	-	-	-	252
Net trading income	5	-	-	-	-	-	5
Other income	68	-	-	-	-	(1)	67
Net operating income before loan impairment charges and other credit risk provisions	1,105	-	-	-	-	-	1,105
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	-	-	-	-	-	(31)
Net operating income	1,074	-	-	-	-	-	1,074
Total operating expenses	(992)	-	-	-	-	(79)	(1,071)
Operating profit	82	-	-	-	-	(79)	3
Share of profit in associates and joint ventures	1	-	(1)	-	-	-	-
Profit before tax	83	-	(1)	-	-	(79)	3
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(68)	-	-	-	-	-	(68)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(59)	-	-	-	-	-	(59)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(127)	-	-	-	-	-	(127)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(127)	-	-	-	-	-	(127)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(127)	-	-	-	-	-	(127)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	114,699	-	-	-	-	-	114,699
Customer accounts	159,936	-	-	-	-	-	159,936

¹ Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	852	-	-	-	(9)	1	844
Loan impairment (charges)/recoveries and other credit risk provisions	(34)	-	-	-	-	(1)	(35)
Net operating income	818	-	-	-	(9)	-	809
Total operating expenses	(355)	-	-	-	-	(42)	(397)
Operating profit	463	-	-	-	(9)	(42)	412
Share of profit in associates and joint ventures	2	-	(3)	-	-	1	-
Profit before tax	465	-	(3)	-	(9)	(41)	412
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	5	-	-	-	-	-	5
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(11)	-	-	-	-	-	(11)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	75,751	-	-	-	-	-	75,751
Customer accounts	97,121	-	-	-	-	-	97,121

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

¹ Business reclassifications to the Corporate Centre comprise 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 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
Net operating income before loan impairment charges and other credit risk provisions	85	(4)	-	-	-	81
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	-	-	-	-	(2)
Net operating income	83	(4)	-	-	-	79
Total operating expenses	(62)	-	-	-	(5)	(67)
Operating profit	21	(4)	-	-	(5)	12
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	21	(4)	-	-	(5)	12
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Profit/(loss) before tax	-	-	-	-	-	-
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
Balance Sheet Data	-	-	-	-	-	-
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,864	-	-	-	-	6,864
Customer accounts	14,354	-	-	-	-	14,354

¹ Business reclassifications to the Corporate Centre comprise 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 31 Dec 2016	Other Historical Basis	Inter-segment elimination Historical Basis	Business Reclassifications to Corporate Centre ¹	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)
Net operating income before loan impairment charges and other credit risk provisions	(2,460)	(49)	(11)	1	(2,519)	525
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	44	(1)	43	(5)
Net operating income	(2,460)	(49)	33	-	(2,476)	520
Total operating expenses	(2,442)	49	(30)	207	(2,216)	(4,661)
Operating profit	(4,902)	-	3	207	(4,692)	(4,141)
Share of profit in associates and joint ventures	(1)	-	6	-	5	5
Profit before tax	(4,903)	-	9	207	(4,687)	(4,136)
Significant Items						
Revenue						
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(1,849)	-	(1)	-	(1,850)	(1,895)
LICs	-	-	-	-	-	-
Operating expenses	(592)	-	-	-	(592)	(775)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(2,441)	-	(1)	-	(2,442)	(2,670)
Balance Sheet Data						
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	108	-	2,248	-	2,356	264,098
Customer accounts	-	-	743	-	743	361,278

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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	813	-	-	-	-	(1)	812
Net fee income	275	-	-	-	-	-	275
Net trading income	27	-	-	-	-	-	27
Other income	47	-	-	-	-	1	48
Net operating income before loan impairment charges and other credit risk provisions	1,162	-	-	-	-	-	1,162
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	-	-	-	-	(1)	(34)
Net operating income	1,129	-	-	-	-	(1)	1,128
Total operating expenses	(1,357)	-	-	-	-	(98)	(1,455)
Operating profit	(228)	-	-	-	-	(99)	(327)
Share of profit in associates and joint ventures	-	-	(1)	-	-	1	-
Profit before tax	(228)	-	(1)	-	-	(98)	(327)
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	(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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(513)	-	-	-	-	-	(513)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(513)	-	-	-	-	-	(513)
Balance Sheet Data							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	119,179	-	-	-	-	-	119,179
Customer accounts	164,605	-	-	-	-	-	164,605

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	585	-	-	-	-	-	(4)	581	
Net fee income	292	-	-	-	-	-	(4)	288	
Net trading income	(2)	-	-	-	-	-	1	(1)	
Other income	(11)	-	-	-	-	-	-	(11)	
Net operating income before loan impairment charges and other credit risk provisions	864	-	-	-	-	-	(7)	857	
Loan impairment (charges)/recoveries and other credit risk provisions	(41)	-	-	-	-	-	-	(41)	
Net operating income	823	-	-	-	-	-	(7)	816	
Total operating expenses	(332)	-	-	-	-	-	(52)	(384)	
Operating profit	491	-	-	-	-	-	(59)	432	
Share of profit in associates and joint ventures	(3)	-	4	-	-	-	(1)	-	
Profit before tax	488	-	4	-	-	-	(60)	432	
Significant Items									
Revenue									
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-	
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	(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	-	-	-	-	-	-	-	-	
Balance Sheet Data	-	-	-	-	-	-	-	(7)	
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	81,210	-	-	-	-	-	(862)	80,348	
Customer accounts	100,897	-	-	-	-	-	(1,623)	99,274	

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

² Business reclassifications to the Corporate Centre comprise 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	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
Net operating income before loan impairment charges and other credit risk provisions	1,255	(125)	(99)	-	-	7	1,038
Loan impairment (charges)/recoveries and other credit risk provisions	94	-	(58)	-	-	-	36
Net operating income	1,349	(125)	(157)	-	-	7	1,074
Total operating expenses	(790)	22	12	-	-	(79)	(835)
Operating profit	559	(103)	(145)	-	-	(72)	239
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	559	(103)	(145)	-	-	(72)	239

Significant Items

Revenue

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	-	-	-	-	-	-	-
	5	2	-	-	-	1	8

LICs

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

Operating expenses

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	-	-	-	-	-	-	-
	(45)	-	-	-	-	-	(45)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	5	2	-	-	-	1	8
LICs	-	-	-	-	-	-	-
Operating expenses	(45)	-	-	-	-	-	(45)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(40)	2	-	-	-	1	(37)

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	89	(6)	-	-	-	83
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	1	2
Net operating income	90	(6)	-	-	1	85
Total operating expenses	(70)	-	-	-	(6)	(76)
Operating profit	20	(6)	-	-	(5)	9
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	20	(6)	-	-	(5)	9

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
Loans and advances to customers (net)	7,222	-	-	-	-	7,222
Customer accounts	14,930	-	-	-	-	14,930

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	51	(2)	-	-	(1)	48
Net fee income	29	-	-	-	-	29
Net trading income	5	(2)	-	-	-	3
Other income	4	(2)	-	-	1	3
Net operating income before loan impairment charges and other credit risk provisions	89	(6)	-	-	-	83
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	1	2
Net operating income	90	(6)	-	-	1	85
Total operating expenses	(70)	-	-	-	(6)	(76)
Operating profit	20	(6)	-	-	(5)	9
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	20	(6)	-	-	(5)	9
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
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 \$m
	Other Originally Reported ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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)
Net operating income before loan impairment charges and other credit risk provisions	(1,557)	106	230	-	(1,221)	1,919
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	58	-	58	21
Net operating income	(1,557)	106	288	-	(1,163)	1,940
Total operating expenses	(1,037)	(106)	(34)	235	(942)	(3,692)
Operating profit	(2,594)	-	254	235	(2,105)	(1,752)
Share of profit in associates and joint ventures	1	-	(3)	-	(2)	(2)
Profit before tax	(2,593)	-	251	235	(2,107)	(1,754)
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	8
Fair value movements on non-qualifying hedges	21	-	(2)	(1)	18	18
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	(1,317)	-	-	-	(1,317)	(1,317)
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(1,296)	-	(2)	(1)	(1,299)	(1,291)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(405)	-	-	-	(405)	(513)
Costs to establish UK ring-fenced bank	(52)	-	-	-	(52)	(53)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(457)	-	-	-	(457)	(1,022)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(1,296)	-	(2)	(1)	(1,299)	(1,291)
LICs	-	-	-	-	-	-
Operating expenses	(457)	-	-	-	(457)	(1,022)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(1,753)	-	(2)	(1)	(1,756)	(2,313)
Balance Sheet Data						
At 30 Sep 2016						
Loans and advances to customers (net)	113	-	3,374	-	3,487	279,337
Customer accounts	15	-	1,053	-	1,068	377,100

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	920	-	-	-	-	-	920
Net fee income	278	-	-	-	-	-	278
Net trading income	27	-	-	-	-	-	27
Other income	304	-	-	-	-	-	304
Net operating income before loan impairment charges and other credit risk provisions	1,529	-	-	-	-	-	1,529
Loan impairment (charges)/recoveries and other credit risk provisions	(36)	-	-	-	-	1	(35)
Net operating income	1,493	-	-	-	-	1	1,494
Total operating expenses	(967)	-	-	-	-	(99)	(1,066)
Operating profit	526	-	-	-	-	(98)	428
Share of profit in associates and joint ventures	3	-	(2)	-	-	(1)	-
Profit before tax	529	-	(2)	-	-	(99)	428
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	249	-	-	-	-	-	249
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	249	-	-	-	-	-	249
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(40)	-	-	-	-	-	(40)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(40)	-	-	-	-	-	(40)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	249	-	-	-	-	-	249
LICs	-	-	-	-	-	-	-
Operating expenses	(40)	-	-	-	-	-	(40)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	209	-	-	-	-	-	209
Balance Sheet Data							
At 30 Jun 2016							
Loans and advances to customers (net)	121,495	-	-	-	-	-	121,495
Customer accounts	166,771	-	-	-	-	-	166,771

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	1,182	-	-	-	-	(11)	1,171
Loan impairment (charges)/recoveries and other credit risk provisions	(124)	-	-	-	-	1	(123)
Net operating income	1,058	-	-	-	-	(10)	1,048
Total operating expenses	(425)	-	-	-	-	(62)	(487)
Operating profit	633	-	-	-	-	(72)	561
Share of profit in associates and joint ventures	(7)	-	7	-	-	-	-
Profit before tax	626	-	7	-	-	(72)	561
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	192	-	-	-	-	-	192
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	192	-	-	-	-	-	192
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(15)	-	-	-	-	-	(15)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(15)	-	-	-	-	-	(15)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(30)	-	-	-	-	-	(30)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	192	-	-	-	-	-	192
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	-	-	-	-	-	(30)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	162	-	-	-	-	-	162
Balance Sheet Data							
At 30 Jun 2016							
Loans and advances to customers (net)	80,386	-	-	-	-	(1,044)	79,342
Customer accounts	99,826	-	-	-	-	(1,757)	98,069

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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)	
Net operating income before loan impairment charges and other credit risk provisions	1,011	(72)	80	-	-	9	1,028	
Loan impairment (charges)/recoveries and other credit risk provisions	(21)	-	(32)	-	-	-	(53)	
Net operating income	990	(72)	48	-	-	9	975	
Total operating expenses	(896)	25	10	-	-	(73)	(934)	
Operating profit	94	(47)	58	-	-	(64)	41	
Share of profit in associates and joint ventures	3	-	-	(3)	-	-	-	
Profit before tax	97	(47)	58	(3)	-	(64)	41	
Significant Items								
Revenue								
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	-	-	-	-	-	-	-	
	14	1	-	-	-	(1)	14	
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	(48)	-	-	-	-	-	(48)	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	(72)	-	-	-	-	-	(72)	
UK customer redress programmes	(18)	-	-	-	-	-	(18)	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	(138)	-	-	-	-	-	(138)	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	14	1	-	-	-	(1)	14	
LICs	-	-	-	-	-	-	-	
Operating expenses	(138)	-	-	-	-	-	(138)	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
	(124)	1	-	-	-	(1)	(124)	
Balance Sheet Data								
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	72,912	(1,411)	(1,956)	-	-	1,043	70,588	
Customer accounts	101,529	(458)	(671)	-	-	1,756	102,156	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	58	(2)	-	-	-	56	
Net fee income	27	-	-	-	-	27	
Net trading income	4	(2)	-	-	1	3	
Other income	3	-	-	-	1	4	
Net operating income before loan impairment charges and other credit risk provisions	92	(4)	-	-	2	90	
Loan impairment (charges)/recoveries and other credit risk provisions	9	-	-	-	(1)	8	
Net operating income	101	(4)	-	-	1	98	
Total operating expenses	(55)	1	-	-	(9)	(63)	
Operating profit	46	(3)	-	-	(8)	35	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Profit before tax	46	(3)	-	-	(8)	35	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	2	-	-	-	-	2	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	2	-	-	-	-	2	
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	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	-	-	-	-	-	-	
	-	-	-	-	-	-	
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
	-	-	-	-	-	-	
Profit/(loss) before tax							
Revenue	2	-	-	-	-	2	
LICs	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
	2	-	-	-	-	2	
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	7,856	-	-	-	-	7,856	
Customer accounts	15,832	-	-	-	-	15,832	

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

² Business reclassifications to the Corporate Centre comprise 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 30 Jun 2016	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported ¹	Elimination	Reclassifications to			
	Reported ¹	Originally Reported ¹	Corporate Centre ²			
	\$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
Net operating income before loan impairment charges and other credit risk provisions	129	(17)	(4)	-	108	3,926
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	32	(1)	31	(172)
Net operating income	129	(17)	28	(1)	139	3,754
Total operating expenses	(1,037)	17	(36)	243	(813)	(3,363)
Operating profit	(908)	-	(8)	242	(674)	391
Share of profit in associates and joint ventures	-	-	(2)	1	(1)	(1)
Profit before tax	(908)	-	(10)	243	(675)	390
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	14
Fair value movements on non-qualifying hedges	(166)	-	(1)	1	(166)	(166)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	441
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	114	-	-	-	114	114
Portfolio disposals	-	-	-	-	-	-
(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
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(359)	-	-	-	(359)	(462)
Costs to establish UK ring-fenced bank	(63)	-	-	-	(63)	(63)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	(72)
UK customer redress programmes	-	-	-	-	-	(33)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(422)	-	-	-	(422)	(630)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(52)	-	(1)	1	(52)	405
LICs	-	-	-	-	-	-
Operating expenses	(422)	-	-	-	(422)	(630)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(474)	-	(1)	1	(474)	(225)
Balance Sheet Data						
At 30 Jun 2016						
Loans and advances to customers (net)	112	-	3,367	1	3,480	282,761
Customer accounts	-	-	1,129	1	1,130	383,958

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

² Business reclassifications to the Corporate Centre comprise 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						Restated \$m
	Originally Reported ¹ \$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	915	-	-	-	-	-	915
Net fee income	252	-	-	-	-	-	252
Net trading income	25	-	-	-	-	-	25
Other income	32	-	-	-	-	-	32
Net operating income before loan impairment charges and other credit risk provisions	1,224	-	-	-	-	-	1,224
Loan impairment (charges)/recoveries and other credit risk provisions	(19)	-	-	-	-	-	(19)
Net operating income	1,205	-	-	-	-	-	1,205
Total operating expenses	(863)	-	-	-	-	(107)	(970)
Operating profit	342	-	-	-	-	(107)	235
Share of profit in associates and joint ventures	1	-	(1)	-	-	-	-
Profit before tax	343	-	(1)	-	-	(107)	235
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(24)	-	-	-	-	-	(24)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(24)	-	-	-	-	-	(24)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(24)	-	-	-	-	-	(24)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(24)	-	-	-	-	-	(24)
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	128,698	-	-	-	-	-	128,698
Customer accounts	174,026	-	-	-	-	-	174,026

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

² Business reclassifications to the Corporate Centre comprise 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

Net interest income	648
Net fee income	302
Net trading income	(1)
Other income	8
Net operating income before loan impairment charges and other credit risk provisions	957
Loan impairment (charges)/recoveries and other credit risk provisions	(91)
Net operating income	866
Total operating expenses	(356)
Operating profit	510
Share of profit in associates and joint ventures	-
Profit before tax	510

Commercial Banking							
Originally Reported ¹	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	
648	-	-	-	-	(5)	643	
302	-	-	-	-	(3)	299	
(1)	-	-	-	-	-	(1)	
8	-	-	-	-	-	8	
957	-	-	-	-	(8)	949	
(91)	-	-	-	-	-	(91)	
866	-	-	-	-	(8)	858	
(356)	-	-	-	-	(73)	(429)	
510	-	-	-	-	(81)	429	
-	-	-	-	-	-	-	
510	-	-	-	-	(81)	429	

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(10)	-	-	-	-	(10)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(10)	-	-	-	-	(10)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(10)	-	-	-	-	(10)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(10)	-	-	-	-	(10)

Balance Sheet Data

At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	84,811	-	-	-	(780)	84,031
Customer accounts	106,987	-	-	-	(1,899)	105,088

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

² Business reclassifications to the Corporate Centre comprise 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

Net interest income	317	(83)	(15)	-	-	5	224
Net fee income	-	-	1	-	-	4	5
Net trading income	1,180	(667)	20	-	-	-	533
Other income	(647)	626	11	-	-	-	(10)
Net operating income before loan impairment charges and other credit risk provisions	850	(124)	17	-	-	9	752
Loan impairment (charges)/recoveries and other credit risk provisions	21	-	21	-	-	-	42
Net operating income	871	(124)	38	-	-	9	794
Total operating expenses	(771)	22	14	-	-	(77)	(812)
Operating profit	100	(102)	52	-	-	(68)	(18)
Share of profit in associates and joint ventures	(1)	-	-	1	-	-	-
Profit before tax	99	(102)	52	1	-	(68)	(18)

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	86	-	-	-	-	-	86
Fair value movements on non-qualifying hedges	4	(4)	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	90	(4)	-	-	-	-	86

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(30)	-	-	-	-	-	(30)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(30)	-	-	-	-	-	(30)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	90	(4)	-	-	-	-	86
LICs	-	-	-	-	-	-	-
Operating expenses	(30)	-	-	-	-	-	(30)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	60	(4)	-	-	-	-	56

Balance Sheet Data

At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	89,242	(1,671)	(2,256)	-	-	781	86,096
Customer accounts	107,426	(84)	(599)	-	-	1,899	108,642

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	61	(2)	-	-	-	59
Net fee income	32	-	-	-	-	32
Net trading income	4	(2)	-	-	-	2
Other income	1	-	-	-	-	1
Net operating income before loan impairment charges and other credit risk provisions	98	(4)	-	-	-	94
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	98	(4)	-	-	-	94
Total operating expenses	(57)	1	-	-	(7)	(63)
Operating profit	41	(3)	-	-	(7)	31
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	41	(3)	-	-	(7)	31
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						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	8,891	-	-	-	-	8,891
Customer accounts	15,999	-	-	-	-	15,999

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	1,413	(18)	111	(1)	1,505	4,524
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	(21)	-	(21)	(89)
Net operating income	1,413	(18)	90	(1)	1,484	4,435
Total operating expenses	(818)	18	(37)	264	(573)	(2,847)
Operating profit	595	-	53	263	911	1,588
Share of profit in associates and joint ventures	(1)	-	-	-	(1)	(1)
Profit before tax	594	-	53	263	910	1,587
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	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
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(146)	-	-	-	(146)	(212)
Costs to establish UK ring-fenced bank	(31)	-	-	-	(31)	(31)
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	896	-	4	-	900	986
LICs	-	-	-	-	-	-
Operating expenses	(177)	-	-	-	(177)	(243)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	719	-	4	-	723	743
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	115	-	3,927	(1)	4,041	311,757
Customer accounts	3	-	683	-	686	404,441

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	1,410	-	-	-	-	-	1,410
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	-	-	-	-	-	(33)
Net operating income	1,377	-	-	-	-	-	1,377
Total operating expenses	(1,399)	-	-	-	(95)	-	(1,494)
Operating profit	(22)	-	-	-	(95)	-	(117)
Share of profit in associates and joint ventures	(2)	-	2	-	-	-	-
Profit before tax	(24)	-	2	-	-	(95)	(117)
Significant Items							
Revenue							
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses	(55)	-	-	-	-	-	(55)
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	(379)	-	-	-	-	-	(379)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	(434)	-	-	-	-	-	(434)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax	(434)	-	-	-	-	-	(434)
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(434)	-	-	-	-	-	(434)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Balance Sheet Data	(434)	-	-	-	-	-	(434)
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	131,887	-	-	-	-	-	131,887
Customer accounts	176,221	-	-	-	-	-	176,221

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

² Business reclassifications to the Corporate Centre comprise 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
 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 ¹	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

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

² Business reclassifications to the Corporate Centre comprise 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
 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 ¹	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
 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

	(57)	-	-	-	-	-	(57)
	(3)	4	-	-	-	-	1
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	(60)	4	-	-	-	-	(56)

LICs

Trading results from disposed-of operations in Brazil

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

Operating expenses

Costs to achieve
 Costs to establish UK ring-fenced bank
 Regulatory (provisions)/releases in GPB
 Restructuring and other related costs
 Settlements and provisions in connection with legal matters
 UK customer redress programmes
 Trading results from disposed-of operations in Brazil

	(37)	-	-	-	-	-	(37)
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	(20)	-	-	-	-	-	(20)
	19	-	-	-	-	-	19
	-	-	-	-	-	-	-
	(38)	-	-	-	-	-	(38)

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

	(60)	4	-	-	-	-	(56)
	-	-	-	-	-	-	-
	(38)	-	-	-	-	-	(38)
	-	-	-	-	-	-	-
	(98)	4	-	-	-	-	(94)

Balance Sheet Data

At 31 Dec 2015

Loans and advances to customers (net)
 Customer accounts

	\$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

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

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

Significant Items

Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	6	-	-	-	-	6
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	6	-	-	-	-	6
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs to achieve	(2)	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	6	-	-	-	-	6
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	4	-	-	-	-	4

Balance Sheet Data

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ²	Business Reclassifications to Corporate Centre ²	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)
Net operating income before loan impairment charges and other credit risk provisions	(756)	(50)	29	1	(776)	2,531
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	17	-	20	(196)
Net operating income	(753)	(50)	46	1	(756)	2,335
Total operating expenses	(2,613)	50	(42)	227	(2,378)	(5,420)
Operating profit	(3,366)	-	4	228	(3,134)	(3,085)
Share of profit in associates and joint ventures	-	-	4	-	4	4
Profit before tax	(3,366)	-	8	228	(3,130)	(3,081)
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(57)
Fair value movements on non-qualifying hedges	(6)	-	(4)	1	(9)	(8)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	(757)	-	-	-	(757)	(757)
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	(12)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(763)	-	(4)	1	(766)	(834)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	(763)	-	(4)	1	(766)	(834)
LICs	-	-	-	-	-	-
Operating expenses	(302)	-	-	-	(302)	(872)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(1,065)	-	(4)	1	(1,068)	(1,706)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	110	-	2,472	-	2,582	310,947
Customer accounts	1	-	579	-	580	404,083

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

² Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	1,539	-	7	8	-	(2)	1,552
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	-	-	-	-	-	(38)
Net operating income	1,501	-	7	8	-	(2)	1,514
Total operating expenses	(677)	-	-	(1)	-	(2)	(680)
Operating profit	824	-	7	7	-	(4)	834
Share of profit in associates and joint ventures	3	-	(2)	-	-	-	1
Profit before tax	827	-	5	7	-	(4)	835
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	(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)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(63)	-	-	-	-	1	(62)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(63)	-	-	-	-	1	(62)
Balance Sheet Data							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	77,873	-	-	-	-	-	77,873
Customer accounts	271,520	-	-	-	-	-	271,520

¹ Business reclassifications to the Corporate Centre comprise 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							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		
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)	
Net operating income before loan impairment charges and other credit risk provisions	751	-	-	(8)	-	(4)	739	
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	-	-	-	-	(1)	(10)	
Net operating income	742	-	-	(8)	-	(5)	729	
Total operating expenses	(253)	-	-	1	-	3	(249)	
Operating profit	489	-	-	(7)	-	(2)	480	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Profit before tax	489	-	-	(7)	-	(2)	480	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
LICs								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
Operating expenses								
Costs associated with portfolio disposals	-	-	-	-	-	-	-	
Costs to achieve	-	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures								
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
Profit/(loss) before tax								
Revenue	-	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Balance Sheet Data								
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	84,719	-	-	-	-	-	84,719	
Customer accounts	126,385	-	-	-	-	-	126,385	

¹ Business reclassifications to the Corporate Centre comprise 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	Corporate Centre	Corporate Centre	Corporate Centre	associates and joint		\$m
Net interest income	404	(189)	-	-	-	-	215
Net fee income	143	(1)	-	-	-	(1)	141
Net trading income	228	(10)	-	-	-	(1)	217
Other income	16	15	-	-	-	1	32
Net operating income before loan impairment charges and other credit risk provisions	791	(185)	-	-	-	(1)	605
Loan impairment (charges)/recoveries and other credit risk provisions	(34)	-	-	-	-	-	(34)
Net operating income	757	(185)	-	-	-	(1)	571
Total operating expenses	(358)	12	-	-	-	(1)	(347)
Operating profit	399	(173)	-	-	-	(2)	224
Share of profit in associates and joint ventures	(2)	-	-	-	-	2	-
Profit before tax	397	(173)	-	-	-	-	224
Significant Items							
Revenue							
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)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(5)	-	-	-	-	(1)	(6)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(5)	-	-	-	-	(1)	(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(10)	1	-	-	-	1	(8)
LICs	-	-	-	-	-	-	-
Operating expenses	(5)	-	-	-	-	(1)	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(15)	1	-	-	-	-	(14)
Balance Sheet Data							
At 31 Dec 2016							
Loans and advances to customers (net)	57,710	(17)	-	-	-	-	57,693
Customer accounts	46,081	(138)	-	-	-	-	45,943

¹ Business reclassifications to the Corporate Centre comprise 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	-	
Net operating income before loan impairment charges and other credit risk provisions	93	-	-	-	-	93	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	
Net operating income	93	-	-	-	-	93	
Total operating expenses	(63)	-	-	-	(2)	(65)	
Operating profit	30	-	-	-	(2)	28	
Share of profit in associates and joint ventures	1	-	-	-	(1)	-	
Profit before tax	31	-	-	-	(3)	28	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
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	\$m	\$m	\$m	\$m	\$m	\$m	
At 31 Dec 2016	8,553	-	-	-	-	8,553	
Loans and advances to customers (net)	8,553	-	-	-	-	8,553	
Customer accounts	17,489	-	-	-	-	17,489	

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

¹ Business reclassifications to the Corporate Centre comprise 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 ¹	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	995	-	-	13	-	-	1,008
Net fee income	532	-	-	(6)	-	(1)	525
Net trading income	54	-	-	-	-	1	55
Other income	149	-	-	(3)	-	(2)	144
Net operating income before loan impairment charges and other credit risk provisions	1,730	-	-	4	-	(2)	1,732
Loan impairment (charges)/recoveries and other credit risk provisions	(42)	-	-	-	-	-	(42)
Net operating income	1,688	-	-	4	-	(2)	1,690
Total operating expenses	(556)	-	-	-	-	(1)	(557)
Operating profit	1,132	-	-	4	-	(3)	1,133
Share of profit in associates and joint ventures	6	-	(2)	-	-	(1)	3
Profit before tax	1,138	-	(2)	4	-	(4)	1,136

Significant Items

Revenue

Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Loss and trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

LICs

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

Operating expenses

Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(11)	-	-	-	-	(1)	(12)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(11)	-	-	-	-	(1)	(12)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(11)	-	-	-	-	(1)	(12)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(11)	-	-	-	-	(1)	(12)

Balance Sheet Data

At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	75,631	-	-	-	-	-	75,631
Customer accounts	267,931	-	-	-	-	-	267,931

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	557	-	-	(13)	-	(4)	540
Net fee income	233	-	-	6	-	(1)	238
Net trading income	54	-	-	-	-	-	54
Other income	(5)	-	-	3	-	(6)	(8)
Net operating income before loan impairment charges and other credit risk provisions	839	-	-	(4)	-	(11)	824
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	1	(47)
Net operating income	791	-	-	(4)	-	(10)	777
Total operating expenses	(224)	-	-	-	-	4	(220)
Operating profit	567	-	-	(4)	-	(6)	557
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	567	-	-	(4)	-	(6)	557

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	389	(182)	-	-	-	4	211
Net fee income	150	-	-	-	-	1	151
Net trading income	270	(7)	-	-	-	-	263
Other income	30	(4)	-	-	-	-	26
Net operating income before loan impairment charges and other credit risk provisions	839	(193)	-	-	-	5	651
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	-	1
Net operating income	840	(193)	-	-	-	5	652
Total operating expenses	(347)	11	-	-	-	(2)	(338)
Operating profit	493	(182)	-	-	-	3	314
Share of profit in associates and joint ventures	2	-	-	-	-	(2)	-
Profit before tax	495	(182)	-	-	-	1	314
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	4	-	-	-	-	(1)	3
Fair value movements on non-qualifying hedges	(9)	9	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
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							
Loans and advances to customers (net)	48,068	(33)	-	-	-	403	48,438
Customer accounts	43,736	(144)	-	-	-	932	44,524

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	ventures	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	
Net operating income before loan impairment charges and other credit risk provisions	117	-	-	-	-	117	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	1	1	
Net operating income	117	-	-	-	1	118	
Total operating expenses	(15)	-	-	-	(1)	(16)	
Operating profit	102	-	-	-	-	102	
Share of profit in associates and joint ventures	(1)	-	-	-	-	(1)	
Profit before tax	101	-	-	-	-	101	
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							
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	8,702	-	-	-	-	8,702	
Customer accounts	17,604	-	-	-	-	17,604	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	151	(37)	193	8	315	3,639
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	(2)	(1)	(88)
Net operating income	152	(37)	193	6	314	3,551
Total operating expenses	(257)	37	(11)	-	(231)	(1,362)
Operating profit	(105)	-	182	6	83	2,189
Share of profit in associates and joint ventures	-	-	2	3	5	7
Profit before tax	(105)	-	184	9	88	2,196
Significant Items						
Revenue						
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(55)	-	-	-	(55)	(70)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	47
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(55)	-	-	-	(55)	(23)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
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)
Balance Sheet Data						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,798	-	33	-	1,831	213,284
Customer accounts	224	-	144	-	368	450,911

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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	546	-	-	(12)	-	(7)	527	
Net fee income	235	-	-	8	-	(2)	241	
Net trading income	53	-	-	-	-	-	53	
Other income	26	-	-	(8)	-	(5)	13	
Net operating income before loan impairment charges and other credit risk provisions	860	-	-	(12)	-	(14)	834	
Loan impairment (charges)/recoveries and other credit risk provisions	(53)	-	-	-	-	-	(53)	
Net operating income	807	-	-	(12)	-	(14)	781	
Total operating expenses	(224)	-	-	-	-	6	(218)	
Operating profit	583	-	-	(12)	-	(8)	563	
Share of profit in associates and joint ventures	-	-	-	-	-	-	-	
Profit before tax	583	-	-	(12)	-	(8)	563	
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	
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)	78,769	-	-	-	-	(436)	78,333	
Customer accounts	116,780	-	-	-	-	(865)	115,915	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	901	(190)	-	-	-	10	721
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	(1)	(1)
Net operating income	901	(190)	-	-	-	9	720
Total operating expenses	(346)	14	-	-	-	(2)	(334)
Operating profit	555	(176)	-	-	-	7	386
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	555	(176)	-	-	-	7	386
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	2	-	-	-	-	-	2
Fair value movements on non-qualifying hedges	(8)	8	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(6)	8	-	-	-	-	2
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(6)	-	-	-	-	-	(6)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	(6)	8	-	-	-	-	2
LICs	-	-	-	-	-	-	-
Operating expenses	(6)	-	-	-	-	-	(6)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(12)	8	-	-	-	-	(4)
Balance Sheet Data							
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	49,606	(12)	-	-	-	437	50,031
Customer accounts	42,583	(301)	-	-	-	865	43,147

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	27	-	-	-	1	28	
Net fee income	38	-	-	-	(1)	37	
Net trading income	27	-	-	-	-	27	
Other income	-	-	-	-	-	-	
Net operating income before loan impairment charges and other credit risk provisions	92	-	-	-	-	92	
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	(1)	(1)	
Net operating income	92	-	-	-	(1)	91	
Total operating expenses	(48)	-	-	-	1	(47)	
Operating profit	44	-	-	-	-	44	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Profit before tax	44	-	-	-	-	44	
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	
Own credit spread	-	-	-	-	-	-	
Portfolio disposals	-	-	-	-	-	-	
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Costs associated with portfolio disposals	-	-	-	-	-	-	
Costs to achieve	-	-	-	-	-	-	
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	
UK customer redress programmes	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	
Profit/(loss) before tax	-	-	-	-	-	-	
Revenue	-	-	-	-	-	-	
LICs	-	-	-	-	-	-	
Operating expenses	-	-	-	-	-	-	
Share of profit in associates and joint ventures	-	-	-	-	-	-	
Balance Sheet Data	-	-	-	-	-	-	
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	8,738	-	-	-	-	8,738	
Customer accounts	17,211	-	-	-	-	17,211	

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	217	(30)	190	7	384	3,563
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	2	2	(99)
Net operating income	217	(30)	190	9	386	3,464
Total operating expenses	(243)	30	(14)	(3)	(230)	(1,388)
Operating profit	(26)	-	176	6	156	2,076
Share of profit in associates and joint ventures	-	-	2	(1)	1	5
Profit before tax	(26)	-	178	5	157	2,081
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	(1)	-	-	-	(1)	1
Fair value movements on non-qualifying hedges	-	-	(8)	-	(8)	(8)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	7	-	-	-	7	7
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	6	-	(8)	-	(2)	-
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(32)	-	-	-	(32)	(43)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(32)	-	-	-	(32)	(43)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	6	-	(8)	-	(2)	-
LICs	-	-	-	-	-	-
Operating expenses	(32)	-	-	-	(32)	(43)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(26)	-	(8)	-	(34)	(43)
Balance Sheet Data						
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,784	-	12	(1)	1,795	213,702
Customer accounts	216	-	301	-	517	433,136

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	
Net interest income	978	-	-	12	-	(1)	989
Net fee income	451	-	-	(6)	-	-	445
Net trading income	12	-	-	-	-	-	12
Other income	69	-	-	10	-	(1)	78
Net operating income before loan impairment charges and other credit risk provisions	1,510	-	-	16	-	(2)	1,524
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	-	(48)
Net operating income	1,462	-	-	16	-	(2)	1,476
Total operating expenses	(583)	-	-	-	-	(2)	(585)
Operating profit	879	-	-	16	-	(4)	891
Share of profit in associates and joint ventures	7	-	(3)	-	-	-	4
Profit before tax	886	-	(3)	16	-	(4)	895
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 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	74,508	-	-	-	-	-	74,508
Customer accounts	250,984	-	-	-	-	-	250,984

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	546	-	-	(12)	-	(7)	527
Net fee income	227	-	-	6	-	(2)	231
Net trading income	31	-	-	-	-	-	31
Other income	29	-	-	(10)	-	(5)	14
Net operating income before loan impairment charges and other credit risk provisions	833	-	-	(16)	-	(14)	803
Loan impairment (charges)/recoveries and other credit risk provisions	7	-	-	-	-	-	7
Net operating income	840	-	-	(16)	-	(14)	810
Total operating expenses	(225)	-	-	-	-	5	(220)
Operating profit	615	-	-	(16)	-	(9)	590
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	615	-	-	(16)	-	(9)	590
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 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	77,180	-	-	-	-	(471)	76,709
Customer accounts	120,006	-	-	-	-	(1,097)	118,909

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Balance Sheet	Legacy Credit to	JV and Associates to	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
		Management to Corporate Centre					
	\$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
Net operating income before loan impairment charges and other credit risk provisions	886	(182)	-	-	-	9	713
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	-	-	-	-	1	(3)
Net operating income	882	(182)	-	-	-	10	710
Total operating expenses	(345)	14	-	-	-	(4)	(335)
Operating profit	537	(168)	-	-	-	6	375
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	537	(168)	-	-	-	6	375
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	24	-	-	-	-	-	24
Fair value movements on non-qualifying hedges	(8)	8	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	16	8	-	-	-	-	24
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs associated with portfolio disposals	-	-	-	-	-	-	-
Costs to achieve	(2)	-	-	-	-	-	(2)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	16	8	-	-	-	-	24
LICs	-	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	14	8	-	-	-	-	22
Balance Sheet Data							
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	46,417	(9)	-	-	-	471	46,879
Customer accounts	47,940	(160)	-	-	-	1,097	48,877

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	102	-	-	-	-	102
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	1
Net operating income	103	-	-	-	-	103
Total operating expenses	(56)	-	-	-	-	(56)
Operating profit	47	-	-	-	-	47
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	47	-	-	-	-	47
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	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Mar 2016						
Loans and advances to customers (net)	8,681	-	-	-	-	8,681
Customer accounts	17,812	-	-	-	-	17,812

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ¹	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	196	(29)	182	7	356	3,498
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	(1)	(1)	(44)
Net operating income	196	(29)	182	6	355	3,454
Total operating expenses	(192)	29	(14)	1	(176)	(1,372)
Operating profit	4	-	168	7	179	2,082
Share of profit in associates and joint ventures	-	-	3	-	3	7
Profit before tax	4	-	171	7	182	2,089
Significant Items						
Revenue						
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	24
Fair value movements on non-qualifying hedges	-	-	(8)	-	(8)	(8)
Gain on disposal of our membership interest in Visa - Europe	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-
Own credit spread	6	-	-	-	6	6
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	6	-	(8)	-	(2)	22
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	(15)	-	-	-	(15)	(19)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(15)	-	-	-	(15)	(19)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	6	-	(8)	-	(2)	22
LICs	-	-	-	-	-	-
Operating expenses	(15)	-	-	-	(15)	(19)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(9)	-	(8)	-	(17)	3
Balance Sheet Data						
At 31 Mar 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,815	-	9	-	1,824	208,601
Customer accounts	222	-	160	-	382	436,964

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
Net operating income before loan impairment charges and other credit risk provisions	1,480	-	-	-	-	-	1,480
Loan impairment (charges)/recoveries and other credit risk provisions	(43)	-	-	-	-	-	(43)
Net operating income	1,437	-	-	-	-	-	1,437
Total operating expenses	(577)	-	-	-	-	(2)	(579)
Operating profit	860	-	-	-	-	(2)	858
Share of profit in associates and joint ventures	8	-	(2)	-	-	-	6
Profit before tax	868	-	(2)	-	-	(2)	864
Significant Items							
Revenue							
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
Operating expenses							
Costs to achieve	(8)	-	-	-	-	-	(8)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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	-	-	-	-	-	-	-
	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(8)	-	-	-	-	-	(8)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	74,909	-	-	-	-	-	74,909
Customer accounts	244,485	-	-	-	-	-	244,485

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

² Business reclassifications to the Corporate Centre comprise 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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HK

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 ¹	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	
532	-	-	(11)	-	(7)	514	
226	-	-	3	-	(2)	227	
50	-	-	-	-	-	50	
(25)	-	-	8	-	(5)	(22)	
783	-	-	-	-	(14)	769	
3	-	-	-	-	-	3	
786	-	-	-	-	(14)	772	
(220)	-	-	-	-	6	(214)	
566	-	-	-	-	(8)	558	
-	-	-	-	-	-	-	
566	-	-	-	-	(8)	558	

Significant Items

Revenue

Debit valuation adjustment (DVA) on derivative contracts
 Fair value movements on non-qualifying hedges
 Gain on the partial sale of shareholding in Industrial Bank
 Own credit spread
 Portfolio disposals
 (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act
 Trading results from disposed-of operations in Brazil

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

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

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

Share of profit in associates and joint ventures

Trading results from disposed-of operations in Brazil

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

Profit/(loss) before tax

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

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

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)	81,720	-	-	-	(939)	80,781
Customer accounts	118,568	-	-	-	(921)	117,647

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

² Business reclassifications to the Corporate Centre comprise 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
Net operating income before loan impairment charges and other credit risk provisions	724	(155)	-	-	-	8	577
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
Net operating income	727	(155)	-	-	-	8	580
Total operating expenses	(316)	16	-	-	-	(3)	(303)
Operating profit	411	(139)	-	-	-	5	277
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	411	(139)	-	-	-	5	277

Significant Items

Revenue

Debit valuation adjustment (DVA) on derivative contracts	(14)	-	-	-	-	-	(14)
Fair value movements on non-qualifying hedges	(3)	3	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(17)	3	-	-	-	-	(14)

LICs

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

Operating expenses

Costs to achieve	(1)	-	-	-	-	-	(1)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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

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

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	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
			Corporate Centre	Corporate Centre	Other Reallocations	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
Net operating income before loan impairment charges and other credit risk provisions	724	(155)	-	-	-	8	577
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
Net operating income	727	(155)	-	-	-	8	580
Total operating expenses	(316)	16	-	-	-	(3)	(303)
Operating profit	411	(139)	-	-	-	5	277
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	411	(139)	-	-	-	5	277
Significant Items							
Revenue							
Debit valuation adjustment (DVA) on derivative contracts	(14)	-	-	-	-	-	(14)
Fair value movements on non-qualifying hedges	(3)	3	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(17)	3	-	-	-	-	(14)
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs to achieve	(1)	-	-	-	-	-	(1)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	48,804	(15)	-	-	-	939	49,728
Customer accounts	39,744	(4)	-	-	-	921	40,661

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Quarter ended 31 Dec 2015	Global Private Banking					
	Originally Reported ¹	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
Net operating income before loan impairment charges and other credit risk provisions	83	-	-	-	-	83
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-
Net operating income	83	-	-	-	-	83
Total operating expenses	(62)	-	-	-	-	(62)
Operating profit	21	-	-	-	-	21
Share of profit in associates and joint ventures	-	-	-	-	-	-
Profit before tax	21	-	-	-	-	21
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
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	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
Profit/(loss) before tax	(2)	-	-	-	-	(2)
Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(2)	-	-	-	-	(2)
Share of profit in associates and joint ventures	-	-	-	-	-	-
Balance Sheet Data	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Dec 2015	9,041	-	-	-	-	9,041
Loans and advances to customers (net)	9,041	-	-	-	-	9,041
Customer accounts	18,602	-	-	-	-	18,602

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

² Business reclassifications to the Corporate Centre comprise 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 ¹	Inter-segment elimination Originally Reported ²	Business Reclassifications to Corporate Centre ²	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
Net operating income before loan impairment charges and other credit risk provisions	178	(40)	155	6	299	3,208
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	1	(36)
Net operating income	179	(40)	155	6	300	3,172
Total operating expenses	(291)	40	(16)	(1)	(268)	(1,426)
Operating profit	(112)	-	139	5	32	1,746
Share of profit in associates and joint ventures	1	-	2	-	3	9
Profit before tax	(111)	-	141	5	35	1,755
Significant Items						
Revenue						
Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	(14)
Fair value movements on non-qualifying hedges	-	-	(3)	-	(3)	(3)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-
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)
LICs						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Operating expenses						
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)
Share of profit in associates and joint ventures						
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	-	-	-	-	-	-
Profit/(loss) before tax						
Revenue	3	-	(3)	-	-	(14)
LICs	-	-	-	-	-	-
Operating expenses	(27)	-	-	-	(27)	(39)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(24)	-	(3)	-	(27)	(53)
Balance Sheet Data						
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	1,758	-	15	-	1,773	216,232
Customer accounts	139	-	4	-	143	421,538

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

² Business reclassifications to the Corporate Centre comprise 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 HOLDINGS PLC

Data Pack

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.

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	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	6,868	7,185	7,847	7,913	8,059
Net fee income	2,929	3,262	3,389	3,197	3,471
Net trading income	1,897	2,231	2,488	2,836	1,408
Other income/(expense)	(2,710)	(3,166)	770	1,030	(1,166)
Net operating income before loan impairment charges and other credit risk provisions¹	8,984	9,512	14,494	14,976	11,772
Loan impairment charges and other credit risk provisions	(468)	(566)	(1,205)	(1,161)	(1,644)
Net operating income	8,516	8,946	13,289	13,815	10,128
Total operating expenses ¹	(12,459)	(8,721)	(10,364)	(8,264)	(11,542)
Operating profit/(loss)	(3,943)	225	2,925	5,551	(1,414)
Share of profit in associates and joint ventures	498	618	683	555	556
Profit/(loss) before tax	(3,445)	843	3,608	6,106	(858)
Tax expense	(572)	(803)	(720)	(1,571)	(230)
Profit/(loss) after tax	(4,017)	40	2,888	4,535	(1,088)
Profit/(loss) attributable to shareholders of the parent company	(4,229)	(204)	2,611	4,301	(1,325)
Profit attributable to non-controlling interests	212	244	277	234	237
Profit/(loss) attributable to the ordinary shareholders of the parent company	(4,440)	(617)	2,347	4,009	(1,468)

Revenue

Significant items

Debit valuation adjustment ('DVA') on derivative contracts	(70)	(55)	(7)	158	(186)
Fair value movements on non-qualifying hedges	(302)	12	(164)	(233)	26
Gain on disposal of our membership interest in Visa - Europe	—	—	584	—	—
Gain on disposal of our membership interest in Visa - US	116	—	—	—	—
Own credit spread	(1,648)	(1,370)	75	1,151	(773)
Portfolio disposals	(112)	(119)	68	—	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	2	—	(12)
Loss and trading results from disposed-of operations in Brazil	—	(1,743)	748	721	721
	(2,016)	(3,275)	1,306	1,797	(438)

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(414)	(334)	(277)
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Operating expenses

Significant items

Costs associated with portfolio disposals	(28)	—	—	—	—
Costs to achieve	(1,086)	(1,014)	(677)	(341)	(743)
Costs to establish UK ring-fenced bank	(76)	(53)	(63)	(31)	(61)
Impairment of GBP - Europe goodwill	(2,440)	—	(800)	—	—
Regulatory (provisions)/releases in GBP	(390)	50	(3)	(1)	(18)
Settlements and provisions in connection with legal matters	42	—	(723)	—	(370)
UK customer redress programmes	(70)	(456)	(33)	—	(337)
Trading results from disposed-of operations in Brazil	—	—	(555)	(504)	(599)
	(4,048)	(1,473)	(2,854)	(877)	(2,128)

Share of profit in associates and joint ventures

Significant items

Trading results from disposed-of operations in Brazil	—	—	—	(1)	—
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Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	861,504	880,851	887,556	920,139	924,454
Customer accounts	1,272,386	1,296,444	1,290,958	1,315,058	1,289,586
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	857.2	904.1	1,082.2	1,115.2	1,103.0
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	(1.6)	0.3	1.3	2.2	(0.3)

¹ The difference between the consolidated group result and the sum of geographical regions and global businesses is attributable to inter-segment eliminations.

² Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

³ Return on risk-weighted assets are based on a discrete quarterly calculation, using a 2-point average.

HSBC

Retail Banking and Wealth Management

	Quarter ended				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Net interest income	3,247	3,284	3,740	3,645	3,691
Net fee income	1,156	1,293	1,303	1,241	1,391
Net trading income	122	122	81	123	167
Other income	139	219	573	50	178
Net operating income before loan impairment charges and other credit risk provisions	4,664	4,918	5,697	5,059	5,427
Loan impairment charges and other credit risk provisions	(259)	(351)	(539)	(484)	(518)
Net operating income	4,405	4,567	5,158	4,575	4,909
Total operating expenses	(3,417)	(3,592)	(3,642)	(3,487)	(4,207)
Operating profit	988	975	1,516	1,088	702
Share of profit in associates and joint ventures	2	4	7	7	6
Profit before tax	990	979	1,523	1,095	708

Revenue

Significant items

Fair value movements on non-qualifying hedges	2	(2)	—	—	—
Gain on disposal of our membership interest in Visa - Europe	—	—	354	—	—
Gain on disposal of our membership interest in Visa - US	72	—	—	—	—
Portfolio disposals	—	—	—	—	—
Loss and trading results from disposed-of operations in Brazil	—	(1)	524	462	485
	74	(3)	878	462	485

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(245)	(217)	(197)
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Operating expenses

Significant items

Costs to achieve	(164)	(124)	(61)	(44)	(121)
Costs to establish UK ring-fenced bank	(1)	(1)	—	—	—
Settlements and provisions in connection with legal matters	—	—	—	—	—
UK customer redress programmes	(59)	(438)	—	—	(378)
Trading results from disposed-of operations in Brazil	—	—	(434)	(371)	(406)
	(224)	(563)	(495)	(415)	(905)

Balance sheet data

	At				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Loans and advances to customers (net)	306,056	313,369	314,754	322,476	321,749
Customer accounts	590,502	597,211	588,864	594,803	584,872
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	115.1	120.2	129.4	130.2	130.7
	%	%	%	%	%
Return on risk-weighted assets	3.4	3.1	4.7	3.4	2.1

HSBC

Commercial Banking

	Quarter ended				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Net interest income	2,110	2,160	2,281	2,320	2,366
Net fee income	844	907	963	958	948
Net trading income	76	129	147	120	138
Other income	11	5	312	62	25
Net operating income before loan impairment charges and other credit risk provisions	3,041	3,201	3,703	3,460	3,477
Loan impairment charges and other credit risk provisions	(201)	(241)	(444)	(386)	(1,008)
Net operating income	2,840	2,960	3,259	3,074	2,469
Total operating expenses	(1,472)	(1,436)	(1,618)	(1,561)	(1,768)
Operating profit	1,368	1,524	1,641	1,513	701
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,368	1,524	1,641	1,513	701

Revenue

Significant items

Gain on disposal of our membership interest in Visa - Europe	—	—	230	—	—
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	—	(18)
Loss and trading results from disposed-of operations in Brazil	—	—	147	142	152
	—	—	377	142	134

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(160)	(113)	(81)
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Operating expenses

Significant items

Costs to achieve	(14)	(11)	(14)	(23)	(150)
Costs to establish UK ring-fenced bank	—	(1)	—	—	—
UK customer redress programmes	(11)	(8)	(15)	—	23
Trading results from disposed-of operations in Brazil	—	—	(81)	(74)	(101)
	(25)	(20)	(110)	(97)	(228)

Balance sheet data

	At				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Loans and advances to customers (net)	281,930	284,604	285,215	289,965	287,668
Customer accounts	341,729	340,528	334,946	345,876	348,198
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	275.9	282.3	298.8	304.3	302.2
	%	%	%	%	%
Return on risk-weighted assets	2.0	2.1	2.2	2.0	0.9

HSBC
Global Banking and Markets

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	1,131	1,333	1,305	1,252	1,251
Net fee income	726	941	947	806	959
Net trading income	1,527	1,401	1,687	1,874	723
Other income	137	87	4	55	93
Net operating income before loan impairment charges and other credit risk provisions	3,521	3,762	3,943	3,987	3,026
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	(20)	(264)	(175)	(110)
Net operating income	3,509	3,742	3,679	3,812	2,916
Total operating expenses	(2,300)	(2,243)	(2,473)	(2,286)	(2,425)
Operating profit	1,209	1,499	1,206	1,526	491
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,209	1,499	1,206	1,526	491

Revenue

Significant items

DVA on derivative contracts	(70)	(55)	(7)	158	(186)
Loss and trading results from disposed-of operations in Brazil	—	—	116	152	92
	(70)	(55)	109	310	(94)

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(9)	(4)	1
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Operating expenses

Significant items

Costs to achieve	(91)	(51)	(61)	(30)	(49)
Settlements and provisions in connection with legal matters	42	—	(136)	—	(20)
UK customer redress programmes	—	(10)	(18)	—	19
Trading results from disposed-of operations in Brazil	—	—	(35)	(48)	(63)
	(49)	(61)	(250)	(78)	(113)

Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	225,855	225,765	228,116	244,228	248,206
Customer accounts	256,095	266,927	268,850	272,187	262,802
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	300.4	307.2	334.4	344.3	330.3
	%	%	%	%	%
Return on risk-weighted assets	1.6	1.9	1.4	1.8	0.6

HSBC
Global Private Banking

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	198	199	205	214	224
Net fee income	171	196	179	207	207
Net trading income	39	45	50	51	39
Other income/(expense)	(35)	—	27	(1)	(5)
Net operating income before loan impairment charges and other credit risk provisions	373	440	461	471	465
Loan impairment (charges)/recoveries and other credit risk provisions	(8)	(2)	11	—	(4)
Net operating income	365	438	472	471	461
Total operating expenses	(3,204)	(318)	(1,170)	(382)	(407)
Operating profit/(loss)	(2,839)	120	(698)	89	54
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	(2,839)	120	(698)	89	54

Revenue

Significant items

Portfolio disposals	(26)	—	—	—	—
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	2	—	6
Loss and trading results from disposed-of operations in Brazil	—	—	6	6	7
	(26)	—	8	6	13

Operating expenses

Significant items

Costs associated with portfolio disposals	(10)	—	—	—	—
Costs to achieve	—	(1)	(3)	(2)	(15)
Impairment of GPB - Europe goodwill	(2,440)	—	(800)	—	—
Regulatory (provisions)/releases in GPB	(389)	48	—	—	(17)
Trading results from disposed-of operations in Brazil	—	—	(4)	(4)	(4)
	(2,839)	47	(807)	(6)	(36)

Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	35,456	39,050	39,923	41,685	42,942
Customer accounts	69,850	77,421	77,981	80,806	80,404
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	15.3	16.8	17.3	17.9	18.0
	%	%	%	%	%
Return on risk-weighted assets	(70.4)	2.8	(16.0)	2.0	1.2

HSBC
Corporate Centre

	Quarter ended				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Net interest income	182	209	316	482	527
Net fee income/(expense)	32	(75)	(3)	(15)	(34)
Net trading income	133	534	523	668	341
Other income/(expense)	(2,962)	(3,477)	(146)	864	(1,457)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(2,615)	(2,809)	690	1,999	(623)
Loan impairment (charges)/recoveries and other credit risk provisions	12	48	31	(116)	(4)
Net operating income/(expense)	(2,603)	(2,761)	721	1,883	(627)
Total operating expenses	(2,066)	(1,132)	(1,461)	(548)	(2,735)
Operating profit/(loss)	(4,669)	(3,893)	(740)	1,335	(3,362)
Share of profit in associates and joint ventures	496	614	676	548	550
Profit/(loss) before tax	(4,173)	(3,279)	(64)	1,883	(2,812)

Revenue

Significant items

Fair value movements on non-qualifying hedges	(304)	14	(164)	(233)	26
Gain on disposal of our membership interest in Visa - US	44	—	—	—	—
Own credit spread	(1,648)	(1,370)	75	1,151	(773)
Portfolio disposals	(86)	(119)	68	—	(214)
Loss and trading results from disposed-of operations in Brazil	—	(1,742)	(45)	(41)	(15)
	(1,994)	(3,217)	(66)	877	(976)

Operating expenses

Significant items

Costs associated with portfolio disposals	(18)	—	—	—	—
Costs to achieve	(817)	(827)	(538)	(242)	(408)
Costs to establish UK ring-fenced bank	(75)	(51)	(63)	(31)	(61)
Regulatory (provisions)/releases in GBP	(1)	2	(3)	(1)	(1)
Settlements and provisions in connection with legal matters	—	—	(587)	—	(350)
UK customer redress programmes	—	—	—	—	(1)
Trading results from disposed-of operations in Brazil	—	—	(1)	(7)	(25)
	(911)	(876)	(1,192)	(281)	(846)

Share of profit in associates and joint ventures

Significant items

Trading results from disposed-of operations in Brazil	—	—	—	(1)	—
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Balance sheet data

	At				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Loans and advances to customers (net)	12,207	18,063	19,548	21,785	23,889
Customer accounts	14,210	14,357	20,317	21,386	13,310
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	150.5	177.6	302.3	318.5	321.8

Quarter ended 31 Dec 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	983	726	226	100	(235)	1,800
Net fee income/(expense)	351	355	191	91	(26)	962
Net trading income/(expense)	16	2	975	11	(78)	926
Other income/(expense)	106	22	58	(37)	(2,190)	(2,041)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,456	1,105	1,450	165	(2,529)	1,647
Loan impairment (charges)/recoveries and other credit risk provisions	(40)	(79)	23	(10)	46	(60)
Net operating income/(expense)	1,416	1,026	1,473	155	(2,483)	1,587
Total operating expenses	(1,327)	(556)	(1,153)	(3,043)	(2,254)	(8,333)
Operating profit/(loss)	89	470	320	(2,888)	(4,737)	(6,746)
Share of profit/(loss) in associates and joint ventures	(1)	—	—	—	6	5
Profit/(loss) before tax	88	470	320	(2,888)	(4,731)	(6,741)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(50)	—	—	(50)
Fair value movements on non-qualifying hedges	2	—	(2)	—	(303)	(303)
Own credit spread	—	—	—	—	(1,526)	(1,526)
Portfolio disposals	—	—	—	(26)	—	(26)
	2	—	(52)	(26)	(1,829)	(1,905)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	(10)	(18)	(28)
Costs to achieve	(75)	2	(73)	1	(575)	(720)
Costs to establish UK ring-fenced bank	(1)	—	—	—	(75)	(76)
Impairment of GPB - Europe goodwill	—	—	—	(2,440)	—	(2,440)
Regulatory (provisions)/releases in GPB	—	—	—	(388)	(1)	(389)
Settlements and provisions in connection with legal matters	—	—	42	—	—	42
UK customer redress programmes	(59)	(11)	—	—	—	(70)
	(135)	(9)	(31)	(2,837)	(669)	(3,681)

Balance sheet data

At 31 Dec 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	136,096	98,009	82,013	17,797	2,745	336,660
Customer accounts	179,947	119,910	109,173	33,375	4,209	446,614

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

	Quarter ended 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,459	873	567	44	253	3,196
Net fee income	569	303	303	59	6	1,240
Net trading income	70	48	404	24	104	650
Other income/(expense)	(16)	(8)	42	3	461	482
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,082	1,216	1,316	130	824	5,568
Loan impairment charges and other credit risk provisions	(46)	(57)	(9)	1	(14)	(125)
Net operating income/(expense)	2,036	1,159	1,307	131	810	5,443
Total operating expenses	(1,160)	(513)	(653)	(101)	(471)	(2,898)
Operating profit/(loss)	876	646	654	30	339	2,545
Share of profit in associates and joint ventures	2	—	—	—	415	417
Profit/(loss) before tax	878	646	654	30	754	2,962
Revenue						
Significant items						
DVA on derivative contracts	—	—	(15)	—	1	(14)
Fair value movements on non-qualifying hedges	—	—	2	—	(1)	1
Own credit spread	—	—	—	—	(4)	(4)
	—	—	(13)	—	(4)	(17)
Operating expenses						
Significant items						
Costs to achieve	(62)	(8)	(8)	(1)	(135)	(214)
Regulatory (provisions)/releases in GPB	—	—	—	(1)	—	(1)
	(62)	(8)	(8)	(2)	(135)	(215)

Balance sheet data

	At 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	120,727	128,523	102,059	11,808	2,312	365,429
Customer accounts	327,135	165,863	110,577	24,777	3,371	631,723

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

HSBC
Middle East and North Africa

	Quarter ended 31 Dec 2016					Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Corporate Centre \$m	
	Net interest income	163	103	107	—	
Net fee income/(expense)	51	45	65	—	—	161
Net trading income	13	12	54	—	2	81
Other income/(expense)	(6)	(3)	(8)	—	(19)	(36)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	221	157	218	—	36	632
Loan impairment (charges)/recoveries and other credit risk provisions	(47)	(57)	(28)	—	(1)	(133)
Net operating income/(expense)	174	100	190	—	35	499
Total operating expense	(181)	(83)	(82)	—	(31)	(377)
Operating profit/(loss)	(7)	17	108	—	4	122
Share of profit in associates and joint ventures	1	—	—	—	72	73
Profit/(loss) before tax	(6)	17	108	—	76	195
Revenue						
Significant items						
Own credit spread	—	—	—	—	(2)	(2)
	—	—	—	—	(2)	(2)
Operating expenses						
Significant items						
Costs to achieve	(2)	(6)	(1)	—	(20)	(29)
	(2)	(6)	(1)	—	(20)	(29)

Balance sheet data

	At 31 Dec 2016					Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Corporate Centre \$m	
	Loans and advances to customers (net)	7,125	9,915	13,710	—	
Customer accounts	17,477	8,393	8,658	—	238	34,766

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

HSBC
North America

	Quarter ended 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	298	294	174	54	145	965
Net fee income/(expense)	112	116	149	21	51	450
Net trading income/(expense)	5	7	57	3	60	132
Other income/(expense)	93	11	90	—	(208)	(14)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	508	428	470	78	49	1,533
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	3	2	1	(21)	(27)
Net operating income/(expense)	496	431	472	79	28	1,506
Total operating expenses	(482)	(224)	(383)	(61)	(290)	(1,440)
Operating profit/(loss)	14	207	89	18	(262)	66
Share of profit/(loss) in associates and joint ventures	—	—	—	(1)	4	3
Profit/(loss) before tax	14	207	89	17	(258)	69
Revenue						
Significant items						
DVA on derivative contracts	—	—	(7)	—	—	(7)
Fair value movements on non-qualifying hedges	—	—	—	—	2	2
Gain on disposal of our membership interest in Visa - US	72	—	—	—	44	116
Own credit spread	—	—	—	—	(116)	(116)
Portfolio disposals	—	—	—	—	(86)	(86)
	72	—	(7)	—	(156)	(91)
Operating expenses						
Significant items						
Costs to achieve	(21)	(2)	(4)	—	(75)	(102)
	(21)	(2)	(4)	—	(75)	(102)

Balance sheet data

	At 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	36,318	38,874	23,548	5,822	7,150	111,712
Customer accounts	54,412	42,000	24,595	11,615	6,168	138,790

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

HSBC
Latin America

	Quarter ended 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	344	114	57	—	(8)	507
Net fee income	73	25	18	—	—	116
Net trading income	18	7	37	1	19	82
Other income	10	3	5	(1)	4	21
Net operating income/(expense) before loan impairment charges and other credit risk provisions	445	149	117	—	15	726
Loan impairment charges and other credit risk provisions	(114)	(11)	—	—	2	(123)
Net operating income/(expense)	331	138	117	—	17	603
Total operating expenses	(315)	(110)	(79)	1	(30)	(533)
Operating loss	16	28	38	1	(13)	70
Share of profit/(loss) in associates and joint ventures	—	—	—	1	(1)	—
Loss before tax	16	28	38	2	(14)	70
Revenue						
Significant items						
DVA on derivative contracts	—	—	1	—	—	1
Fair value movements on non-qualifying hedges	—	—	—	—	(2)	(2)
	—	—	1	—	(2)	(1)
Operating expenses						
Significant items						
Costs to achieve	(4)	—	(5)	—	(12)	(21)
	(4)	—	(5)	—	(12)	(21)

Balance sheet data

	At 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,790	6,609	4,525	29	—	16,953
Customer accounts	11,531	5,563	3,092	83	224	20,493

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

	Quarter ended 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,058	536	215	29	110	1,948
Net fee income	461	211	141	44	8	865
Net trading income	31	34	217	20	39	341
Other income/(expense)	2	(42)	32	—	169	161
Net operating income before loan impairment charges and other credit risk provisions	1,552	739	605	93	326	3,315
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	(10)	(34)	—	(8)	(90)
Net operating income	1,514	729	571	93	318	3,225
Total operating expenses	(680)	(249)	(347)	(65)	(185)	(1,526)
Operating profit	834	480	224	28	133	1,699
Share of profit in associates and joint ventures	1	—	—	—	2	3
Profit before tax	835	480	224	28	135	1,702
Revenue						
Significant items						
DVA on derivative contracts	—	—	(7)	—	—	(7)
Fair value movements on non-qualifying hedges	—	—	(1)	—	—	(1)
Own credit spread	—	—	—	—	(2)	(2)
	—	—	(8)	—	(2)	(10)
Operating expenses						
Significant items						
Costs to achieve	(62)	—	(6)	—	(29)	(97)
	(62)	—	(6)	—	(29)	(97)

Balance sheet data

	At 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	77,873	84,719	57,693	8,553	1,791	230,629
Customer accounts	271,520	126,385	45,943	17,489	289	461,626

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

Quarter ended 31 Dec 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	781	560	141	50	(140)	1,392
Net fee income/(expense)	252	270	(5)	23	(24)	516
Net trading income/(expense)	5	(1)	833	2	(194)	645
Other income/(expense)	67	15	45	6	(2,161)	(2,028)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,105	844	1,014	81	(2,519)	525
Loan impairment (charges)/recoveries and other credit risk provisions	(31)	(35)	20	(2)	43	(5)
Net operating income/(expense)	1,074	809	1,034	79	(2,476)	520
Total operating expenses	(1,071)	(397)	(910)	(67)	(2,216)	(4,661)
Operating profit/(loss)	3	412	124	12	(4,692)	(4,141)
Share of profit in associates and joint ventures	—	—	—	—	5	5
Profit/(loss) before tax	3	412	124	12	(4,687)	(4,136)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(45)	—	—	(45)
Fair value movements on non-qualifying hedges	—	—	—	—	(311)	(311)
Own credit spread	—	—	—	—	(1,539)	(1,539)
	—	—	(45)	—	(1,850)	(1,895)
Operating expenses						
Significant items						
Costs to achieve	(68)	5	(72)	—	(516)	(651)
Costs to establish UK ring-fenced bank	—	—	—	—	(76)	(76)
Settlements and provisions in connection with legal matters	—	—	22	—	—	22
UK customer redress programmes	(59)	(11)	—	—	—	(70)
	(127)	(6)	(50)	—	(592)	(775)

Balance sheet data

At 31 Dec 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	114,699	75,751	64,428	6,864	2,356	264,098
Customer accounts	159,936	97,121	89,124	14,354	743	361,278

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

HSBC US CML run-off portfolio

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Net operating income before loan impairment charges and other credit risk provisions	78	33	249	118	115
Loan impairment charges and other credit risk provisions	(21)	(10)	—	(97)	(26)
Net operating income	57	23	249	21	89
Total operating expenses	(89)	(137)	(708)	(138)	(533)
Operating loss	(32)	(114)	(459)	(117)	(444)
Share of profit in associates and joint ventures	—	—	—	—	—
Loss before tax	(32)	(114)	(459)	(117)	(444)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	—	4	(119)	32
Gain on disposal of our membership interest in Visa - US	44	—	—	—	—
Portfolio disposals	(86)	(119)	68	—	(214)
	(42)	(119)	72	(119)	(182)
Operating expenses					
Significant items					
Costs to achieve	(9)	(47)	(15)	(22)	(20)
Settlements and provisions in connection with legal matters	—	—	(587)	—	(350)
	(9)	(47)	(602)	(22)	(370)

Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Loan portfolio information					
Loans and advances to customers (gross)	5,654	11,167	12,526	13,678	19,246
Loans and advances to customers - held for sale	1,601	896	880	5,010	—
Impairment allowances	190	474	581	723	986
Impairment allowances - assets held for sale	95	71	88	274	—
2+ delinquency	588	688	1,047	1,093	1,154
Write-offs (net)	30	32	27	67	58
	%	%	%	%	%
Ratios ¹ :					
Impairment allowances	3.9	4.5	5.0	5.3	5.1
Loan impairment charges	1.2	0.3	—	2.1	0.5
2+ delinquency	8.1	5.7	7.8	5.8	6.0
Write-offs	1.7	1.0	0.7	1.4	1.2

¹ The 'write-offs' and 'loan impairment charges' ratios are a percentage of average total loans and advances (quarter annualised), while the 'impairment allowances' and '2+ delinquency' ratios are a percentage of period end loans and advances to customers (gross). All ratios include assets held for sale.

	Quarter ended 31 Dec 2016					Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	—	—	—	—	(96)	(96)
Net fee income/(expense)	—	(2)	—	—	(4)	(6)
Net trading income/(expense)	—	—	—	—	(236)	(236)
Other income/(expense) ²	51	7	—	—	(1,072)	(1,014)
Net operating income before loan impairment charges and other credit risk provisions	51	5	—	—	(1,408)	(1,352)
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
Net operating income/(expense)	51	5	—	—	(1,408)	(1,352)
Total operating expenses	(208)	(90)	(121)	(11)	(1,610)	(2,040)
Operating profit/(loss)	(157)	(85)	(121)	(11)	(3,018)	(3,392)
Share of profit/(loss) in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(157)	(85)	(121)	(11)	(3,018)	(3,392)
Revenue						
Significant items						
Fair value movements on non-qualifying hedges	—	—	—	—	(356)	(356)
	—	—	—	—	(356)	(356)
Operating expenses						
Significant items						
Costs to achieve	(34)	2	—	—	(193)	(225)
Costs to establish UK ring-fenced bank	—	—	—	—	(8)	(8)
	(34)	2	—	—	(201)	(233)

Balance sheet data

	At 31 Dec 2016					Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	—	—	—	—	107	107
Customer accounts	—	—	—	—	—	—

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document.

¹ Holding Company results are included within the Europe and UK geographical disclosures.

² Excludes intra-Group dividend income.

HSBC

Risk-weighted assets

Risk-weighted assets by global business

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	115.1	120.2	129.4	130.2	130.7
Commercial Banking	275.9	282.3	298.8	304.3	302.2
Global Banking and Markets	300.4	307.2	334.4	344.3	330.3
Global Private Banking	15.3	16.8	17.3	17.9	18.0
Corporate Centre	150.5	177.6	302.3	318.5	321.8
Total	857.2	904.1	1,082.2	1,115.2	1,103.0

Risk-weighted assets by geographical regions

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	857.2	904.1	1,082.2	1,115.2	1,103.0
Europe	298.4	318.6	321.4	331.2	327.2
Asia	334.0	338.5	462.3	461.6	459.7
Middle East and North Africa	59.1	68.6	69.5	70.3	70.6
North America	150.7	164.1	175.1	198.2	191.6
Latin America	34.3	37.6	78.6	77.8	73.4
Hong Kong	166.3	160.5	162.4	158.1	156.9
United Kingdom	223.3	241.6	243.4	254.1	253.4

Return on risk-weighted assets

Return on risk-weighted assets by global business

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	%	%	%	%	%
Retail Banking and Wealth Management	3.4	3.1	4.7	3.4	2.1
Commercial Banking	2.0	2.1	2.2	2.0	0.9
Global Banking and Markets	1.6	1.9	1.4	1.8	0.6
Global Private Banking	(70.4)	2.8	(16.0)	2.0	1.2
Total	(1.6)	0.3	1.3	2.2	(0.3)

Return on risk-weighted assets by geographical regions

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	%	%	%	%	%
Europe	(8.7)	(2.0)	(0.1)	2.1	(3.7)
Asia	3.5	3.6	3.2	3.1	2.4
Middle East and North Africa	1.2	1.9	2.7	2.9	1.4
North America	0.2	0.2	(0.7)	0.8	(1.1)
Latin America	0.8	(10.9)	(0.3)	—	(1.4)
Total	(1.6)	0.3	1.3	2.2	(0.3)