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21 February 2017

(Hong Kong Stock Code: 5)

**HSBC Holdings plc
2016 RESULTS - HIGHLIGHTS**

The attached announcement is being released to all the stock exchanges on which HSBC Holdings plc is listed.

For and on behalf of
HSBC Holdings plc

Ben J S Mathews
Group Company Secretary

The Board of Directors of HSBC Holdings plc as at the date of this announcement are: Douglas Flint, Stuart Gulliver, Phillip Ameen[†], Kathleen Casey[†], Laura Cha[†], Henri de Castries[†], Lord Evans of Weardale[†], Joachim Faber[†], Sam Laidlaw[†], Irene Lee[†], John Lipsky[†], Rachel Lomax[†], Iain Mackay, Heidi Miller[†], Marc Moses, David Nish[†], Jonathan Symonds[†], Jackson Tai[†], Pauline van der Meer Mohr[†] and Paul Walsh[†].

[†] Independent non-executive Director

HSBC Holdings plc

Registered Office and Group Head Office:

8 Canada Square, London E14 5HQ, United Kingdom

Web: www.hsbc.com

Incorporated in England with limited liability. Registered in England: number 617987

21 February 2017

HSBC HOLDINGS PLC

2016 RESULTS – HIGHLIGHTS

Strategic execution

- Completed a \$2.5bn **share buy-back** following the sale of the Brazil business
- Further reduced our risk-weighted assets ('RWAs') during 2016 by \$143bn** as a result of extensive management actions, including the sale of operations in Brazil
- Generated **annualised run rate savings** of \$3.7bn, following investment in costs to achieve ('CTA') of \$4.0bn to date
- Expect to deliver increased **annualised cost savings of c. \$6.0bn** while continuing to invest in regulatory programmes and compliance, with c. \$6.0bn of CTA investment required
- Increased market share** in a number of key markets and international product areas, including trade finance in Hong Kong and Singapore

Stuart Gulliver, Group Chief Executive, said:

"2016 was a good year in which we delivered a solid performance from all our global businesses, made better-than-anticipated progress in reducing our cost base, and delivered a total return to shareholders of 36%. We are investing over \$2bn in digital transformation initiatives to improve our offer to customers, and are instigating a further \$1bn buy-back programme reflecting the strength and flexibility of our balance sheet."

Financial performance

- Adjusted profit before tax** of \$19.3bn was broadly unchanged following solid performances from our global businesses; lower **reported profit before tax** of \$7.1bn reflects significant items. These included a \$3.2bn impairment of goodwill in GPB in Europe, costs to achieve of \$3.1bn, adverse fair value movements of \$1.8bn arising from changes in credit spreads on our own debt designated at fair value, and the impact of our sale of operations in Brazil
- Adjusted revenue** of \$50.2bn was broadly unchanged; **reported revenue** of \$48.0bn was 20% lower primarily driven by unfavourable movements in significant items and currency translation
- Adjusted operating expenses** fell by \$1.2bn or 4%, reflecting investment in cost-saving initiatives; **reported operating expenses** were broadly unchanged
- Positive adjusted jaws** of 1.2%¹
- Strong capital base** with common equity tier 1 ('CET1') ratio 13.6% and a leverage ratio of 5.4%
- Maintained the dividend** at \$0.51 per ordinary share; total dividends in respect of the year of \$10.1bn; confident of maintaining at this level
- The Board has determined **to return to shareholders up to a further \$1.0bn by way of a share buy-back** which is expected to complete in the first half of 2017. This takes announced buy-backs since the second half of 2016 to \$3.5bn following the successful sale of our Brazil business

	Year ended 31 Dec		
	2016	2015	Change
	\$m	\$m	%
Financial highlights and key ratios			
Reported profit before tax	7,112	18,867	(62.3)
Adjusted profit before tax ²	19,300	19,528	(1.2)
Return on average ordinary shareholders' equity (annualised)	0.8%	7.2%	
Adjusted jaws ¹	1.2%	(3.7)%	

We use adjusted performance to understand the underlying trends in the business. The main differences between reported and adjusted are foreign currency translation and significant items, including the operating results for our Brazil business as well as the loss recognised on disposal.

	At 31 Dec		
	2016	2015	Change
	%	%	
Capital and balance sheet			
Common equity tier 1 ratio	13.6	11.9	
Leverage ratio	5.4	5.0	
	\$m	\$m	\$m
Loans and advances to customers	861,504	924,454	(62,950)
Customer accounts	1,272,386	1,289,586	(17,200)
Risk-weighted assets	857,181	1,102,995	(245,814)

For footnotes, see page 2.

This news release is issued by
HSBC Holdings plc

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Highlights

Highlights

	Year ended 31 Dec	
	2016 \$m	2015 \$m
Reported		
Revenue ³	47,966	59,800
Loan impairment charges and other credit risk provisions	(3,400)	(3,721)
Operating expenses	(39,808)	(39,768)
Profit before tax	7,112	18,867
Adjusted		
Revenue ³	50,153	51,419
Loan impairment charges and other credit risk provisions	(2,652)	(2,604)
Operating expenses	(30,556)	(31,730)
Profit before tax	19,300	19,528
Significant items affecting adjusted performance		
Revenue		
Debit valuation adjustment on derivative contracts	26	230
Fair value movements on non-qualifying hedges	(687)	(327)
Gain on disposal of our membership interest in Visa – Europe	584	–
Gain on disposal of our membership interest in Visa – US	116	–
Gain on the partial sale of shareholding in Industrial Bank	–	1,372
Own credit spread	(1,792)	1,002
Portfolio disposals	(163)	(214)
Releases/(provisions) arising from the ongoing review of compliance with the UK Consumer Credit Act	2	(10)
Loss and trading results from disposed-of operations in Brazil	(273)	3,327
Loan impairment charge and other credit risk provisions ('LICs')		
Trading results from disposed-of operations in Brazil	(748)	(933)
Operating expenses		
Costs associated with portfolio disposals	(28)	–
Costs to achieve	(3,118)	(908)
Costs to establish UK ring-fenced bank	(223)	(89)
Impairment of Global Private Banking – Europe goodwill	(3,240)	–
Regulatory provisions in Global Private Banking	(344)	(172)
Restructuring and other related costs	–	(117)
Settlements and provisions in connection with legal matters	(681)	(1,649)
UK customer redress programmes	(559)	(541)
Trading results from disposed-of operations in Brazil	(1,059)	(2,471)
Share of profit in associates and joint ventures		
Trading results from disposed-of operations in Brazil	(1)	(1)

1 Includes UK bank levy.

2 Adjusted performance is computed by adjusting reported results for the year-on-year effects of foreign currency translation differences and significant items which distort year-on-year comparisons.

3 Net operating income before loan impairment charges and other credit risk provision, also referred to as revenue.

Statement by Douglas Flint, Group Chairman

The Group has improved its productivity, embraced technological change and continues to reinforce its standards of business conduct. It has a strong capital position and is gaining market share in important areas.

2016 will be long remembered for its significant and largely unexpected economic and political events. These foreshadowed changes to the established geopolitical and economic relationships that have defined interactions within developed economies and between them and the rest of the world. The uncertainties created by such changes temporarily influenced investment activity and contributed to volatile financial market conditions. Against this background, HSBC's performance in 2016 was broadly satisfactory. Encouragingly, operating performance in the second half of the year was much stronger than expected and compared with the prior year, as businesses and financial markets responded more optimistically than predicted to these events.

The Group's reported profit before tax amounted to \$7.1bn, some 62% lower than the prior year. This decline principally reflected the impact of significant items, most of which had no impact on capital, even though they were material in accounting terms. On the adjusted basis used to measure management and business performance, profit before tax was \$19.3bn, broadly in line with the \$19.5bn achieved in the prior year. This outcome was largely driven by improved cost performance as prior year initiatives gained traction and substantially offset lower revenues, while loan impairment charges were marginally higher. Earnings per share of \$0.07 compared with \$0.65 in 2015.

The Group's core capital position improved materially. A change to the regulatory treatment of our associate in mainland China, continued run-off of legacy assets, planned reduction in certain segments of our trading books and inadequately remunerated assets, together with capital released from business disposals, notably our operations in Brazil, drove this improvement. This created the capacity to return \$2.5bn of capital by way of a share buy-back, which was completed in December. We met our objective of maintaining the annual dividend in respect of the year at \$0.51, as indicated at the interim stage. This was delivered through the declaration today of a fourth interim dividend of \$0.21. Reflecting on the strength of the Group's capital position, the Board also approved a further share buy-back of up to \$1bn, which is expected to commence shortly.

Strategic actions are now bearing fruit

In reviewing performance in 2016, the Board noted with approval the traction now evidenced from management actions to reshape the Group and address the challenges brought about by the continuing low interest rate environment.

Greater focus on the trade and investment corridors where HSBC has strong market positioning generated solid market share gains and broader product penetration, particularly in servicing outbound China investment flows. This is recognised in the leading industry awards highlighted in Stuart Gulliver's review.

Significant investment in technology and process redesign is now not only delivering greater cost efficiency but also is poised to markedly enhance our ability to detect and prevent financial crime. In addition, 2017 will see the progressive launch of applications that will materially improve our customers' digital experience, enhance their online security and bring greater personalisation of product offerings.

While there is still a long way to go, it was encouraging to see the significant improvement in performance across all business units in Mexico following the substantial repositioning of the Group's operations there. This contributed to the Group's success in replacing substantially all of the revenues given up through continuing run-off of legacy portfolios, risk mitigation in areas exposed to higher threat of financial crime and reduction in trading books.

Furthermore, HSBC is safer today from the threat of financial crime because of the investments we have been making in our Global Standards programme. The Board remains fully committed to our work in this area in 2017 and beyond.

Regulatory matters

It was extremely disappointing that the regulatory community was unable to achieve its targeted completion of the Basel III framework in January 2017 on the consensual basis expected. It is now almost 10 years since the commencement of the global financial crisis and it is time to draw a line under further regulatory changes, particularly since there is no doubt that our industry is more strongly capitalised, better governed and more risk aware than it was a decade ago. Finalisation of the structure and calibration of the capital framework is crucial to give banks certainty over prospective capital allocations in support of lending and market activities. This is particularly important at this time when public policy is focusing on encouraging greater support for longer-dated assets, including infrastructure, and seeking to build out the capital markets of Europe and emerging markets. It is hugely important that regulators and policy makers now move as quickly as possible to finalise the capital framework in line with their stated commitment to deliver that framework without a significant, broad-based increase in capital requirements. Equally important is the avoidance of fragmentation in the global regulatory architecture as the new US administration reconsiders its participation in international regulatory forums. The best outcome would be early global agreement on unresolved issues, followed by an extended period of regulatory stability to allow familiarity and experience to be gained from what has been put in place.

We made further progress in 2016 on completing the resolution planning required of us as a global systemically important bank ('G-SIB'). This involved removing or mitigating residual constraints on the clarity of the Group's core college of regulators' approach to winding down the Group, should this ever be necessary. While clearly we do not envisage such circumstances as other than extremely remote, completion of a comprehensive resolution framework is a necessary pillar supporting HSBC's ability to continue to operate as one of the world's G-SIBs. Indeed, our strategy is built around maintaining the scale and the reach of our international network, which in 2016 again demonstrated its resilience and competitive advantages.

Tangible benefits accrue to our shareholders from the detailed work done with our regulators to demonstrate the strength of our capital position and the effectiveness of our resolution planning. Beyond supporting the maintenance of our dividend, in 2016 management's efforts created the capacity to return capital to shareholders by way of a share buy-back and demonstrated justification for a reduction in the additional capital buffer applied to HSBC as a G-SIB.

UK referendum on EU membership

Not a great deal has changed since we reported at the interim stage, given that the UK has still to trigger its formal exit notice and so no negotiations have taken place. We welcomed, however, the additional clarity given to the Government's position in the recent speech by the Prime Minister. The scale of the challenge of negotiating across the entire economic landscape, as well as addressing the legislative and other public policy adjustments that will be required, has become clearer. We believe there is now, as a consequence, a widely shared recognition that an implementation phase between the current position and the one that is ultimately negotiated will be necessary; we strongly endorse this view.

Since the referendum we have focused on advising clients on the implications of leaving the EU for their businesses. We have also been responding to UK Government outreach seeking guidance on which elements of the current EU-based legal and regulatory arrangements it should focus on to preserve the essential role that financial markets based in the UK play in supporting European trade and investment activity.

For our own part, we have broadly all the licences and infrastructure needed to continue to support our clients once the UK leaves the EU. This largely derives from our position in France where we are the sixth largest bank with a full range of capabilities. Current contingency planning suggests we may need to relocate some 1,000 roles from London to Paris progressively over the next two years, depending on how negotiations develop.

Board changes

We welcomed Jackson Tai to the Board on 12 September last year. Jack brings a rare combination of hands-on banking expertise, top level governance experience and a deep knowledge of Asia and China. These attributes were accumulated in a 25-year career at J.P. Morgan & Co., both in the US and in Asia, and subsequently in senior roles at DBS, the leading Singapore-based regional banking group, where Jack latterly led its regional expansion as Vice Chairman and CEO. Jack was appointed a member of the Financial System Vulnerabilities Committee and the Group Risk Committee.

At the forthcoming AGM we shall bid farewell to our two longest-serving independent directors, namely, our Senior Independent Director, Rachel Lomax, and Sam Laidlaw. Rachel during her tenure has served on the Audit, Risk and Nomination Committees, and took responsibility as the first Chair of the Conduct & Values Committee to establish its terms of reference and its agenda. Sam served on, and latterly chaired, both the Remuneration and Nomination Committees. Together, Rachel and Sam have also been leading the process to manage my own succession. Their combined knowledge of regulatory and public policy, business leadership, corporate governance and consumer issues has been invaluable to the Board. On behalf of all shareholders, I want to thank them for their dedication and commitment.

Chairman succession

In the Circular inviting shareholders to the 2016 AGM, I indicated that the process to find my own successor had been initiated with the intention of having this concluded during 2017. This process remains on track and an announcement will be made in due course.

Outlook

We have recently upgraded our forecasts for global economic growth reflecting the likelihood of a shift in US fiscal policy and a broader based cyclical recovery. As in recent years, incremental growth is expected to be driven by emerging economies in which HSBC is well represented. Risks to this central scenario, however, remain high. In particular, we highlight the threat of populism impacting policy choices in upcoming European elections, possible protectionist measures from the new US administration impacting global trade, uncertainties facing the UK and the EU as they enter Brexit negotiations, and the impact of a stronger dollar on emerging economies with high debt levels.

Countering these factors are signs of a cyclical upturn. Global purchasing manager indices are at their strongest for some time, the US economy looks robust and growth in China has held up well, defying the concerns reflected in the market retrenchment seen in the first quarter of 2016. Additionally, commodity prices have risen, reflecting optimism regarding growth in infrastructure investment as well as agreement reached to cut oil supply. These factors also imply reflation across the major economies and rising interest rates, which would benefit HSBC's conservative balance sheet structure.

However, it is fair to reflect that the upgrades to economic growth we are now forecasting are largely the partial reversal of downgrades made last year when uncertainty was elevated as a result of the unexpected political events. Forecast global growth remains slightly lower than its long-term trend with risks largely to the downside.

We enter 2017 with the restructuring of the Group essentially completed, and with a strong capital position and a conservative balance sheet. We are gaining market share in areas of importance to HSBC as others scale back and our offerings become more competitive. Much of the heavy investment in reshaping the Group to improve productivity, embrace technological change and reinforce global standards of business conduct has been made.

As ever, we owe a huge amount to our 235,000 colleagues who have delivered this change at the same time as working tirelessly to meet customers' expectations of them. On behalf of the Board, I want to thank them all for their dedication and commitment.

Review by Stuart Gulliver, Group Chief Executive

The strength of our network gives us an unrivalled ability to help clients navigate complexity and uncover new opportunities.

We made good progress in 2016. The implementation of our strategic actions is well advanced and our global universal business model performed well in challenging conditions. Our reported profit before tax reflected a number of large significant items, including a write-off of all the remaining goodwill in Global Private Banking in Europe, an accounting loss on the sale of our Brazil business, and investments to achieve our cost-saving target. Our adjusted profits were broadly unchanged year-on-year following solid performances by our global businesses. These enabled us to capture market share in strategic product areas and build a platform for future growth. We delivered positive adjusted jaws in 2016.

Performance

Global Banking and Markets recovered from a sector-wide slow start to generate higher adjusted revenue than for 2015. Our Markets businesses performed well in challenging conditions, particularly in Fixed Income products. Our transaction banking businesses also grew revenue, especially Global Liquidity and Cash Management. We made market share gains in Fixed Income in Europe, and achieved our best ever league table rankings in global debt capital markets and cross-border mergers and acquisitions. HSBC was recognised as the 'World's Best Investment Bank' and 'World's Best Bank for Corporates' at the Euromoney Awards for Excellence 2016.

Commercial Banking performed well, particularly in the UK and Hong Kong, growing adjusted revenue in spite of a slow-down in global trade. Gains in Global Liquidity and Cash Management, and Credit and Lending, exceeded the reduction in trade finance revenue. Global Trade and Receivables Finance continued to capture market share in major markets including Hong Kong and Singapore, maintaining our position as the world's number one trade finance bank.

Retail Banking and Wealth Management performance was mixed. Overall adjusted revenue was down, due largely to the impact of reduced client activity in Hong Kong on our Wealth Management businesses. At the same time, strong mortgage balance growth in the UK, Hong Kong and mainland China, and higher current account and savings balances in the UK and Hong Kong, helped increase revenue in Retail Banking. These increased balances should support revenue growth in 2017 and beyond.

We have considered it appropriate to write off the remaining goodwill in the European private banking business. This goodwill relates principally to the original purchase of Safra Republic Holdings in 1999. The restructuring of Global Private Banking is now largely complete, and although Global Private Banking is now much smaller than it was three years ago, it is deliberately positioned for sustainable growth with a focus on serving the personal wealth management needs of the leadership and owners of the Group's corporate clients.

Our cost-reduction programmes continue to bring down our adjusted operating expenses. The traction that these programmes have gained in the last 18 months has enabled us to increase the amount of costs that we are able to remove from the business. We now expect to deliver annualised cost savings of around \$6bn by the end of 2017, and will invest an equivalent total of around \$6bn over the same time-frame in order to achieve this. These savings should more than compensate for additional investment in regulatory programmes and compliance.

We continue to make strong progress in implementing our strategic actions to improve returns and gain maximum value from our international network. We are on course to complete the majority of these actions by the end of 2017 (see pages 12 to 13), in line with our targets. Our targeted reduction of risk-weighted assets is 97% complete, and the success of our cost saving programmes means that we now expect to exceed our cost reduction target.

The turnaround of our Mexico business continues to accelerate. Improved lending and deposit balances, interest rate rises and better collaboration between businesses helped generate significantly higher profits compared with 2015. We also made significant market share gains, particularly in consumer lending.

We have continued to enhance our business in Asia-Pacific, launching our first exclusively HSBC-branded credit card in mainland China, growing assets under management and insurance new business premiums, and increasing loans in the Pearl River Delta. We also extended our leadership of the offshore renminbi bond market and achieved our best ranking for China outbound mergers and acquisitions since 2003.

We are better protected from financial crime because of the investment we have made in our Global Standards programme. Our Monitor has raised certain concerns, but we have continued to progress and our commitment remains unwavering. By the end of this year, we are on track to have our anti-money laundering and sanctions policy framework in place and to have introduced major compliance IT systems across the Group. Beyond 2017, we will continue to work to fine tune those systems and to ensure that our improvements are fully integrated into our day-to-day risk management practices.

Our strong common equity tier 1 ratio of 13.6% reinforces our ability to support the dividend, invest in the business and manage the continuing uncertain regulatory environment.

Delivering value for shareholders

In December, we completed the \$2.5bn equity buy-back that we commenced at the half-year. We are also now in a position to retire more of the capital that previously supported the Brazil business. Having received the appropriate regulatory clearances, we will therefore execute a further share buy-back of up to \$1bn in the first half of 2017. This will bring the total value of shares repurchased since last August to \$3.5bn.

We will continue to contemplate further share buy-backs as circumstances permit, and we remain confident of sustaining the annual dividend at the current level for the foreseeable future through the long-term earnings capacity of the business.

A business fit for the future

While our strategic actions are improving our network, we are also anticipating and adapting to the social, economic and technological trends that are changing our operating environment and our customers' needs and expectations.

The adoption of rapidly evolving digital technologies by our customers is arguably the most transformative force for the financial services industry. Through our global network, we are able to identify and respond to digital trends across 70 countries and territories, applying the technologies that provide the greatest benefit to our customers. We are investing \$2.1bn in digital transformation in Retail Banking and Wealth Management, Commercial Banking, and Global Banking and Markets between 2015 and the end of 2020, and we have already launched innovative ways to make banking faster, easier and safer. HSBC is now the biggest financial services user of biometrics globally, and we continue to roll out voice recognition and fingerprint technology across our network. In 2016, we enhanced our internet and mobile banking platforms in several of our key markets, including the UK and Hong Kong, and launched innovation labs around the world dedicated to the application of artificial intelligence, data management and improvements in cybersecurity. These labs, together with our fintech partnerships, will help us use technology to deliver better banking for our customers.

If digital technology is mankind's greatest opportunity, preventing climate change is its greatest challenge. The Paris Agreement of December 2015 reflected a new consensus on the need to strengthen the global response to climate change. Major injections of capital are now required to finance new technologies, infrastructure and the transition of traditional industries from high to low carbon, and to cover the costs of climate adaptation. As the principal intermediaries between entrepreneurs, businesses and investors, banks have a responsibility to help direct this flow of capital. We are already working with our clients and with investors to help them allocate capital and direct finance towards lower-carbon, carbon-resilient activities, and in 2016 we established a Sustainable Financing Unit to coordinate this work across business lines. Headquartered in London, but with resources in New York and Hong Kong, this new unit will support colleagues tasked with creating and delivering innovative climate products, and help them uncover new sources of sustainable finance. We are also seeking to influence client practices and to build the data, the tools and the transparency necessary to embed understanding of climate risk into the way that markets function. In 2016, HSBC Global Research expanded its coverage of environment, social and corporate governance factors to give our clients the information they need to inform their investment decisions. This builds on the work of the world-leading HSBC Climate Change Centre for Excellence, which in 2017 celebrates 10 years of delivering market-leading information on climate policy to clients across the globe. Work is also underway to expand the Group's disclosure of non-financial data to meet the needs of shareholders and other stakeholders.

We are investing to adapt to the changing face of trade. As the world's largest trade finance bank with more than 150 years' experience at both ends of the world's busiest trade routes, we are perfectly placed to help modernise and digitise long-standing trade finance methods, many of which would still be recognisable to HSBC's founders. We are already working with a broad coalition of partners around the world to make the promise of blockchain technology a reality with regards to trade finance. HSBC has already helped develop a blockchain prototype for a letter of credit that confirms the possibility of sharing information between all parties on a private distributed ledger. In early 2017, we signed a memorandum of understanding with six other banks to make domestic and cross-border commerce easier for European SMEs using blockchain technology. We are also seeking to create ways of financing the growing services trade, which we estimate will account for a quarter of global trade by 2030. At a time when international politics threaten to increase rather than decrease the cost of trade, we will continue to invest both time and resources to find ways of making trade finance cheaper, faster, simpler and more secure for our customers.

Looking forward

We anticipate new challenges in 2017 from geopolitical developments, heightened trade barriers and regulatory uncertainty. However, the changes we have made since 2011 have equipped HSBC to manage the complexity of today's global business environment. HSBC is a strong and resilient business with a global universal business model geared to find growth opportunities in a low-growth world. If globalisation continues to retreat, as seems likely, we are in a strong position to capitalise on the regional opportunities that this will present, particularly in Asia and Europe. Most importantly, the strength of our network gives us an unrivalled ability to help our clients navigate that same complexity and overcome their own challenges, whether exploring new markets or making the transition to a low-carbon economy.

Financial Review

Financial Summary

	Year ended 31 Dec	
	2016 \$m	2015 \$m
For the year		
Profit before tax	7,112	18,867
Profit attributable to:		
– ordinary shareholders of the parent company	1,299	12,572
Dividends declared on ordinary shares	10,099	9,710
At the year-end		
Total shareholders' equity	175,386	188,460
Total regulatory capital	172,358	189,833
Customer accounts	1,272,386	1,289,586
Total assets	2,374,986	2,409,656
Risk-weighted assets	857,181	1,102,995
Per ordinary share	\$	\$
Basic earnings	0.07	0.65
Dividends ¹	0.51	0.50
Net asset value	7.91	8.73
Share information		
Number of \$0.50 ordinary shares in issue (millions)	20,192	19,685

¹ Dividends per ordinary share declared in the year.

Distribution of results by global business

Adjusted profit/(loss) before tax

	Year ended 31 Dec			
	2016		2015	
	\$m	%	\$m	%
Retail Banking and Wealth Management	5,333	27.6	5,690	29.1
Commercial Banking	6,052	31.4	5,423	27.8
Global Banking and Markets	5,597	29.0	5,534	28.3
Global Private Banking	289	1.5	387	2.0
Corporate Centre	2,029	10.5	2,494	12.8
	19,300	100.0	19,528	100.0

Distribution of results by geographical region

Reported profit/(loss) before tax

	Year ended 31 Dec			
	2016		2015	
	\$m	%	\$m	%
Europe	(6,774)	(95.2)	688	3.6
Asia	13,779	193.7	15,763	83.5
Middle East and North Africa	1,503	21.1	1,492	7.9
North America	185	2.6	614	3.3
Latin America	(1,581)	(22.2)	310	1.7
Profit before tax	7,112	100.0	18,867	100.0
Tax expense	(3,666)		(3,771)	
Profit for the year	3,446		15,096	
Attributable to:				
– ordinary shareholders of the parent company	1,299		12,572	
– preference shareholders of the parent company	90		90	
– other equity holders	1,090		860	
– non-controlling interests	967		1,574	
Profit for the year	3,446		15,096	

Consolidated Income Statement

Consolidated income statement

for the year ended 31 December

	2016 \$m	2015 \$m
Net interest income	29,813	32,531
– interest income	42,414	47,189
– interest expense	(12,601)	(14,658)
Net fee income	12,777	14,705
– fee income	15,669	18,016
– fee expense	(2,892)	(3,311)
Net trading income	9,452	8,723
– trading income excluding net interest income	8,066	6,948
– net interest income on trading activities	1,386	1,775
Net income/(expense) from financial instruments designated at fair value	(2,666)	1,532
– changes in fair value of long-term debt and related derivatives	(3,975)	863
– net income from other financial instruments designated at fair value	1,309	669
Gains less losses from financial investments	1,385	2,068
Dividend income	95	123
Net insurance premium income	9,951	10,355
Other operating income/(expense)	(971)	1,055
Total operating income	59,836	71,092
Net insurance claims and benefits paid and movement in liabilities to policyholders	(11,870)	(11,292)
Net operating income before loan impairment charges and other credit risk provisions	47,966	59,800
Loan impairment charges and other credit risk provisions	(3,400)	(3,721)
Net operating income	44,566	56,079
Employee compensation and benefits	(18,089)	(19,900)
General and administrative expenses	(16,473)	(17,662)
Depreciation and impairment of property, plant and equipment	(1,229)	(1,269)
Amortisation and impairment of intangible assets	(777)	(937)
Goodwill impairment of Global Private Banking – Europe	(3,240)	–
Total operating expenses	(39,808)	(39,768)
Operating profit	4,758	16,311
Share of profit in associates and joint ventures	2,354	2,556
Profit before tax	7,112	18,867
Tax expense	(3,666)	(3,771)
Profit for the year	3,446	15,096
Attributable to:		
– ordinary shareholders of the parent company	1,299	12,572
– preference shareholders of the parent company	90	90
– other equity holders	1,090	860
– non-controlling interests	967	1,574
Profit for the year	3,446	15,096
	\$	\$
Basic earnings per ordinary share	0.07	0.65
Diluted earnings per ordinary share	0.07	0.64

Consolidated Statement of Comprehensive Income

Consolidated statement of comprehensive income

for the year ended 31 December

	2016 \$m	2015 \$m
Profit for the year	3,446	15,096
Other comprehensive income/(expense)		
Items that will be reclassified subsequently to profit or loss when specific conditions are met:		
Available-for-sale investments	(299)	(3,072)
– fair value gains/(losses)	475	(1,231)
– fair value gains reclassified to the income statement	(895)	(2,437)
– amounts reclassified to the income statement in respect of impairment losses	71	127
– income taxes	50	469
Cash flow hedges	(68)	(24)
– fair value (losses)/gains	(297)	704
– fair value losses/(gains) reclassified to the income statement	195	(705)
– income taxes	34	(23)
Share of other comprehensive income/(expense) of associates and joint ventures	54	(9)
– share for the year	54	(9)
– reclassified to income statement on disposal	–	–
Exchange differences	(8,092)	(10,945)
– foreign exchange gains reclassified to income statement on disposal of a foreign operation	1,894	–
– other exchange differences	(9,791)	(11,112)
– income tax attributable to exchange differences	(195)	167
Items that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefit asset/liability	7	101
– before income taxes	(84)	130
– income taxes	91	(29)
Other comprehensive income for the year, net of tax	(8,398)	(13,949)
Total comprehensive income for the year	(4,952)	1,147
Attributable to:		
– ordinary shareholders of the parent company	(6,968)	(490)
– preference shareholders of the parent company	90	90
– other equity holders	1,090	860
– non-controlling interests	836	687
Total comprehensive income for the year	(4,952)	1,147

Consolidated Balance Sheet

Consolidated balance sheet

at 31 December

	2016 \$m	2015 \$m
Assets		
Cash and balances at central banks	128,009	98,934
Items in the course of collection from other banks	5,003	5,768
Hong Kong Government certificates of indebtedness	31,228	28,410
Trading assets	235,125	224,837
Financial assets designated at fair value	24,756	23,852
Derivatives	290,872	288,476
Loans and advances to banks	88,126	90,401
Loans and advances to customers	861,504	924,454
Reverse repurchase agreements – non-trading	160,974	146,255
Financial investments	436,797	428,955
Assets held for sale	4,389	43,900
Prepayments, accrued income and other assets	59,520	54,398
Current tax assets	1,145	1,221
Interests in associates and joint ventures	20,029	19,139
Goodwill and intangible assets	21,346	24,605
Deferred tax assets	6,163	6,051
Total assets at 31 Dec	2,374,986	2,409,656
Liabilities and equity		
Liabilities		
Hong Kong currency notes in circulation	31,228	28,410
Deposits by banks	59,939	54,371
Customer accounts	1,272,386	1,289,586
Repurchase agreements – non-trading	88,958	80,400
Items in the course of transmission to other banks	5,977	5,638
Trading liabilities	153,691	141,614
Financial liabilities designated at fair value	86,832	66,408
Derivatives	279,819	281,071
Debt securities in issue	65,915	88,949
Liabilities of disposal groups held for sale	2,790	36,840
Accruals, deferred income and other liabilities	41,501	38,116
Current tax liabilities	719	783
Liabilities under insurance contracts	75,273	69,938
Provisions	4,773	5,552
Deferred tax liabilities	1,623	1,760
Subordinated liabilities	20,984	22,702
Total liabilities at 31 Dec	2,192,408	2,212,138
Equity		
Called up share capital	10,096	9,842
Share premium account	12,619	12,421
Other equity instruments	17,110	15,112
Other reserves	(1,234)	7,109
Retained earnings	136,795	143,976
Total shareholders' equity	175,386	188,460
Non-controlling interests	7,192	9,058
Total equity at 31 Dec	182,578	197,518
Total liabilities and equity at 31 Dec	2,374,986	2,409,656

Consolidated Statement of Cash Flows

Consolidated statement of cash flows

for the year ended 31 December

	Footnotes	2016 \$m	2015 \$m
Profit before tax		7,112	18,867
Adjustments for non-cash items:			
Depreciation, amortisation and impairment		5,212	2,181
Net gain from investing activities		(1,215)	(1,935)
Share of profits in associates and joint ventures		(2,354)	(2,556)
(Gain)/loss on disposal of subsidiaries, businesses, associates and joint ventures		1,743	–
Loan impairment losses gross of recoveries and other credit risk provisions		4,090	4,546
Provisions including pensions		2,482	3,472
Share-based payment expense		534	757
Other non-cash items included in profit before tax		(207)	(191)
Elimination of exchange differences	1	15,364	18,308
Changes in operating assets and liabilities			
Change in net trading securities and derivatives		4,395	24,384
Change in loans and advances to banks and customers		52,868	32,971
Change in reverse repurchase agreements – non-trading		(13,138)	(3,011)
Change in financial assets designated at fair value		(1,235)	2,394
Change in other assets		(6,591)	9,090
Change in deposits by banks and customer accounts		(8,918)	(65,907)
Change in repurchase agreements – non-trading		8,558	(26,481)
Change in debt securities in issue		(23,034)	960
Change in financial liabilities designated at fair value		17,802	(10,785)
Change in other liabilities		8,792	(4,549)
Dividends received from associates		689	879
Contributions paid to defined benefit plans		(726)	(664)
Tax paid		(3,264)	(3,852)
Net cash from operating activities		68,959	(1,122)
Purchase of financial investments		(457,084)	(438,376)
Proceeds from the sale and maturity of financial investments		430,085	399,636
Net cash flows from the purchase and sale of property, plant and equipment		(1,151)	(1,249)
Net cash inflow/(outflow) from disposal of customer and loan portfolios		9,194	2,023
Net investment in intangible assets		(906)	(954)
Net cash flow on disposal of subsidiaries, businesses, associates and joint ventures	2	4,802	8
Net cash from investing activities		(15,060)	(38,912)
Issue of ordinary share capital and other equity instruments		2,024	3,727
Net sales/(purchases) of own shares for market-making and investment purposes		523	331
Purchase of treasury shares		(2,510)	–
Redemption of preference shares and other equity instruments		(1,825)	(463)
Subordinated loan capital issued		2,622	3,180
Subordinated loan capital repaid		(595)	(2,157)
Dividends paid to shareholders of the parent company and non-controlling interests		(9,157)	(8,195)
Net cash from financing activities		(8,918)	(3,577)
Net increase/(decrease) in cash and cash equivalents		44,981	(43,611)
Cash and cash equivalents at 1 Jan		243,863	301,301
Exchange differences in respect of cash and cash equivalents		(14,294)	(13,827)
Cash and cash equivalents at 31 Dec		274,550	243,863
Cash and cash equivalents comprise:	3		
– cash and balances at central banks		128,009	98,934
– items in the course of collection from other banks		5,003	5,768
– loans and advances to banks of one month or less		77,318	70,985
– reverse repurchase agreements with banks of one month or less		55,551	53,971
– treasury bills, other bills and certificates of deposit less than three months		14,646	19,843
– less: items in the course of transmission to other banks		(5,977)	(5,638)
		274,550	243,863

Interest received was \$42,586m (2015: \$47,623m; 2014: \$51,522m), interest paid was \$12,027m (2015: \$14,559m; 2014: \$15,633m) and dividends received were \$475m (2015: \$914m; 2014: \$1,199m).

1 Adjustment to bring changes between opening and closing balance sheet amounts to average rates. This is not done on a line-by-line basis, as details cannot be determined without unreasonable expense.

2 In July 2016, we completed the disposal of the Brazilian operations resulting in net cash inflow of \$4.8bn.

3 At 31 December 2016 \$35,501m (2015: \$33,744m) was not available for use by HSBC, of which \$21,108m (2015: \$21,773m) related to mandatory deposits at central banks.

Consolidated Statement of Changes in Equity

Consolidated statement of changes in equity

for the year ended 31 December

	Called up share capital and share premium		Retained earnings	Other reserves				Total shareholders' equity	Non-controlling interests	Total equity
	\$m	Other equity instruments ¹		Available-for-sale fair value reserve	Cash flow hedging reserve	Foreign exchange reserve	Merger reserve			
At 1 Jan 2016	22,263	15,112	143,976	(189)	34	(20,044)	27,308	188,460	9,058	197,518
Profit for the year	–	–	2,479	–	–	–	–	2,479	967	3,446
Other comprehensive income (net of tax)	–	–	59	(271)	(61)	(7,994)	–	(8,267)	(131)	(8,398)
– available-for-sale investments	–	–	–	(271)	–	–	–	(271)	(28)	(299)
– cash flow hedges	–	–	–	–	(61)	–	–	(61)	(7)	(68)
– remeasurement of defined benefit asset/liability	–	–	5	–	–	–	–	5	2	7
– share of other comprehensive income of associates and joint ventures	–	–	54	–	–	–	–	54	–	54
– foreign exchange reclassified to income statement on disposal of a foreign operation	–	–	–	–	–	1,894	–	1,894	–	1,894
– exchange differences	–	–	–	–	–	(9,888)	–	(9,888)	(98)	(9,986)
Total comprehensive income for the year	–	–	2,538	(271)	(61)	(7,994)	–	(5,788)	836	(4,952)
Shares issued under employee remuneration and share plans	452	–	(425)	–	–	–	–	27	–	27
Shares issued in lieu of dividends and amounts arising thereon	–	–	3,040	–	–	–	–	3,040	–	3,040
Net increase in treasury shares	–	–	(2,510)	–	–	–	–	(2,510)	–	(2,510)
Capital securities issued	–	1,998	–	–	–	–	–	1,998	–	1,998
Dividends to shareholders	–	–	(11,279)	–	–	–	–	(11,279)	(919)	(12,198)
Cost of share-based payment arrangements	–	–	534	–	–	–	–	534	–	534
Other movements	–	–	921	(17)	–	–	–	904	(1,783)	(879)
At 31 Dec 2016	22,715	17,110	136,795	(477)	(27)	(28,038)	27,308	175,386	7,192	182,578
At 1 Jan 2015	21,527	11,532	137,144	2,143	58	(9,265)	27,308	190,447	9,531	199,978
Profit for the year	–	–	13,522	–	–	–	–	13,522	1,574	15,096
Other comprehensive income (net of tax)	–	–	73	(2,332)	(24)	(10,779)	–	(13,062)	(887)	(13,949)
– available-for-sale investments	–	–	–	(2,332)	–	–	–	(2,332)	(740)	(3,072)
– cash flow hedges	–	–	–	–	(24)	–	–	(24)	–	(24)
– remeasurement of defined benefit asset/liability	–	–	82	–	–	–	–	82	19	101
– share of other comprehensive income of associates and joint ventures	–	–	(9)	–	–	–	–	(9)	–	(9)
– exchange differences	–	–	–	–	–	(10,779)	–	(10,779)	(166)	(10,945)
Total comprehensive income for the year	–	–	13,595	(2,332)	(24)	(10,779)	–	460	687	1,147
Shares issued under employee remuneration and share plans	736	–	(589)	–	–	–	–	147	–	147
Shares issued in lieu of dividends and amounts arising thereon	–	–	3,162	–	–	–	–	3,162	–	3,162
Capital securities issued	–	3,580	–	–	–	–	–	3,580	–	3,580
Dividends to shareholders	–	–	(10,660)	–	–	–	–	(10,660)	(697)	(11,357)
Cost of share-based payment arrangements	–	–	757	–	–	–	–	757	–	757
Other movements	–	–	567	–	–	–	–	567	(463)	104
At 31 Dec 2015	22,263	15,112	143,976	(189)	34	(20,044)	27,308	188,460	9,058	197,518

¹ During 2016, HSBC Holdings issued \$2,000m of Perpetual Subordinated Contingent Convertible Capital Securities, on which there were \$6m of external issuance costs, and \$4m of tax. In 2015, HSBC Holdings issued \$2,450m and €1,000m of Perpetual Subordinated Contingent Convertible Capital Securities, on which there were \$12m of external issuance costs, \$25m of intra-group issuance costs and \$19m of tax. In 2014, HSBC Holdings issued \$2,250m, \$1,500m and €1,500m of Perpetual Subordinated Contingent Convertible Capital Securities, on which there were \$13m of external issuance costs and \$33m of intra-group issuance costs. Under IFRSs these issuance costs and tax benefits are classified as equity.

Additional Information

1 Basis of preparation and significant accounting policies

The basis of preparation and summary of significant accounting policies applicable to the consolidated financial statements of HSBC and the separate financial statements of HSBC Holdings can be found in Note 1, or the relevant Note, in the Financial Statements in the *Annual Report and Accounts 2016*.

(a) Compliance with International Financial Reporting Standards

The consolidated financial statements of HSBC and the separate financial statements of HSBC Holdings have been prepared in accordance with IFRSs as issued by the IASB, including interpretations ('IFRICs') issued by the IFRS Interpretations Committee, and as endorsed by the European Union ('EU'). At 31 December 2016, there were no unendorsed standards effective for the year ended 31 December 2016 affecting these consolidated and separate financial statements and HSBC's application of IFRS results in no differences between IFRSs as issued by the IASB and IFRS as endorsed by the EU.

Standards adopted during the year ended 31 December 2016

There were no new standards applied during the year ended 31 December 2016.

The requirements of IFRS 9 'Financial Instruments' relating to the presentation of gains and losses on financial liabilities designated at fair value were adopted in the separate financial statements of HSBC Holdings. As a result, the effects of changes in those liabilities' credit risk is presented in other comprehensive income with the remaining effect presented in profit or loss. In accordance with the transitional requirements of IFRS 9, comparatives have not been restated. Adoption increased profit before tax by \$896m with the opposite effect on other comprehensive income, with no effect on net assets.

During 2016, HSBC adopted a number of interpretations and amendments to standards which had an insignificant effect on the consolidated financial statements of HSBC and the separate financial statements of HSBC Holdings.

(b) Differences between IFRSs and Hong Kong Financial Reporting Standards

There are no significant differences between IFRSs and Hong Kong Financial Reporting Standards in terms of their application to HSBC and consequently there would be no significant differences had the financial statements been prepared in accordance with Hong Kong Financial Reporting Standards. The Notes on the Financial Statements, taken together with the Report of the Directors, include the aggregate of all disclosures necessary to satisfy IFRSs and Hong Kong reporting requirements.

(c) Going concern

The financial statements are prepared on a going concern basis, as the Directors are satisfied that the Group and parent company have the resources to continue in business for the foreseeable future. In making this assessment, the Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

2 Tax

Tax expense

	2016	2015	2014
	\$m	\$m	\$m
Current tax ¹	3,669	3,797	3,950
– for this year	3,525	3,882	4,477
– adjustments in respect of prior years	144	(85)	(527)
Deferred tax	(3)	(26)	25
– origination and reversal of temporary differences	(111)	(153)	(477)
– effect of changes in tax rates	(4)	110	83
– adjustments in respect of prior years	112	17	419
Year ended 31 Dec	3,666	3,771	3,975

¹ Current tax included Hong Kong profits tax of \$1,118m (2015:\$1,294m; 2014: \$1,135m). The Hong Kong tax rate applying to the profits of subsidiaries assessable in Hong Kong was 16.5% (2015:16.5%; 2014: 16.5%).

Additional Information

Tax reconciliation

The tax charged to the income statement differs from the tax charge that would apply if all profits had been taxed at the UK corporation tax rate as follows:

	2016		2015		2014	
	\$m	%	\$m	%	\$m	%
Profit before tax	7,112		18,867		18,680	
Tax expense						
Taxation at UK corporation tax rate of 20.0% (2015: 20.25%; 2014: 21.5%)	1,422	20.0	3,821	20.25	4,016	21.50
Impact of differently taxed overseas profits in overseas locations	43	0.6	71	0.4	33	0.2
Items increasing tax charge in 2016 not in 2015:						
- non-deductible goodwill write-down	648	9.1	—	—	—	—
- non-deductible loss and taxes suffered on Brazil disposal	464	6.5	—	—	—	—
- UK tax losses not recognised	305	4.3	—	—	—	—
- adjustments in respect of prior period liabilities	256	3.6	(68)	(0.4)	(108)	(0.6)
- UK Banking Surcharge	199	2.8	—	—	—	—
- non-UK tax losses not recognised	147	2.1	—	—	—	—
Other items increasing tax charge in 2016:						
- local taxes and overseas withholding taxes	434	6.1	416	2.2	434	2.3
- other permanent disallowables	438	6.2	421	2.2	476	2.5
- bank levy	170	2.4	286	1.5	229	1.2
- non-deductible UK customer compensation	162	2.3	87	0.5	—	—
- other items	—	—	(116)	(0.6)	(22)	(0.1)
- non-deductible regulatory settlements	20	0.3	184	1.0	264	1.4
Items reducing tax charge in 2016:						
- non-taxable income and gains	(577)	(8.1)	(501)	(2.7)	(668)	(3.5)
- effect of profits in associates and joint ventures	(461)	(6.5)	(508)	(2.7)	(547)	(2.9)
- change in tax rates	(4)	(0.1)	110	0.6	22	0.1
Non-taxable income and gains – Industrial Bank	—	—	(227)	(1.2)	—	—
US deferred tax temporary differences previously not recognised	—	—	(184)	(1.0)	(154)	(0.8)
Other deferred tax temporary differences previously not recognised	—	—	(21)	(0.1)	—	—
Year ended 31 Dec	3,666	51.6	3,771	20.0	3,975	21.3

The Group's profits are taxed at different rates depending on the country in which the profits arise. The key applicable tax rates include Hong Kong (16.5%), USA (35%) and UK (20%). If the Group's profits were taxed at the statutory rates of the countries in which the profits arise then the tax rate for the year would have been 20.6% (2015: 20.65%). The effective tax rate for the year was 51.6% (2015: 20%) and was significantly higher than 2015 due to the non-deductible goodwill write-down and loss on disposal of Brazil, tax losses not recognised, adjustments in respect of prior periods and the 8% UK banking surcharge, which became applicable from 1 January 2016.

Accounting for taxes involves some estimation because the tax law is uncertain and its application requires a degree of judgement, which authorities may dispute. Liabilities are recognised based on best estimates of the probable outcome, taking into account external advice where appropriate. We do not expect significant liabilities to arise in excess of the amounts provided. HSBC only recognises current and deferred tax assets where recovery is probable.

Additional Information

Movement of deferred tax assets and liabilities

	Footnotes	Loan impairment provisions \$m	Unused tax losses and tax credits \$m	Derivatives, FVOD ¹ and other investments \$m	Insurance business \$m	Expense provisions \$m	Other \$m	Total \$m
Assets		1,351	1,388	1,400	—	1,271	1,050	6,460
Liabilities		—	—	(230)	(1,056)	—	(883)	(2,169)
At 1 Jan 2016		1,351	1,388	1,170	(1,056)	1,271	167	4,291
Income statement	3	(279)	876	18	(123)	(370)	(314)	(192)
Other comprehensive income		—	—	28	—	—	259	287
Equity		—	—	—	—	—	20	20
Foreign exchange and other adjustments		(122)	(52)	(49)	9	(8)	356	134
At 31 Dec 2016		950	2,212	1,167	(1,170)	893	488	4,540
Assets	2	950	2,212	1,441	—	893	1,857	7,353
Liabilities	2	—	—	(274)	(1,170)	—	(1,369)	(2,813)
Assets		2,264	1,332	1,764	—	1,244	836	7,440
Liabilities		—	—	(233)	(861)	—	(759)	(1,853)
At 1 Jan 2015		2,264	1,332	1,531	(861)	1,244	77	5,587
Income statement		45	379	(557)	(143)	418	(116)	26
Other comprehensive income		—	—	22	—	156	321	499
Reclassification to 'Assets held for sale'		(673)	(186)	76	87	(386)	(136)	(1,218)
Equity		—	—	—	—	—	4	4
Foreign exchange and other adjustments		(285)	(137)	98	(139)	(161)	17	(607)
At 31 Dec 2015		1,351	1,388	1,170	(1,056)	1,271	167	4,291
Assets	2	1,351	1,388	1,400	—	1,271	1,050	6,460
Liabilities	2	—	—	(230)	(1,056)	—	(883)	(2,169)

1 Fair value of own debt.

2 After netting off balances within countries, the balances as disclosed in the accounts are as follows: deferred tax assets \$6,163m (2015: \$6,051m); and deferred tax liabilities \$1,623m (2015: \$1,760m).

3 Excludes tax credit of \$195m relating to deferred tax balances in Brazil, which were included within assets held for sale prior to disposal.

In applying judgement in recognising deferred tax assets, management has critically assessed all available information, including future business profit projections and the track record of meeting forecasts.

The net deferred tax asset of \$4.5bn (2015: \$4.3bn) includes \$4.8bn (2015: \$4.5bn) deferred tax assets relating to the US, of which \$2bn deferred tax asset relates to US tax losses that expire in 16-20 years. Management expects the US deferred tax asset to be substantially recovered in six to seven years, with the majority recovered in the first five years. The most recent financial forecasts approved by management cover a five year period and the forecasts have been extrapolated beyond five years by assuming that performance remains constant after the fifth year. The forecasts also include additional tax losses in 2017 - these losses expire in 2037 and are expected to be utilised by 2023.

The US reported a loss for the current period, mainly due to the Household International class action litigation settlement. Excluding the Household International class action settlement the US would have reported a profit for the current year. In addition, the US reported a profit in 2014 and 2015. Management does not expect the current year loss to adversely impact future deferred tax asset recovery to a significant extent.

The US deferred tax asset has been calculated using the current federal tax rate of 35%. Any possible future reduction of the US federal tax rate from 35% would reduce the value of the US deferred tax assets and create a tax charge in the period in which any change in the tax rate is enacted. This tax charge should be ultimately offset by the benefit of reduced US tax charges in future years.

Unrecognised deferred tax

The amount of gross temporary differences, unused tax losses and tax credits for which no deferred tax asset is recognised in the balance sheet was \$18.2bn (2015: \$15.5bn). These amounts included unused state losses arising in the Group's US operations of \$12.3bn (2015: \$11.3bn). Of the total amounts unrecognised, \$4.9bn (2015: \$3.1bn) had no expiry date, \$1.0bn (2015: \$0.9bn) was scheduled to expire within 10 years and the remaining balance is expected to expire after 10 years.

Deferred tax is not recognised in respect of the Group's investments in subsidiaries and branches where HSBC is able to control the timing of remittance or other realisation and where remittance or realisation is not probable in the foreseeable future. The aggregate temporary differences relating to unrecognised deferred tax liabilities arising on investments in subsidiaries and branches is \$10.6bn (2015: \$9.1bn) and the corresponding unrecognised deferred tax liability is \$0.7bn (2015: \$0.6bn).

3 Dividends

Dividends to shareholders of the parent company

	2016			2015			2014		
	Per share	Total	Settled in scrip	Per share	Total	Settled in scrip	Per share	Total	Settled in scrip
	\$	\$m	\$m	\$	\$m	\$m	\$	\$m	\$m
Dividends paid on ordinary shares									
In respect of previous year:									
– fourth interim dividend	0.21	4,137	408	0.20	3,845	2,011	0.19	3,582	1,827
In respect of current year:									
– first interim dividend	0.10	1,981	703	0.10	1,951	231	0.10	1,906	284
– second interim dividend	0.10	1,991	994	0.10	1,956	160	0.10	1,914	372
– third interim dividend	0.10	1,990	935	0.10	1,958	760	0.10	1,918	226
Total	0.51	10,099	3,040	0.50	9,710	3,162	0.49	9,320	2,709
Total dividends on preference shares classified as equity (paid quarterly)	62.00	90		62.00	90		62.00	90	

On 17 January 2017, HSBC paid a coupon on its \$2,200m subordinated capital securities of \$0.508 per security, a distribution of \$45m. On 17 January 2017, HSBC paid a coupon on its \$1,500m subordinated contingent convertible securities of \$28.125 per security, a distribution of \$42m. No liability was recorded in the balance sheet at 31 December 2016 in respect of these coupon payments.

The reserves available for distribution at 31 December 2016 were \$42bn.

Fourth interim dividend for 2016 on ordinary shares

After the end of the year, the Directors declared a fourth interim dividend in respect of the financial year ended 31 December 2016 of \$0.21 per ordinary share, a distribution of approximately \$4,172m. The fourth interim dividend will be payable on 6 April 2017 to holders on the Principal Register in the UK, the Hong Kong Overseas Branch register or the Bermuda Overseas Branch register on 24 February 2017. As the dividend was declared after the balance sheet date, no liability has been recorded in the financial statements in respect of the fourth interim dividend for 2016.

The dividend will be payable in US dollars, sterling or Hong Kong dollars, or a combination of these currencies, at the forward exchange rates quoted by HSBC Bank plc in London at or about 11.00am on 27 March 2017. A scrip dividend will also be offered. Particulars of these arrangements will be sent to shareholders on or about 8 March 2017 and elections must be received by 23 March 2017.

The dividend will be payable on ordinary shares held through Euroclear France, the settlement and central depository system for Euronext Paris, on 6 April 2017 to holders of record on 24 February 2017. The dividend will be payable by Euroclear France in euros, at the forward exchange rate quoted by HSBC France on 27 March 2017, or as a scrip dividend. Particulars of these arrangements will be announced through Euronext Paris on 24 February 2017, 3 March 2017 and 27 March 2017.

The dividend will be payable on American Depositary Shares ('ADS'), each of which represents five ordinary shares, on 6 April 2017 to holders of record on 24 February 2017. The dividend of \$1.05 per ADS will be payable by the depository in US dollars or as a scrip dividend of new ADSs. Elections must be received by the depository on or before 17 March 2017.

Alternatively, the cash dividend may be invested in additional ADSs by participants in the dividend reinvestment plan operated by the depository.

Ordinary shares will be quoted ex-dividend in London, Hong Kong, Paris and Bermuda on 23 February 2017. The ADSs will be quoted ex-dividend in New York on 22 February 2017.

Any person who has acquired ordinary shares registered on the Principal Register in the United Kingdom, the Hong Kong Overseas Branch Register or the Bermuda Overseas Branch Register but who has not lodged the share transfer with the Principal Registrar, Hong Kong or Bermuda Overseas Branch registrar should do so before 4.00pm local time on 24 February 2017 in order to receive the dividend.

Ordinary shares may not be removed from or transferred to the Principal Register in the United Kingdom, the Hong Kong Overseas Branch Register or the Bermuda Overseas Branch Register on 24 February 2017. Any person wishing to remove ordinary shares to or from each register must do so before 4.00pm local time on 23 February 2017.

Transfer of ADSs must be lodged with the depository by 11.00am on 24 February 2017 to receive the dividend.

Additional Information

4 Earnings per share

Profit attributable to ordinary shareholders of the parent company

	2016	2015
	\$m	\$m
Profit attributable to shareholders of the parent company	2,479	13,522
Dividend payable on preference shares classified as equity	(90)	(90)
Coupon payable on capital securities classified as equity	(1,090)	(860)
Year ended 31 Dec	1,299	12,572

Basic and diluted earnings per share

	Footnotes	2016			2015		
		Profit	Number of shares	Per share	Profit	Number of shares	Per share
		\$m	(millions)	\$	\$m	(millions)	\$
Basic	1	1,299	19,753	0.07	12,572	19,380	0.65
Effect of dilutive potential ordinary shares			92			137	
Diluted	1	1,299	19,845	0.07	12,572	19,517	0.64

1 Weighted average number of ordinary shares outstanding (basic) or assuming dilution (diluted).

The weighted average number of dilutive potential ordinary shares excludes 10m employee share options that were anti-dilutive (2015: 7m).

5 Loan impairment charges and other credit risk provisions

	2016	2015
	\$m	\$m
New allowances net of allowance releases	3,977	4,400
Recoveries of amounts previously written off	(627)	(808)
Loan impairment charges:	3,350	3,592
– individually assessed allowances	1,831	1,505
– collectively assessed allowances	1,519	2,087
Releases of impairment on available-for-sale debt securities	(63)	(17)
Other credit risk provisions	113	146
Year ended 31 Dec	3,400	3,721
Impairment charges on loans and advances to customers as a percentage of average gross loans and advances to customers	0.39%	0.39%

6 Segmental analysis

The Group Chief Executive as supported by the GMB is considered to be the CODM for the purposes of identifying the Group's reportable segments.

They review operating activity on a number of bases, including by global business and geographical region. While in 2015 we considered the reportable segments to be the geographical regions, over time the focus of internal management reporting provided to the GMB and CODM has moved towards global business. The shift in internal reporting was further augmented in 2016 to include financial information and metrics on the consumption of, and returns on, capital by global business to support the GMB assessment of business performance and the allocation of capital resources. As a result global business is now the most prominent view used by management to allocate resources and assess performance, and is considered to be the Group's reportable segment.

In addition, we made the following realignments within our internal reporting to the GMB and CODM:

- Creation of a Corporate Centre: Certain functions were combined to create a Corporate Centre. These include Balance Sheet Management, legacy businesses and interests in associates and joint ventures. The Corporate Centre also includes the results of our financing operations, central support costs with associated recoveries and the UK bank levy, previously reported within Other.
- Reallocation of Head Office costs: We have reviewed central costs previously reported in Other and reallocated them to the global businesses where appropriate. Residual costs are reported within the Corporate Centre.
- Customer realignment: We conducted a number of internal reviews aligning customer requirements to those global businesses best suited to service their respective needs, resulting in the transfer of a portfolio of customers from CMB to GB&M and the transfer of certain policyholders in Asia from CMB to RBWM during the year.

Comparative data have been represented accordingly.

In addition, geographical comparative data for Europe and Middle East and North Africa have been re-presented to reflect the management oversight provided by our Middle East and North Africa region following the management services agreement entered between HSBC Bank plc and HSBC Bank Middle East Limited in 2016 in respect of HSBC Bank A.S. (Turkey).

Additional Information

Analysis of adjusted results by global business

HSBC profit/(loss) before tax and balance sheet data

	2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
Footnotes	\$m	\$m	\$m	\$m	\$m	\$m
Profit before tax						
Net interest income	13,198	8,689	4,923	809	1,243	28,862
Net fee income/(expense)	4,839	3,627	3,392	749	(63)	12,544
Net trading income	1	435	447	6,327	183	2,542
Other income/(expenses)	2	453	124	277	16	(2,057)
Net operating income before loan impairment charges and other credit risk provisions	3	18,925	12,887	14,919	1,757	1,665
– external		16,319	12,953	17,798	1,498	1,585
– inter-segment		2,606	(66)	(2,879)	259	80
Loan impairment (charges)/recoveries and other credit risk provisions		(1,171)	(1,000)	(457)	1	(25)
Net operating income		17,754	11,887	14,462	1,758	1,640
Total operating expenses		(12,441)	(5,835)	(8,865)	(1,469)	(1,946)
Operating profit/(loss)		5,313	6,052	5,597	289	(306)
Share of profit in associates and joint ventures		20	–	–	–	2,335
Adjusted profit before tax		5,333	6,052	5,597	289	2,029
		%	%	%	%	%
Share of HSBC's adjusted profit before tax		27.6	31.4	29.0	1.5	10.5
Adjusted cost efficiency ratio		65.7	45.3	59.4	83.6	116.9
		\$m	\$m	\$m	\$m	\$m
Adjusted balance sheet data						
Loans and advances to customers (net)		306,056	281,930	225,855	35,456	12,207
Interests in associates and joint ventures		395	–	–	–	19,634
Total external assets		413,287	306,256	925,187	41,459	688,797
Customer accounts		590,502	341,729	256,095	69,850	14,210
Adjusted risk-weighted assets (unaudited)	4	111,899	274,893	299,629	15,213	150,327

Additional Information

HSBC profit/(loss) before tax and balance sheet data (continued)

	2015 ⁵					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Profit before tax						
Net interest income	12,579	8,461	4,514	824	2,241	28,619
Net fee income/(expense)	5,545	3,739	3,500	933	(119)	13,598
Net trading income	¹ 443	462	6,175	204	655	7,939
Other income	² 675	91	377	4	116	1,263
Net operating income before loan impairment charges and other credit risk provisions	³ 19,242	12,753	14,566	1,965	2,893	51,419
– external	16,763	12,863	17,055	1,690	3,048	51,419
– inter-segment	2,479	(110)	(2,489)	275	(155)	–
Loan impairment charges and other credit risk	(1,060)	(1,434)	(74)	(11)	(25)	(2,604)
Net operating income	18,182	11,319	14,492	1,954	2,868	48,815
Total operating expenses	(12,514)	(5,896)	(8,958)	(1,567)	(2,795)	(31,730)
Operating profit	5,668	5,423	5,534	387	73	17,085
Share of profit in associates and joint ventures	22	–	–	–	2,421	2,443
Adjusted profit before tax	5,690	5,423	5,534	387	2,494	19,528
	%	%	%	%	%	%
Share of HSBC's adjusted profit before tax	29.1	27.8	28.3	2.0	12.8	100.0
Adjusted cost efficiency ratio	65.0	46.2	61.5	79.7	96.6	61.7
Adjusted balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	296,607	269,758	231,215	41,161	23,451	862,192
Interests in associates and joint ventures	393	–	–	–	18,080	18,473
Total external assets	399,866	296,380	842,437	49,241	625,813	2,213,737
Customer accounts	548,835	327,285	240,971	78,318	13,337	1,208,746
Adjusted risk-weighted assets (unaudited)	⁴ 113,268	270,915	308,189	17,121	305,691	1,015,184

¹ Net interest income includes the cost of internally funding trading assets, while the related revenues are reported in net trading income. In our global business results, the total cost of funding trading assets is included within Corporate Centre net trading income as an interest expense. In the statutory presentation, internal interest income and expense are eliminated.

² Other income in this context comprises where applicable net income/expense from other financial instruments designated at fair value, gains less losses from financial investments, dividend income, net insurance premium income and other operating income less net insurance claims and benefits paid and movement in liabilities to policyholders.

³ Net operating income before loan impairment charges and other credit risk provisions, also referred to as revenue.

⁴ Adjusted RWAs are calculated using reported RWAs adjusted for the effects of currency translation differences and significant items.

⁵ Restated for change in reportable segments explained on page 44 of the Annual Report and Accounts 2016.

Additional Information

7 Reconciliation of reported and adjusted items

	Footnotes	2016 \$m	2015 \$m
Revenue¹			
Reported		47,966	59,800
Currency translation			(3,001)
Significant items		2,187	(5,380)
– debit valuation adjustment on derivative contracts		(26)	(230)
– fair value movements on non-qualifying hedges	2	687	327
– gain on disposal of our membership interest in Visa – Europe		(584)	–
– gain on disposal of our membership interest in Visa – US		(116)	–
– gain on the partial sale of shareholding in Industrial Bank		–	(1,372)
– own credit spread	3	1,792	(1,002)
– portfolio disposals		163	214
– (releases)/provisions arising from the ongoing review of compliance with the UK Consumer Credit Act		(2)	10
– loss and trading results from disposed-of operations in Brazil		273	(3,327)
Adjusted		50,153	51,419
Loan impairment charges and other credit risk provisions ('LICs')			
Reported		(3,400)	(3,721)
Currency translation			184
Significant items		748	933
– trading results from disposed-of operations in Brazil		748	933
Adjusted		(2,652)	(2,604)
Operating expenses			
Reported		(39,808)	(39,768)
Currency translation			2,091
Significant items		9,252	5,947
– costs associated with portfolio disposals		28	–
– costs to achieve		3,118	908
– costs to establish UK ring-fenced bank		223	89
– impairment of GBP – Europe goodwill		3,240	–
– regulatory provisions in GBP		344	172
– restructuring and other related costs		–	117
– settlements and provisions in connection with legal matters		681	1,649
– UK customer redress programmes		559	541
– trading results from disposed-of operations in Brazil		1,059	2,471
Adjusted		(30,556)	(31,730)
Share of profit in associates and joint ventures			
Reported		2,354	2,556
Currency translation			(114)
Significant items		1	1
– trading results from disposed-of operations in Brazil		1	1
Adjusted		2,355	2,443
Profit before tax			
Reported		7,112	18,867
Currency translation			(840)
Significant items		12,188	1,501
– revenue		2,187	(5,380)
– loan impairment charges and other credit risk provisions		748	933
– operating expenses		9,252	5,947
– share of profit in associates and joint ventures		1	1
Adjusted		19,300	19,528

¹ Net operating income before loan impairment charges and other credit risk provisions, also referred to as revenue.

² Excludes items where there are substantial offsets in the income statement for the same year.

³ 'Own credit spread' includes the fair value movements on our long-term debt attributable to credit spread where the net result of such movements will be zero upon maturity of the debt. This does not include fair value changes due to own credit risk in respect of trading liabilities or derivative liabilities.

8 Contingent liabilities, contractual commitments and guarantees

	2016 \$m	2015 \$m
Guarantees and other contingent liabilities:		
– financial guarantees and similar contracts	37,072	46,116
– other guarantees	44,394	39,739
– other contingent liabilities	553	490
At 31 Dec	82,019	86,345
Commitments:		
– documentary credits and short-term trade-related transactions	9,190	10,168
– forward asset purchases and forward deposits placed	5,386	981
– standby facilities, credit lines and other commitments to lend	641,267	655,281
At 31 Dec	655,843	666,430

The above table discloses the nominal principal amounts, which represents the maximum amounts at risk should the contracts be fully drawn upon and clients default. As a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the nominal principal amounts is not indicative of future liquidity requirements.

Approximately half the guarantees have a term of less than one year, while guarantees with terms of more than one year are subject to HSBC's annual credit review process.

Contingent liabilities arising from legal proceedings, regulatory and other matters against Group companies are disclosed in Notes 27 and 35 of the *Annual Report and Accounts 2016*.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme ('FSCS') has provided compensation to consumers following the collapse of a number of deposit takers. The compensation paid out to consumers is currently funded through loans from HM Treasury, which at 31 December 2016 stood at approximately £15.7bn (\$19.3bn). The Group could be liable to pay a proportion of the outstanding amount that the FSCS has borrowed from HM Treasury. The ultimate FSCS levy to the industry as a result of the collapses cannot currently be estimated reliably as it is dependent on various uncertain factors including the potential recoveries of assets by the FSCS and changes in the level of protected deposits and the population of FSCS members at the time.

Associates

HSBC's share of associates' contingent liabilities amounted to \$35.3bn at 31 December 2016 (2015: \$39.2bn). No matters arose where HSBC was severally liable.

9 Legal proceedings and regulatory matters

HSBC is party to legal proceedings and regulatory matters in a number of jurisdictions arising out of its normal business operations. Apart from the matters described below, HSBC considers that none of these matters are material. The recognition of provisions is determined in accordance with the accounting policies set out in Note 1. While the outcome of legal proceedings and regulatory matters is inherently uncertain, management believes that, based on the information available to it, appropriate provisions have been made in respect of these matters as at 31 December 2016 (see Note 27 of the *Annual Report and Accounts 2016*). Where an individual provision is material, the fact that a provision has been made is stated and quantified, except to the extent doing so would be seriously prejudicial. Any provision recognised does not constitute an admission of wrongdoing or legal liability. It is not practicable to provide an aggregate estimate of potential liability for our legal proceedings and regulatory matters as a class of contingent liabilities.

Securities litigation

Household International, Inc. ('Household International') and certain former officers were named as defendants in a securities class action lawsuit, *Jaffe v. Household International, Inc., et al.*, filed in the US District Court for the Northern District of Illinois (the 'Illinois District Court') in August 2002. The complaint asserted claims under the US Securities Exchange Act and alleged that the defendants knowingly or recklessly made false and misleading statements of material fact relating to Household International's Consumer Lending operations (some of which ultimately led to a 2002 settlement with 46 states and the District of Columbia) and certain accounting practices, as evidenced by an August 2002 restatement of previously reported consolidated financial statements. A class was certified on behalf of all persons who acquired and disposed of Household International common stock between July 1999 and October 2002. In April 2009, a jury trial was decided partly in favour of the plaintiffs and, in October 2013, the Illinois District Court entered a partial final judgment against the defendants in the amount of approximately \$2.5bn (including pre-judgment interest). The defendants appealed the partial final judgment and, in May 2015, the US Court of Appeals for the Seventh Circuit reversed the partial final judgment of the Illinois District Court and remanded the case for a new trial on loss causation.

In June 2016, HSBC reached an agreement to pay \$1.6bn to settle all claims. Final court approval of the settlement and a final court order of dismissal with prejudice was granted in November 2016.

Bernard L. Madoff Investment Securities LLC

Bernard L. Madoff ('Madoff') was arrested in December 2008 and later pleaded guilty to running a Ponzi scheme. His firm, Bernard L. Madoff Investment Securities LLC ('Madoff Securities'), is being liquidated in the US by a trustee (the 'Trustee').

Various non-US HSBC companies provided custodial, administration and similar services to a number of funds incorporated outside the US whose assets were invested with Madoff Securities. Based on information provided by Madoff Securities, as at 30 November 2008, the purported aggregate value of these funds was \$8.4bn, including fictitious profits reported by Madoff.

Additional Information

Based on information available to HSBC, the funds' actual transfers to Madoff Securities minus their actual withdrawals from Madoff Securities during the time HSBC serviced the funds are estimated to have totalled approximately \$4bn. Various HSBC companies have been named as defendants in lawsuits arising out of Madoff Securities' fraud.

US/UK litigation: The Trustee has brought lawsuits against various HSBC companies in the US Bankruptcy Court and in the English High Court, seeking recovery of transfers from Madoff Securities to HSBC in an amount not yet pleaded or determined. HSBC and other parties to the action have moved to dismiss the Trustee's US actions. The US Bankruptcy Court granted HSBC's motion to dismiss with respect to certain of the Trustee's claims in November 2016, though this ruling is subject to appeal.

The deadline by which the Trustee must serve HSBC with his English action has been extended to September 2017 for UK-based defendants and November 2017 for all other defendants.

Alpha Prime Fund Ltd ('Alpha Prime') and Senator Fund SPC ('Senator'), co-defendants in one of the Trustee's US actions, have each brought cross-claims against certain HSBC defendants. In December 2016, the US Bankruptcy Court granted HSBC's motion to dismiss the cross-claims and Alpha Prime and Senator's failure to appeal renders the court's ruling final.

Fairfield Sentry Limited, Fairfield Sigma Limited and Fairfield Lambda Limited (together, 'Fairfield') (in liquidation since July 2009) have brought lawsuits in the US and the British Virgin Islands ('BVI') against fund shareholders, including HSBC companies that acted as nominees for clients, seeking restitution of redemption payments. In October 2016, the liquidators for Fairfield ('Fairfield Liquidators') filed a motion seeking leave to amend their complaints in the US Bankruptcy Court. Briefing on the defendants' opposition to the Liquidators' motion and the defendants' own motion to dismiss is underway. In January 2017, the defendants filed their consolidated motion to dismiss and opposition to the Fairfield Liquidators' motion seeking leave to amend.

In December 2014, three additional actions were filed in the US. A purported class of direct investors in Madoff Securities asserted common law claims against various HSBC companies in the United States District Court for the Southern District of New York (the 'New York District Court'). In September 2016, the New York District Court granted HSBC's motion to dismiss this action and the plaintiffs' failure to appeal renders the court's ruling final. Two investors in Hermes International Fund Limited ('Hermes') also asserted common law claims against various HSBC companies in the New York District Court. HSBC's motion to dismiss this action remains pending. In addition, SPV Optimal SUS Ltd ('SPV OSUS'), the purported assignee of the Madoff-invested company, Optimal Strategic US Equity Ltd ('Optimal'), filed a lawsuit in New York state court against various HSBC companies and others, seeking damages on various alleged grounds, including breach of fiduciary duty and breach of trust. This action has been stayed pending the issuance of a potentially dispositive decision in an action initiated by Optimal regarding the validity of the assignment of its claims to SPV OSUS.

BVI litigation: Beginning in October 2009, the Fairfield Liquidators commenced lawsuits against fund shareholders, including HSBC companies that acted as nominees for clients, seeking recovery of redemption payments. In March 2016, the BVI court denied a motion brought by certain non-HSBC defendants challenging the Fairfield Liquidators' authorisation to pursue their US claims, which those defendants have appealed. In August 2016, the Fairfield Liquidators voluntarily discontinued their actions against the HSBC defendants.

Bermuda litigation: In January 2009, Kingate Global Fund Limited and Kingate Euro Fund Limited (together, 'Kingate') brought an action against HSBC Bank Bermuda Limited ('HBBM') for recovery of funds held in Kingate's accounts, fees and dividends. This action is pending, but is not expected to move forward until the resolution of the Trustee's US actions against Kingate and HBBM.

Thema Fund Limited ('Thema') and Hermes each brought three actions in 2009. The first set of actions seeks recovery of funds in frozen accounts held at HSBC Institutional Trust Services (Bermuda) Limited. The second set of actions asserts liability against HSBC Institutional Trust Services (Bermuda) Limited in relation to claims for mistake, recovery of fees and damages for breach of contract. The third set of actions seeks return of fees from HBBM and HSBC Securities Services (Bermuda) Limited. The parties have agreed to a standstill in respect of all three sets of actions.

Cayman Islands litigation: In February 2013, Primeo Fund Limited ('Primeo') (in liquidation since April 2009) brought an action against HSBC Securities Services Luxembourg ('HSSL') and The Bank of Bermuda (Cayman), alleging breach of contract and breach of fiduciary duty, and claiming damages and equitable compensation. Trial began in November 2016 and is scheduled to run until the end of February 2017.

Luxembourg litigation: In April 2009, Herald Fund SPC ('Herald') (in liquidation since July 2013) brought an action against HSSL before the Luxembourg District Court, seeking restitution of cash and securities Herald purportedly lost because of Madoff Securities' fraud, or money damages. The Luxembourg District Court dismissed Herald's securities restitution claim, but reserved Herald's cash restitution claim and its claim for money damages. Herald has appealed this judgment to the Court of Appeal.

In March 2010, Herald (Lux) SICAV ('Herald (Lux)') (in liquidation since April 2009) brought an action against HSSL before the Luxembourg District Court seeking restitution of securities, or the cash equivalent, or money damages. Herald (Lux) has also requested the restitution of fees paid to HSSL.

In October 2009, Alpha Prime and, in December 2014, Senator, each brought an action against HSSL before the Luxembourg District Court, seeking the restitution of securities, or the cash equivalent, or money damages. The action initiated by Senator has been temporarily suspended at Senator's request. In April 2015, Senator commenced an action against the Luxembourg branch of HSBC Bank plc asserting identical claims before the Luxembourg District Court.

HSSL has also been named as a defendant in various actions by shareholders in Primeo Select Fund, Herald, Herald (Lux), and Hermes. Most of these actions have been dismissed, suspended or postponed.

Ireland litigation: In November 2013, Defender Limited brought an action against HSBC Institutional Trust Services (Ireland) Limited ('HTIE') and others, alleging breach of contract and claiming damages and indemnification for fund losses. A trial date has not yet been scheduled.

In May 2016, following a hearing on two preliminary issues, HTIE was successful in obtaining an order dismissing two remaining claims by purported shareholders in Thema International Fund plc.

SPV OSUS's action against HTIE and HSBC Securities Services (Ireland) Limited alleging breach of contract and claiming damages and indemnification for fund losses was dismissed in October 2015. SPV OSUS's appeal against this first instance decision was heard in January 2017.

Additional Information

There are many factors that may affect the range of possible outcomes, and the resulting financial impact, of the various Madoff-related proceedings described above, including but not limited to the multiple jurisdictions in which the proceedings have been brought. Based upon the information currently available, management's estimate of possible aggregate damages that might arise as a result of all claims in the various Madoff-related proceedings is up to or exceeding \$800m, excluding costs and interest. Due to uncertainties and limitations of this estimate, the ultimate damages could differ significantly from this amount.

US mortgage-related investigations

In April 2011, HSBC Bank USA N.A. ('HSBC Bank USA') entered into a consent order (the 'OCC Servicing Consent Order') with the Office of the Comptroller of the Currency ('OCC'), and HSBC Finance Corporation ('HSBC Finance') and HSBC North America Holdings Inc. ('HNAH') entered into a similar consent order with the Federal Reserve Board ('FRB') (together with the OCC Servicing Consent Order, the 'Servicing Consent Orders').

The Servicing Consent Orders required prescribed actions to address certain foreclosure practice deficiencies. The Servicing Consent Orders also required an independent foreclosure review which, pursuant to amendments to the Servicing Consent Orders in February 2013, ceased and was replaced by a settlement under which HSBC and 12 other participating servicers agreed to provide cash payments and other assistance to eligible borrowers. In June 2015, the OCC issued an amended OCC Servicing Consent Order citing the failure of HSBC Bank USA to be in compliance with all requirements of the OCC Servicing Consent Order and stating that the failure to satisfy all requirements of the OCC Servicing Consent Order may result in a variety of regulatory consequences for HSBC Bank USA, including the imposition of civil money penalties. In January 2017, the OCC terminated the OCC Servicing Consent Order, together with its February 2013 and June 2015 amendments, after determining that HSBC Bank USA had satisfied the requirements thereunder. In connection with the termination of the Servicing Consent Order, the OCC also assessed a civil money penalty against HSBC Bank USA finding that HSBC Bank USA failed to correct deficiencies identified under the OCC Servicing Consent Order in a timely fashion.

In February 2016, HSBC Bank USA, HSBC Finance, HSBC Mortgage Services Inc. and HNAH entered into an agreement with the US Department of Justice (the 'DoJ'), the US Department of Housing and Urban Development, the Consumer Financial Protection Bureau, other federal agencies (the 'Federal Parties') and the Attorneys General of 49 states and the District of Columbia (the 'State Parties') to resolve civil claims related to past residential mortgage loan origination and servicing practices (the 'National Mortgage Settlement Agreement'). In addition, in February 2016, the FRB announced the imposition against HSBC Finance and HNAH of a \$131m civil money penalty in connection with the FRB's consent order of April 2011. Pursuant to the terms of the FRB's civil money penalty order, the penalty will be satisfied through the cash payments made to the Federal Parties and the consumer relief provided under the National Mortgage Settlement Agreement.

The Servicing Consent Orders and the National Mortgage Settlement Agreement do not completely preclude other enforcement actions by regulatory, governmental or law enforcement agencies related to foreclosure and other mortgage servicing practices, including, but not limited to, matters relating to the securitisation of mortgages for investors, which could include the imposition of civil money penalties, criminal fines or other sanctions. In addition, these practices have in the past resulted in private litigation, and may result in further private litigation.

US mortgage securitisation activity and litigation

HSBC Bank USA was a sponsor or seller of loans used to facilitate whole loan securitisations underwritten by HSBC Securities (USA) Inc. ('HSI'). From 2005 to 2007, HSBC Bank USA purchased and sold approximately \$24bn of such loans to HSI, which were subsequently securitised and sold by HSI to third parties. The outstanding principal balance was approximately \$4.6bn as at 31 December 2016. HSBC notes that the scale of its mortgage securitisation activities was more limited in relation to a number of other banks in the industry. In addition, HSI served as an underwriter on securitisations issued by HSBC Finance or third parties, and HSBC Bank USA served as trustee on behalf of various mortgage securitisation trusts.

Mortgage foreclosure and trustee matters: As the industry's residential mortgage foreclosure issues continue, HSBC Bank USA has taken title to a number of foreclosed homes as trustee on behalf of various mortgage securitisation trusts. As nominal record owner of these properties, HSBC Bank USA has been sued by municipalities and tenants alleging various violations of law, including laws relating to property upkeep and tenants' rights. While HSBC believes and continues to maintain that these obligations and any related liabilities are those of the servicer of each trust, HSBC continues to receive significant adverse publicity in connection with these and similar matters, including foreclosures that are serviced by others in the name of 'HSBC, as trustee'.

Beginning in June 2014, a number of lawsuits were filed in state and federal court in New York and Ohio against HSBC Bank USA as trustee of over 320 mortgage securitisation trusts. These lawsuits are brought on behalf of the trusts by a putative class of investors including, among others, BlackRock and PIMCO funds. The complaints allege that the trusts have sustained losses in collateral value of approximately \$38bn. The lawsuits seek unspecified damages resulting from alleged breaches of the US Trust Indenture Act, breach of fiduciary duty, negligence, breach of contract and breach of the common law duty of trust. HSBC's motions to dismiss in several of these lawsuits were, for the most part, denied.

It is not practicable to estimate the possible financial impact of these matters, as there are many factors that may affect the range of possible outcomes; however, the resulting financial impact could be significant.

Loan repurchase matters: HSBC Bank USA, HSBC Finance and Decision One Mortgage Company LLC (an indirect subsidiary of HSBC Finance) ('Decision One') have been named as defendants in various mortgage loan repurchase actions brought by trustees of mortgage securitisation trusts. In the aggregate, these actions seek to have the HSBC defendants repurchase mortgage loans, or pay compensatory damages, totalling at least \$1bn. In August 2016, HSBC reached an agreement in principle to settle one of the matters and the other matters remain pending.

HSBC Mortgage Corporation (USA) Inc. and Decision One have also been named as defendants in two separate actions filed by Residential Funding Company LLC ('RFC'), a mortgage loan purchase counterparty, seeking unspecified damages in connection with approximately 25,000 mortgage loans.

It is not practicable to estimate the possible financial impact of these matters, as there are many factors that may affect the range of possible outcomes; however, the resulting financial impact could be significant.

FIRREA: Since 2010, various HSBC entities have received subpoenas and requests for information from the DoJ and the Massachusetts state Attorney General seeking the production of documents and information regarding HSBC's involvement in

Additional Information

certain RMBS transactions as an issuer, sponsor, underwriter, depositor, trustee, custodian or servicer. In November 2014, HNAH, on behalf of itself and various subsidiaries including, but not limited to, HSBC Bank USA, HSI Asset Securitization Corp., HSI, HSBC Mortgage Corporation (USA), HSBC Finance and Decision One, received a subpoena from the US Attorney's Office for the District of Colorado, pursuant to the Financial Industry Reform, Recovery and Enforcement Act ('FIRREA'), concerning the origination, financing, purchase, securitisation and servicing of subprime and non-subprime residential mortgages.

HSBC continues to cooperate with the DoJ's investigation, which is at or nearing completion. In December 2016, HSBC had an initial discussion with the DoJ, wherein the DoJ stated its preliminary view that HSBC is subject to liability under FIRREA in connection with certain securitisations from 2005 to 2007 with respect to which HSBC Bank USA served as sponsor or seller of loans and HSI served as underwriter. HSBC disagrees with the DoJ's preliminary view, and the DoJ has offered HSBC an opportunity to respond. There can be no assurance as to how or when this matter will be resolved, or whether this matter will be resolved prior to the institution of formal legal proceedings by the DoJ. Moreover, it is possible that any such resolution could result in significant penalties and other costs. To date, at least one bank has been sued by the DoJ and at least eight other banks have reported settlements of mortgage-backed securities-related matters pursuant to FIRREA. The prior DoJ settlements provide no clear guidance as to how those individual settlement amounts were calculated, and due to the high degree of uncertainty involved, it is not practicable to estimate any possible financial effect of this matter, which could be significant.

HSBC expects the focus on mortgage securitisations to continue and may be subject to additional claims, litigation and governmental or regulatory scrutiny relating to its participation in the US mortgage securitisation market.

Anti-money laundering and sanctions-related matters

In October 2010, HSBC Bank USA entered into a consent order with the OCC, and HNAH entered into a consent order with the FRB (each an 'Order' and together, the 'Orders'). These Orders required improvements to establish an effective compliance risk management programme across HSBC's US businesses, including risk management related to the Bank Secrecy Act ('BSA') and AML compliance. HSBC Bank USA is not currently in compliance with the OCC Order. Steps are being taken to address the requirements of the Orders.

In December 2012, HSBC Holdings, HNAH and HSBC Bank USA entered into agreements with US and UK government agencies regarding past inadequate compliance with the BSA, AML and sanctions laws. Among those agreements, HSBC Holdings and HSBC Bank USA entered into a five-year deferred prosecution agreement with, among others, the DoJ (the 'US DPA'); and HSBC Holdings consented to a cease-and-desist order, and HSBC Holdings and HNAH consented to a civil money penalty order with the FRB. HSBC Holdings also entered into an agreement with the Office of Foreign Assets Control ('OFAC') regarding historical transactions involving parties subject to OFAC sanctions, as well as an undertaking with the UK FCA to comply with certain forward-looking AML and sanctions-related obligations. In addition, HSBC Bank USA entered into civil money penalty orders with the Financial Crimes Enforcement Network of the US Treasury Department and the OCC.

Under these agreements, HSBC Holdings and HSBC Bank USA made payments totalling \$1.9bn to US authorities and undertook various further obligations, including, among others, to continue to cooperate fully with the DoJ in any and all investigations, not to commit any crime under US federal law subsequent to the signing of the agreement, and to retain an independent compliance monitor (the 'Monitor'). In February 2017, the Monitor delivered his third annual follow-up review report.

Through his country-level reviews, the Monitor identified potential anti-money laundering and sanctions compliance issues that the DoJ and HSBC are reviewing further. Additionally, as discussed elsewhere in this Note, HSBC is the subject of other ongoing investigations and reviews by the DoJ. HSBC Bank plc is also the subject of an investigation by the FCA into its compliance with UK money laundering regulations and financial crime systems and controls requirements. The potential consequences of breaching the US DPA, as well as the role of the Monitor and his third annual review, are discussed on page 82.

HSBC Bank USA also entered into two consent orders with the OCC. These required HSBC Bank USA to correct the circumstances noted in the OCC's report and to adopt an enterprise-wide compliance programme, and imposed restrictions on acquiring control of, or holding an interest in, any new financial subsidiary, or commencing a new activity in its existing financial subsidiary, without the OCC's prior approval.

These settlements with US and UK authorities have led to private litigation, and do not preclude further private litigation related to HSBC's compliance with applicable BSA, AML and sanctions laws or other regulatory or law enforcement actions for BSA, AML, sanctions or other matters not covered by the various agreements.

In May 2014, a shareholder derivative action was filed by a shareholder of HSBC Holdings purportedly on behalf of HSBC Holdings, HSBC Bank USA, HNAH and HSBC USA Inc. (the 'Nominal Corporate Defendants') in New York state court against certain current and former directors and officers of those HSBC companies (the 'Individual Defendants'). The complaint alleges that the Individual Defendants breached their fiduciary duties to the Nominal Corporate Defendants and caused a waste of corporate assets by allegedly permitting and/or causing the conduct underlying the US DPA. In November 2015, the New York state court granted the Nominal Corporate Defendants' motion to dismiss. The plaintiff has appealed that decision.

In July 2014, a claim was filed in the Ontario Superior Court of Justice against HSBC Holdings and a former employee purportedly on behalf of a class of persons who purchased HSBC common shares and American Depositary Shares between July 2006 and July 2012. The complaint, which seeks monetary damages of up to CA\$20bn, alleges that the defendants made statutory and common law misrepresentations in documents released by HSBC Holdings and its wholly owned indirect subsidiary, HSBC Bank Canada, relating to HSBC's compliance with BSA, AML, sanctions and other laws.

Since November 2014, four lawsuits have been filed in federal court in New York, Illinois and Texas, against various HSBC companies and others, on behalf of plaintiffs who are, or are related to, victims of terrorist attacks in Iraq, Jordan and Mexico. In each case, it is alleged that the defendants aided and abetted the unlawful conduct of various sanctioned parties in violation of the US Anti-Terrorism Act. These actions are at an early stage.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of these lawsuits, including the timing or any possible impact on HSBC, which could be significant.

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Tax-related investigations

Various tax administration, regulatory and law enforcement authorities around the world, including in the US, France, Belgium, Argentina and India, are conducting investigations and reviews of HSBC Private Bank (Suisse) SA ('HSBC Swiss Private Bank') and other HSBC companies in connection with allegations of tax evasion or tax fraud, money laundering and unlawful cross-border banking solicitation.

HSBC continues to cooperate in ongoing investigations by the DoJ and the US Internal Revenue Service regarding whether certain HSBC companies and employees, including those associated with HSBC Swiss Private Bank and an HSBC company in India, acted appropriately in relation to certain customers who had US tax reporting obligations. In connection with these investigations, HSBC Swiss Private Bank, with due regard for Swiss law, has produced records and other documents to the DoJ. In August 2013, the DoJ informed HSBC Swiss Private Bank that it was not eligible for the 'Program for Non-Prosecution Agreements or Non-Target Letters for Swiss Banks' since a formal investigation had previously been authorised.

In November 2014, HSBC Swiss Private Bank was placed under formal criminal examination in Belgium for alleged tax-related offences. In November 2014, HSBC Swiss Private Bank was also placed under formal criminal examination in France for alleged tax-related offences in 2006 and 2007 and required to pay bail of €50m. In April 2015, HSBC Holdings was informed that it had been placed under formal criminal examination in France in connection with the conduct of HSBC Swiss Private Bank, and a €1bn bail was imposed. HSBC Holdings appealed the bail decision and, in June 2015, bail was reduced to €100m. The ultimate financial impact of these matters could differ significantly, however, from the bail amounts of €150m. In March 2016, HSBC was informed that the French magistrates had completed their investigation with respect to HSBC Swiss Private Bank and HSBC Holdings, and have referred the matter to the French public prosecutor for a recommendation on any potential charges. In October 2016, HSBC Swiss Private Bank and HSBC Holdings received the French public prosecutor's brief in which the prosecutor recommended the judge to refer the cases to trial, and HSBC Swiss Private Bank and HSBC Holdings have responded to the prosecutor's brief.

In November 2014, the Argentine tax authority initiated a criminal action against various individuals, including current and former HSBC employees. The criminal action includes allegations of tax evasion, conspiracy to launder undeclared funds and an unlawful association among HSBC Swiss Private Bank, HSBC Bank Argentina, HSBC Bank USA and certain HSBC employees, which allegedly enabled numerous HSBC customers to evade their Argentine tax obligations.

In February 2015, the Indian tax authority issued a summons and request for information to an HSBC company in India. In August 2015 and November 2015, HSBC companies received notices issued by two offices of the Indian tax authority, alleging that the Indian tax authority had sufficient evidence to initiate prosecution against HSBC Swiss Private Bank and an HSBC company in Dubai for allegedly abetting tax evasion of four different Indian individuals and/or families and requesting that the HSBC companies show why such prosecution should not be initiated. HSBC Swiss Private Bank and the HSBC company in Dubai have responded to the show cause notices.

HSBC is cooperating with the relevant authorities. As at 31 December 2016, HSBC has recognised a provision for these various matters in the amount of \$773m. There are many factors that may affect the range of outcomes, and the resulting financial impact, of these investigations and reviews. Due to uncertainties and limitations of these estimates, the ultimate penalties could differ significantly from the amount provided.

In light of the media attention regarding these matters, it is possible that other tax administration, regulatory or law enforcement authorities will also initiate or enlarge similar investigations or regulatory proceedings.

Mossack Fonseca & Co.

HSBC has received requests for information from various regulatory and law enforcement authorities around the world concerning persons and entities believed to be linked to Mossack Fonseca & Co., a service provider of personal investment companies. HSBC is cooperating with the relevant authorities.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of this matter, including the timing or any possible impact on HSBC, which could be significant.

London interbank offered rates, European interbank offered rates and other benchmark interest rate investigations and litigation

Various regulators and competition and law enforcement authorities around the world, including in the UK, the US, the EU and Switzerland, are conducting investigations and reviews related to certain past submissions made by panel banks and the processes for making submissions in connection with the setting of Libor, Euribor and other benchmark interest rates. As certain HSBC companies are members of such panels, HSBC has been the subject of regulatory demands for information and is cooperating with those investigations and reviews.

In December 2016, the European Commission (the 'Commission') issued a decision finding that HSBC, among other banks, engaged in anti-competitive practices in connection with the pricing of euro interest rate derivatives in early 2007. The Commission determined that the duration of HSBC's infringement was 1 month and fined HSBC. HSBC has appealed the decision.

US dollar Libor: Beginning in 2011, HSBC and other panel banks have been named as defendants in a number of private lawsuits filed in the US with respect to the setting of US dollar Libor. The complaints assert claims under various US laws, including US antitrust and racketeering laws, the US Commodity Exchange Act ('US CEA'), and state law. The lawsuits include individual and putative class actions, most of which have been transferred and/or consolidated for pre-trial purposes before the New York District Court.

The New York District Court has issued decisions dismissing certain of the claims in response to motions filed by the defendants. Those decisions resulted in the dismissal of the plaintiffs' federal and state antitrust claims, racketeering claims, and unjust enrichment claims. Dismissal of certain of these claims was appealed to the US Court of Appeals for the Second Circuit, which reversed the New York District Court's dismissal of plaintiffs' antitrust claims in May 2016. In July 2016, defendants filed a joint motion to dismiss all antitrust claims and, in December 2016, the New York District Court granted in part and denied in part the motion, leaving only certain antitrust claims to be litigated. Separately, in October 2016, the New York District Court granted a motion to dismiss claims brought by an individual plaintiff for lack of personal jurisdiction, which dismissal is currently on appeal to

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the Second Circuit. Finally, in January 2017, the District Court granted defendants' motion to dismiss certain of the remaining antitrust claims against defendants that did not serve on the US dollar Libor submission panel.

Euroyen Tokyo interbank offered rate ('Tibor') and/or Japanese yen Libor: In April 2012 and July 2015, HSBC and other panel banks were named as defendants in putative class actions filed in the New York District Court on behalf of persons who transacted in financial instruments allegedly related to the euroyen Tibor and/or Japanese yen Libor. The complaints allege, among other things, misconduct related to euroyen Tibor, although HSBC is not a member of the Japanese Bankers Association's euroyen Tibor panel, as well as Japanese yen Libor, in violation of US antitrust laws, the US CEA, and state law. In May 2016, HSBC reached an agreement in principle with plaintiffs to resolve both of these actions, and the settlement was granted final court approval in November 2016.

Euribor: In November 2013, HSBC and other panel banks were named as defendants in a putative class action filed in the New York District Court on behalf of persons who transacted in euro futures contracts and other financial instruments allegedly related to Euribor. The complaint alleges, among other things, misconduct related to Euribor in violation of US antitrust laws, the US CEA and state law. In May 2016, HSBC reached an agreement in principle with plaintiffs to resolve this action, subject to court approval.

Singapore Interbank Offered Rate ('SIBOR'), Singapore Swap Offer Rate ('SOR') and Australia Bank Bill Swap Rate ('BBSW'): In July 2016 and August 2016, HSBC and other panel banks were named as defendants in two putative class actions filed in the New York District Court on behalf of persons who transacted in products related to the SIBOR, SOR and BBSW benchmark rates. The complaints allege, among other things, misconduct related to these benchmark rates in violation of US antitrust, commodities and racketeering laws, and state law. These matters are at an early stage.

US dollar International Swaps and Derivatives Association fix ('ISDAfix'): In September 2014, HSBC and other panel banks were named as defendants in a number of putative class actions consolidated in the New York District Court on behalf of persons who transacted in interest rate derivatives or purchased or sold financial instruments that were either tied to ISDAfix rates or were executed shortly before, during, or after the time of the daily ISDAfix setting window. The consolidated complaint alleges, among other things, misconduct related to these activities in violation of US antitrust laws, the US CEA and state law. HSBC's motion to dismiss the complaint was denied in March 2016.

There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters, which could be significant.

Foreign exchange rate investigations and litigation

Various regulators and competition and law enforcement authorities around the world, including in the US, the EU, Switzerland, Brazil, South Korea and South Africa are conducting investigations and reviews into trading by HSBC and others on the foreign exchange markets. HSBC is cooperating with these investigations and reviews.

In May 2015, the DoJ resolved its investigations with respect to five non-HSBC financial institutions, four of whom agreed to plead guilty to criminal charges of conspiring to manipulate prices in the foreign exchange spot market, and resulting in the imposition of criminal fines in the aggregate of more than \$2.5bn. Additional penalties were imposed at the same time by the FRB and other banking regulators. HSBC was not a party to these resolutions. In August 2016, the DoJ indicted one current and one former HSBC employee and charged them with wire fraud and conspiracy relating to a 2011 foreign exchange transaction. The trial is currently scheduled to begin in September 2017. HSBC was not named as a defendant in the indictment, and investigations into HSBC by the DoJ, FRB and others continue.

In December 2016, HSBC Bank plc entered into a settlement with Brazil's Administrative Council of Economic Defense ('CADE') in connection with its investigation into 15 banks, including HSBC Bank plc, as well as 30 individuals, relating to practices in the offshore foreign exchange market. Under the terms of the settlement, HSBC Bank plc agreed to pay a financial penalty to CADE.

In February 2017, the Competition Commission of South Africa referred a complaint for proceedings before the South African Competition Tribunal against 18 financial institutions, including HSBC Bank plc, for alleged misconduct related to the foreign exchange market in violation of South African antitrust laws. These proceedings are at an early stage.

In late 2013 and early 2014, HSBC and other banks were named as defendants in various putative class actions consolidated in the New York District Court. The consolidated complaint alleged, among other things, that the defendants conspired to manipulate the WM/Reuters foreign exchange benchmark rates. In September 2015, HSBC reached an agreement with plaintiffs to resolve the consolidated action, subject to court approval. In December 2015, the court granted preliminary approval of the settlement, and HSBC made payment of the agreed settlement amount into an escrow account. The final settlement approval hearing is scheduled for October 2017.

In June 2015, a putative class action was filed in the New York District Court making similar allegations on behalf of Employee Retirement Income Security Act of 1974 ('ERISA') plan participants, and another complaint was filed in the US District Court for the Northern District of California in May 2015. The court dismissed the claims in the ERISA action, and the plaintiffs have appealed to the US Court of Appeals for the Second Circuit. HSBC filed a motion to transfer the California action to New York, which was granted in November 2015. In September 2016, a putative class action making similar allegations on behalf of purported 'indirect' purchasers of foreign exchange products was filed in New York. This action is at an early stage.

In September 2015, two additional putative class actions making similar allegations under Canadian law were issued in Canada against various HSBC companies and other financial institutions.

As at 31 December 2016, HSBC has recognised a provision for these various matters in the amount of \$1.2bn. There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters. Due to uncertainties and limitations of these estimates, the ultimate penalties could differ significantly from the amount provided.

Precious metals fix-related investigations and litigation

Various regulators and competition and law enforcement authorities, including in the US and the EU, are conducting investigations and reviews relating to HSBC's precious metals operations and trading. HSBC is cooperating with these investigations and reviews. In November 2014, the Antitrust Division and Criminal Fraud Section of the DoJ issued a document request to HSBC Holdings, seeking the voluntary production of certain documents in connection with a criminal investigation that the DoJ is conducting of alleged anti-competitive and manipulative conduct in precious metals trading. In January 2016, the Antitrust Division of the DoJ informed HSBC that it was closing its investigation; however, the Criminal Fraud Section's investigation remains ongoing.

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Gold: Beginning in March 2014, numerous putative class actions were filed in the New York District Court and the US District Courts for the District of New Jersey and the Northern District of California, naming HSBC and other members of The London Gold Market Fixing Limited as defendants. The complaints allege that, from January 2004 to the present, defendants conspired to manipulate the price of gold and gold derivatives for their collective benefit in violation of US antitrust laws, the US CEA and New York state law. The actions were consolidated in the New York District Court. Defendants' motion to dismiss the consolidated action was granted in part and denied in part in October 2016.

In December 2015, a putative class action under Canadian law was filed in the Ontario Superior Court of Justice against various HSBC companies and other financial institutions. Plaintiffs allege that, among other things, from January 2004 to March 2014, defendants conspired to manipulate the price of gold and gold derivatives in violation of the Canadian Competition Act and common law. This action is at an early stage.

Silver: Beginning in July 2014, numerous putative class actions were filed in the US District Courts for the Southern and Eastern Districts of New York, naming HSBC and other members of The London Silver Market Fixing Ltd as defendants. The complaints allege that, from January 1999 to the present, defendants conspired to manipulate the price of silver and silver derivatives for their collective benefit in violation of US antitrust laws, the US CEA and New York state law. The actions were consolidated in the New York District Court. Defendants' motion to dismiss the consolidated action was granted in part and denied in part in October 2016.

In April 2016, two putative class actions under Canadian law were filed in the Ontario and Quebec Superior Courts of Justice against various HSBC companies and other financial institutions. Plaintiffs in both actions allege that, from January 1999 to August 2014, defendants conspired to manipulate the price of silver and silver derivatives in violation of the Canadian Competition Act and common law. The Ontario action is at an early stage. The Quebec action has been temporarily stayed.

Platinum and palladium: Between late 2014 and early 2015, numerous putative class actions were filed in the New York District Court, naming HSBC and other members of The London Platinum and Palladium Fixing Company Limited as defendants. The complaints allege that, from January 2008 to the present, defendants conspired to manipulate the price of platinum group metals ('PGM') and PGM-based financial products for their collective benefit in violation of US antitrust laws and the US CEA. Defendants have moved to dismiss the action.

There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters, which could be significant.

Credit default swap litigation

Various HSBC companies, among other financial institutions, ISDA, and Markit, were named as defendants in numerous putative class actions filed in the New York District Court and the Illinois District Court. The actions alleged that the defendants violated US antitrust laws by, among other things, conspiring to restrict access to credit default swap pricing exchanges and block new entrants into the exchange market. The actions were subsequently consolidated in the New York District Court. In September 2015, the HSBC defendants reached an agreement with the plaintiffs to resolve the consolidated action, and final court approval of that settlement was granted in April 2016.

Treasury auctions

Beginning in July 2015, HSI, amongst other financial institutions, was named as a defendant in several putative class actions filed in the New York District Court. The complaints generally allege that the defendants violated US antitrust laws and the US CEA by colluding to manipulate prices of US Treasury securities sold at auction. The cases have been consolidated in the New York District Court. This matter is at an early stage.

The DoJ has requested information from HSBC and reportedly other banks regarding US Treasury securities trading practices. HSBC is cooperating with this ongoing investigation.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of these matters, including the timing or any possible impact on HSBC, which could be significant.

Interest rate swap litigation

In February 2016, various HSBC companies, among others, were named as defendants in a putative class action filed in the New York District Court. The complaint alleged that the defendants violated US antitrust laws by, among other things, conspiring to boycott and eliminate various entities and practices that would have brought exchange trading to buy-side investors in the interest rate swaps marketplace. In June 2016, this action along with other complaints filed in the New York District Court and the Illinois District Court were consolidated in the New York District Court, and in January 2017, the defendants filed a motion to dismiss. This matter is at an early stage.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of this matter, including the timing or any possible impact on HSBC, which could be significant.

Fédération Internationale de Football Association ('FIFA') related investigations

HSBC has received inquiries from the DoJ regarding its banking relationships with certain individuals and entities that are or may be associated with FIFA. The DoJ is investigating whether multiple financial institutions, including HSBC, permitted the processing of suspicious or otherwise improper transactions, or failed to observe applicable AML laws and regulations. HSBC is cooperating with the DoJ's investigation.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of this matter, including the timing or any possible impact on HSBC, which could be significant.

Hiring practices investigation

The US Securities and Exchange Commission (the 'SEC') is investigating multiple financial institutions, including HSBC, in relation to hiring practices of candidates referred by or related to government officials or employees of state-owned enterprises in Asia-Pacific. HSBC has received various requests for information and is cooperating with the SEC's investigation.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of this matter, including the timing or any possible impact on HSBC, which could be significant.

Additional Information

10 Disposal of Brazilian operations

On 1 July 2016, we completed the sale of our operations in Brazil to Banco Bradesco S.A. for a cash consideration of \$4.8bn. This resulted in a loss on disposal of \$1.7bn which includes the reclassification of cumulative foreign exchange differences of \$1.9bn.

11 Events after the balance sheet date

A fourth interim dividend for 2016 of \$0.21 per ordinary share (a distribution of approximately \$4,172m) was declared by the Directors after 31 December 2016.

On 21 February 2017, the Board approved a share buy-back programme of up to \$1.0bn.

These accounts were approved by the Board of Directors on 21 February 2017 and authorised for issue.

12 Capital structure

Capital ratios

	Footnote	At 31 Dec	
		2016 %	2015 %
CRD IV end point			
Common equity tier 1 ratio	1	13.6	11.9
CRD IV transitional			
Common equity tier 1 ratio	1	13.6	11.9
Tier 1 ratio		16.1	13.9
Total capital ratio		20.1	17.2

Total regulatory capital and risk-weighted assets

	Footnote	At 31 Dec	
		2016 \$m	2015 \$m
CRD IV end point			
Common equity tier 1 capital	1	115,984	130,863
CRD IV transitional			
Common equity tier 1 capital	1	116,552	130,863
Additional tier 1 capital		21,470	22,440
Tier 2 capital		34,336	36,530
Total regulatory capital		172,358	189,833
Transitional risk-weighted assets	1	857,181	1,102,995

1 Due to transitional provisions in the threshold deduction our CET1 and RWAs are different for transitional and end point. At 31 December 2016, end point RWAs were \$855.8bn.

Leverage ratio

Ref*		At 31 Dec	
		2016 \$bn	2015 \$bn
21	Total leverage ratio exposure	2,354.4	2,794.4
20	Tier 1 capital (end point)	127.3	140.2
22	Leverage ratio	5.4%	5.0%
EU-23	Choice on transitional arrangements for the definition of the capital measure	Fully phased in	Fully phased in
	Total leverage ratio exposure – quarterly average	2,438.7	2,869.4
	Leverage ratio – quarterly average	5.4%	5.0%

* The references identify the lines prescribed in the EBA template.

13 Statutory accounts

The information in this news release does not constitute statutory accounts within the meaning of Section 434 of the Companies Act 2006 ('the Act'). The statutory accounts for the year ended 31 December 2016 will be delivered to the Registrar of Companies in England and Wales in accordance with Section 441 of the Act. The auditor has reported on those accounts. Its report was unqualified and did not contain a statement under Section 498(2) or (3) of the Act.

14 Dealings in HSBC Holdings plc listed securities

HSBC Group has policies and procedures that, except where permitted by statute and regulation, prohibit specified transactions in respect of its securities listed on The Stock Exchange of Hong Kong Limited. Except for dealings as intermediaries or as trustees by subsidiaries of HSBC Holdings, neither HSBC Holdings nor any of its subsidiaries has purchased, sold or redeemed any of its securities listed on The Stock Exchange of Hong Kong Limited during the year ended 31 December 2016.

Share buy-back

On 4 August 2016, HSBC Holdings commenced a share buy-back of its ordinary shares of \$0.50 each for up to a maximum consideration of \$2.5bn which concluded on, 19 December 2016. The purpose of the buy-back was to reduce HSBC's number of outstanding ordinary shares, and was funded from a portion of the proceeds received from the sale of the Group's operations in Brazil in July 2016. Further information on this disposal can be found on page 241 of the *Annual Report and Accounts 2016*.

The nominal value of shares purchased during 2016 was \$162,636,704 and the aggregate consideration paid by HSBC was £1,970,091,769.

The table that follows outlines details of the shares purchased on a monthly basis during 2016. At 31 December 2016, the total number of shares purchased was 325,273,407, representing 1.61% of the shares in issue and 1.64% of the shares in issue (excluding treasury shares).

Month	Number of shares	Highest price paid per share	Lowest price paid per share	Average price paid per share	Aggregate price paid	Maximum value of shares that may yet be purchased
		£	£	£	£	\$
Aug-16	37,287,407	5.6950	5.1140	5.4551	203,408,308	2,233,620,166
Sep-16	79,160,560	5.9420	5.5650	5.7336	453,876,095	1,636,117,416
Oct-16	72,211,730	6.3210	5.7850	6.1503	444,125,860	1,085,362,266
Nov-16	82,231,879	6.4560	5.8840	6.2433	513,399,612	448,362,392
Dec-16	54,381,831	6.7530	6.2010	6.5331	355,281,894	58

15 Interim dividends for 2017

The Board has adopted a policy of paying quarterly interim dividends on the ordinary shares. Under this policy it is intended to have a pattern of three equal interim dividends with a variable fourth interim dividend. It is envisaged that the first interim dividend in respect of 2017 will be \$0.10 per ordinary share.

Dividends are declared in US dollars and, at the election of the shareholder, paid in cash in one of, or in a combination of, US dollars, sterling and Hong Kong dollars, or, subject to the Board's determination that a scrip dividend is to be offered in respect of that dividend, may be satisfied in whole or in part by the issue of new shares in lieu of a cash dividend.

16 Corporate governance codes

HSBC is subject to corporate governance requirements in both the UK and Hong Kong. During 2016, HSBC complied with the applicable provisions of the UK Corporate Governance Code, and also the requirements of the Hong Kong Corporate Governance Code.

Under the Hong Kong Code the Audit Committee should be responsible for the oversight of all risk management and internal control systems. HSBC's Group Risk Committee is responsible for oversight of internal control, other than internal control over financial reporting, and risk management systems. This is permitted under the UK Corporate Governance Code. The Group Audit Committee has reviewed the annual results for 2016.

The Board has codified obligations for transactions in HSBC Group securities in accordance with the requirements of the Market Abuse Regulation and the rules governing the listing of securities on The Stock Exchange of Hong Kong Limited ('HKEx'), save that the HKEx has granted waivers from strict compliance with the rules that take into account accepted practices in the UK, particularly in respect of employee share plans. HSBC is in discussion with the HKEx to update these waivers to take account of the Market Abuse Regulation. Following specific enquiry, each Director has confirmed that he or she has complied with their obligations in respect of transacting in Group securities during the year.

The Directors of HSBC Holdings plc as at the date of this announcement are:

Douglas Flint, Stuart Gulliver, Phillip Ameen¹, Kathleen Casey¹, Laura Cha¹, Henri de Castries¹, Lord Evans of Weardale¹, Joachim Faber¹, Sam Laidlaw¹, Irene Lee¹, John Lipsky¹, Rachel Lomax¹, Iain Mackay, Heidi Miller¹, Marc Moses, David Nish¹, Jonathan Symonds¹, Jackson Tai¹, Pauline van der Meer Mohr¹ and Paul Walsh¹.

¹ Independent non-executive Director.

Additional Information

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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						Reported
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance from Commercial Banking	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	14,445	(640)	-	98	-	13	13,916
Net fee income	5,046	(1)	-	(53)	-	1	4,993
Net trading income	312	108	-	9	-	19	448
Other income	275	55	7	30	756	(142)	981
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 Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	6,871	(2,148)	60	-	-	238	5,021
Net fee income	3,305	(6)	5	-	-	116	3,420
Net trading income	8,629	(2,086)	(67)	-	-	13	6,489
Other income	(1,679)	1,529	7	-	424	2	283
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 GBP - Europe goodwill	(3,240)	-	-	-	-	(3,240)
Regulatory (provisions)/releases in GBP	(341)	-	-	-	-	(341)
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(8)	-	-	-	-	(8)
	(3,605)	-	-	-	-	(3,605)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

At 31 Dec 2016

Loans and advances to customers (net)	35,456	-	-	-	-	35,456
Customer accounts	69,850	-	-	-	-	69,850
	\$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	\$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						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	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								
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	\$bn
Risk-weighted assets ³	440.6	(59.3)	(29.8)	(36.8)	-	-	15.6	330.3

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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 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	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	\$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

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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.

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	\$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 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		Restated
					Other	Reallocations	
	\$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	Legacy Credit to	JV and Associates to	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
		Management to Corporate Centre	Corporate Centre	Corporate Centre			
	\$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

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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Year ended 31 Dec 2014	Global Private Banking					
	Originally Reported ¹	Balance Sheet		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Management to Corporate Centre	JV and Associates to Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	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	Inter-segment	Business		Restated	Total
	Reported ¹	Originally Reported ¹	Reclassifications to Corporate Centre ²	Other Reallocations		
	\$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						
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						
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						
	Historical Basis	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	3,323	(112)	-	33	-	3	3,247
Net fee income	1,159	(4)	-	(1)	-	2	1,156
Net trading income	117	(1)	-	13	-	(7)	122
Other income	173	39	7	(31)	-	(49)	139
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 GBP - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	(60)	-	-	-	-	1	(59)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(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 to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	2,124	-	-	(33)	-	19	2,110
Net fee income	841	-	-	1	-	2	844
Net trading income	89	-	-	(13)	-	-	76
Other income	7	-	-	31	(9)	(18)	11
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
	\$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.

Quarter ended 31 Dec 2016	Global Banking and Markets						Reported
	Historical Basis	Balance Sheet	Legacy Credit to	JV and Associates to	Gains/(losses) on	Other Reallocations	
		Management to	Corporate Centre	Corporate Centre	Corporate Centre		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	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 GPB - Europe goodwill	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	42	-	-	-	-	-	42
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(49)	-	-	-	-	-	(49)
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
	\$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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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	Inter-segment	Business		Reported	Total
	Basis	elimination	Reclassifications to	Other Reallocations		
	\$m	Historical Basis	Corporate Centre ¹		\$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)	\$m 2,768	\$m -	\$m 9,439	\$m -	\$m 12,207	\$m 861,504
Customer accounts	949	-	13,262	(1)	14,210	1,272,386
Risk-weighted assets ²	\$bn 47.5	\$bn -	\$bn 103.0	\$bn -	\$bn 150.5	\$bn 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 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	2,260	-	-	(22)	-	(78)	2,160
Net fee income	925	1	-	18	-	(37)	907
Net trading income	127	-	-	3	-	(1)	129
Other income	(501)	(1)	-	(26)	541	(9)	5
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 ³	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		Restated
					\$m	\$m	
Net interest income	1,819	(584)	17	-	-	81	1,333
Net fee income	884	16	4	-	-	37	941
Net trading income	1,866	(381)	(90)	-	-	6	1,401
Other income	(555)	270	(51)	-	424	(1)	87
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.

Quarter ended 30 Sep 2016	Global Private Banking					Restated \$m
	Originally Reported ¹ \$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	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.

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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	(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)
(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 GBP - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	2	-	-	-	2	50
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	(456)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(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						
	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	3,880	(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)	878

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	Other Reallocations \$m	
Net interest income	193	12	-	-	-	205
Net fee income	179	-	-	-	-	179
Net trading income	79	(29)	-	-	-	50
Other income	35	(8)	-	-	-	27
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	\$m	\$m	\$m	\$m	\$m	\$m
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
(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.

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Quarter ended 31 Mar 2016	Global Private Banking					
	Originally Reported ¹	Balance Sheet		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Management to Corporate Centre	JV and Associates to Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	202	12	-	-	-	214
Net fee income	207	-	-	-	-	207
Net trading income	78	(27)	-	-	-	51
Other income	-	(1)	-	-	-	(1)
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						
	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	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.

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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 \$m	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.

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	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						
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.

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Europe

Quarter ended 31 Dec 2016	Retail Banking and Wealth Management						
	Historical Basis	US Runoff Portfolio To Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	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.

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Europe

Quarter ended 31 Dec 2016

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

Commercial Banking							
Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Reported	
\$m	\$m	\$m	\$m	\$m	\$m	\$m	
727	-	-	-	-	(1)	726	
355	-	-	-	-	-	355	
2	-	-	-	-	-	2	
30	-	-	-	(9)	1	22	
1,114	-	-	-	(9)	-	1,105	
(75)	-	-	-	-	(4)	(79)	
1,039	-	-	-	(9)	(4)	1,026	
(516)	-	-	-	-	(40)	(556)	
523	-	-	-	(9)	(44)	470	
2	-	(3)	-	-	1	-	
525	-	(3)	-	(9)	(43)	470	

Significant Items

Revenue

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

LICs

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

Costs associated with portfolio disposals	-	-	-	-	-	-
Costs to achieve	2	-	-	-	-	2
Costs to establish UK ring-fenced bank	-	-	-	-	-	-
Impairment of GPB - Europe goodwill	-	-	-	-	-	-
Regulatory (provisions)/releases in GPB	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-
UK customer redress programmes	(11)	-	-	-	-	(11)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
	(9)	-	-	-	-	(9)

Share of profit in associates and joint ventures

Trading results from disposed-of operations in Brazil	-	-	-	-	-	-
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Profit/(loss) before tax

Revenue	-	-	-	-	-	-
LICs	-	-	-	-	-	-
Operating expenses	(9)	-	-	-	-	(9)
Share of profit in associates and joint ventures	-	-	-	-	-	-
	(9)	-	-	-	-	(9)

Balance Sheet Data

At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	98,009	-	-	-	-	-	98,009
Customer accounts	119,910	-	-	-	-	-	119,910

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.

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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.

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Other / Corporate Centre						
Quarter ended 31 Dec 2016	Other Historical	Inter-segment	Business		Reported	Total
	Basis	elimination	Reclassifications to	Other Reallocations		
	\$m	Historical Basis	Corporate Centre ¹	\$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						
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	\$m	\$m	\$m	\$m	\$m	\$m	\$m
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.

Quarter ended 30 Sep 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	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
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 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	\$m
494	(117)	11	-	-	9	397	
241	1	4	-	-	5	251	
1,171	(365)	(61)	-	-	1	746	
(174)	307	(51)	-	-	(3)	79	
1,732	(174)	(97)	-	-	12	1,473	
93	-	(58)	-	-	(1)	34	
1,825	(174)	(155)	-	-	11	1,507	
(1,068)	34	12	-	-	(82)	(1,104)	
757	(140)	(143)	-	-	(71)	403	
(2)	-	-	-	-	2	-	
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	Restated
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.

HSBC
Europe

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	-	-	-	-	(9)	800
Net fee income	411	(3)	-	-	-	-	(5)	403
Net trading income	8	(2)	-	-	-	-	(1)	5
Other income	288	-	-	-	-	-	(4)	284
Net operating income before loan impairment charges and other credit risk provisions	1,537	(26)	-	-	-	-	(19)	1,492
Loan impairment (charges)/recoveries and other credit risk provisions	(155)	5	-	-	-	-	(2)	(152)
Net operating income	1,382	(21)	-	-	-	-	(21)	1,340
Total operating expenses	(615)	22	-	-	-	-	(59)	(652)
Operating profit	767	1	-	-	-	-	(80)	688
Share of profit in associates and joint ventures	(7)	-	-	6	-	-	-	(1)
Profit before tax	760	1	-	6	-	-	(80)	687
Significant Items								
Revenue								
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-	-
Gain on disposal of our membership interest in Visa - Europe	230	-	-	-	-	-	-	230
Gain on disposal of our membership interest in Visa - US	-	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-	-
	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.

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	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	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							
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.

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 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	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.

HSBC
Europe

Quarter ended 31 Mar 2016

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

	Global Banking and Markets					Gains/(losses) on disposal of subsidiaries, associates and joint ventures		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	429	(20)	(100)	(16)	-	-	8	301
Net fee income	193	(3)	-	1	-	-	5	196
Net trading income	1,438	(11)	(691)	21	-	-	-	757
Other income	(621)	(1)	617	11	-	-	1	7
Net operating income before loan impairment charges and other credit risk provisions	1,439	(35)	(174)	17	-	-	14	1,261
Loan impairment (charges)/recoveries and other credit risk provisions	21	-	1	23	-	-	(2)	43
Net operating income	1,460	(35)	(173)	40	-	-	12	1,304
Total operating expenses	(1,110)	10	32	12	-	-	(73)	(1,129)
Operating profit	350	(25)	(141)	52	-	-	(61)	175
Share of profit in associates and joint ventures	-	-	-	-	1	-	(1)	-
Profit before tax	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.

HSBC
Europe

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							
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							Restated \$m
	Originally Reported ¹ \$m	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		
		\$m	\$m	\$m	\$m	Other Reallocations	\$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							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	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 JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		\$m	\$m	\$m	\$m	\$m	Other Reallocations	
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.

HSBC
Asia

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.

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Quarter ended 31 Dec 2016	Other / Corporate Centre					Total
	Other Historical	Inter-segment	Business	Other Reallocations	Reported	
	Basis	elimination	Reclassifications to			
\$m	Historical Basis	Corporate Centre ¹	\$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	JV and Associates to	Insurance from	Gains/(losses) on	Other Reallocations	Restated
	\$m	To Corporate Centre	Corporate Centre	Commercial Banking	disposal of subsidiaries, associates and joint ventures		
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	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	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.

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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	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
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

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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							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	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						
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
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,350	-	-	20	-	-	1,370
Net fee income	582	-	-	(16)	-	-	566
Net trading income	28	-	-	2	-	(1)	29
Other income	84	-	-	17	-	(1)	100
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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Quarter ended 31 Mar 2016

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	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
912	-	-	(20)	-	(31)	-	861
335	-	-	16	-	(8)	-	343
79	-	-	(2)	-	(4)	-	73
39	-	-	(17)	-	(4)	-	18
1,365	-	-	(23)	-	(47)	-	1,295
(48)	-	-	-	-	1	-	(47)
1,317	-	-	(23)	-	(46)	-	1,248
(476)	-	-	1	-	9	-	(466)
841	-	-	(22)	-	(37)	-	782
302	-	(302)	-	-	-	-	-
1,143	-	(302)	(22)	-	(37)	-	782

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Asia

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						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	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
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

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Asia

Quarter ended 31 Mar 2016

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

	Global Private Banking					Restated
	Originally Reported ¹	Balance Sheet Management to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		Corporate Centre	JV and Associates to 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
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

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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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Asia

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.

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Quarter ended 31 Dec 2015

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	(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						
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	-	-	-	-	-	-
	(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.

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	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	167	(46)	-	-	-	(14)	107
Net fee income	68	1	-	-	-	(4)	65
Net trading income	60	(6)	-	-	-	-	54
Other income	(9)	2	-	-	-	(1)	(8)
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	associates and joint 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		Restated
					Other Reallocations		
	\$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

	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	\$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	-	-	-	-	-	-	-
	(6)	-	-	-	-	-	(6)

Balance Sheet Data

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

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

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

	Global Private Banking					Restated
	Originally Reported ¹	Balance Sheet Management to		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	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)
<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	-	-	-	-	-	-
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	-	-	-	-	-	-
	-	-	-	-	-	-
<i>Balance Sheet Data</i>						
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	-	-	-	-	-	-
Customer accounts	-	-	-	-	-	-

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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		Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	150	30	-	-	-	-	-	180
Net fee income	44	30	-	-	-	-	-	74
Net trading income	13	2	-	-	-	-	-	15
Other income	1	12	-	-	-	-	(1)	12
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								
	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	Restated
		\$m	\$m	\$m	\$m	\$m	\$m		
Net interest income	117	21	-	-	-	-	(18)	120	
Net fee income	54	3	-	-	-	-	(6)	51	
Net trading income	14	2	-	-	-	-	(1)	15	
Other income	2	-	-	-	-	-	(2)	-	
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	-	(1)	-	-	-	-	-	(1)	
At 30 Jun 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
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
	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
	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							
	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	Other Reallocations	Restated
		\$m	\$m	\$m	\$m	\$m		
Net interest income	-	-	-	-	-	-	-	-
Net fee income	-	-	-	-	-	-	-	-
Net trading income	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-
Net operating income before loan impairment charges and other credit risk provisions	-	-	-	-	-	-	-	-
Loan impairment (charges)/recoveries and other credit risk provisions	-	-	-	-	-	-	-	-
Net operating income	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-
Operating profit	-	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	2	-	-	(2)	-	-	-	-
Profit before tax	2	-	-	(2)	-	-	-	-
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									
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.

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MENA

Quarter ended 31 Dec 2015

Net interest income	117	20	(54)	-	-	-	13	96
Net fee income	62	4	-	-	-	-	7	73
Net trading income	52	11	(4)	-	-	-	-	59
Other income	8	1	(2)	-	-	-	-	7
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
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	-	-	-	-	-	-	-
Profit before tax	3	-	-	(3)	-	-	-

Significant Items

	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
	Originally Reported ¹	North Africa ²	Corporate Centre	Corporate Centre	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
LICs							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Operating expenses							
Costs to achieve	-	-	-	-	-	-	-
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in GBP	-	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(loss) before tax							
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	-	-	-	-	-	-	-
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Balance Sheet Data

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.

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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.

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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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Quarter ended 31 Dec 2016	Global Banking and Markets						Reported \$m
	Historical Basis \$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	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						
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		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	53	-	-	-	-	53
Net fee income	21	-	-	-	-	21
Net trading income	3	-	-	-	(1)	2
Other income	1	-	-	-	1	2
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	-	-	-	-	-	-
At 30 Sep 2016	\$m	\$m	\$m	\$m	\$m	\$m
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.

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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	(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.

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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	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.

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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		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.

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Quarter ended 30 Jun 2016

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	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	21,557	(412)	(102)	-	-	4,807	25,850
Customer accounts	29,359	(7,409)	(1)	-	-	3,735	25,684

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.

	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	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)

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)

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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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Other / Corporate Centre						
Quarter ended 30 Jun 2016	Other Originally	Inter-segment	Business			Total
	Reported ¹	Originally Reported ¹	Reclassifications to Corporate Centre ²	Other Reallocations	Restated	
	\$m	\$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 to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	328	1	-	-	-	(25)	304
Net fee income	125	2	-	-	-	(16)	111
Net trading income	7	-	-	-	-	-	7
Other income	18	(5)	-	-	-	-	13
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

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.

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Quarter ended 31 Mar 2016	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	Restated
		\$m	\$m	\$m	\$m	Other Reallocations	
Net interest income	53	-	-	-	-	53	
Net fee income	26	-	-	-	-	26	
Net trading income	2	-	-	-	-	2	
Other income	1	-	-	-	-	1	
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.

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Quarter ended 31 Dec 2015

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.

	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	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	

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	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Dec 2015	6,478	-	-	-	-	6,478
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.

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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	Other Reallocations	Reported
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	344	-	-	-	-	-	344
Net fee income	74	-	-	-	-	(1)	73
Net trading income	18	-	-	-	-	-	18
Other income	8	-	-	-	-	2	10
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							
At 31 Dec 2016	\$m	\$m	\$m	\$m	\$m	\$m	\$m
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						
	Gains/(losses) on disposal of subsidiaries, associates and joint ventures						
	Historical Basis	Balance Sheet Management to Corporate Centre	JV and Associates to Corporate Centre	Other Reallocations	Reported		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	71	(14)	-	-	-	-	57
Net fee income	18	-	-	-	-	-	18
Net trading income	40	(3)	-	-	-	-	37
Other income	6	(2)	-	-	-	1	5
Net operating income before loan impairment charges and other credit risk provisions	135	(19)	-	-	-	1	117
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	-	-	(1)	-
Net operating income	136	(19)	-	-	-	-	117
Total operating expenses	(83)	6	-	-	-	(2)	(79)
Operating profit	53	(13)	-	-	-	(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)
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

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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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Other / Corporate Centre						
Quarter ended 31 Dec 2016	Other Historical	Inter-segment	Business		Reported	Total
	Basis	elimination	Reclassifications to	Other Reallocations		
	\$m	\$m	Corporate Centre ¹	\$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	JV and Associates to	Insurance from	Gains/(losses) on	Other Reallocations	Restated
	\$m	To Corporate Centre	Corporate Centre	Commercial Banking	disposal of subsidiaries, associates and joint ventures	\$m	\$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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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.

	Global Private Banking					Restated
	Originally Reported ¹	Balance Sheet Management to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		
		Corporate Centre	JV and Associates to 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

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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	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	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	
		\$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						Restated
	Originally Reported ¹	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	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 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	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	-	-	-	-	(238)	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						
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 \$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	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 GPB	-	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(406)	-	-	-	-	-	(406)
	(424)	-	-	-	-	-	(424)
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 GPB	-	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(101)	-	-	-	-	-	(101)
	(105)	-	-	-	-	-	(105)

Share of profit in associates and joint ventures

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

Profit/(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						
	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	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 GPB	-	-	-	-	-	-	-
Restructuring and other related costs	-	-	-	-	-	-	-
Settlements and provisions in connection with legal matters	-	-	-	-	-	-	-
UK customer redress programmes	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	(101)	-	-	-	-	-	(101)
	(105)	-	-	-	-	-	(105)
Share of profit in associates and joint ventures							
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Profit/(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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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.

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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	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.

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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	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.

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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	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.

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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	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.

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Quarter ended 31 Dec 2016	Global Banking and Markets							
	Historical Basis	Balance Sheet Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	188	(87)	40	-	-	-	141	
Net fee income	(6)	-	-	-	-	1	(5)	
Net trading income	979	(142)	(4)	-	-	-	833	
Other income	(169)	193	24	-	-	(3)	45	
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.

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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		
		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	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	813	-	-	-	-	(1)	812
Net fee income	275	-	-	-	-	-	275
Net trading income	27	-	-	-	-	-	27
Other income	47	-	-	-	-	1	48
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.

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	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
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.

HSBC
UK

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	Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	51	(2)	-	-	(1)	48	
Net fee income	29	-	-	-	-	29	
Net trading income	5	(2)	-	-	-	3	
Other income	4	(2)	-	-	1	3	
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	\$m	\$m	\$m	\$m	\$m	\$m	
At 30 Sep 2016	7,222	-	-	-	-	7,222	
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.

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	(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.

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.

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	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.

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.

HSBC
UK

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	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.

HSBC
UK

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		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	648	-	-	-	-	(5)	643
Net fee income	302	-	-	-	-	(3)	299
Net trading income	(1)	-	-	-	-	-	(1)
Other income	8	-	-	-	-	-	8
Net operating income before loan impairment charges and other credit risk provisions	957	-	-	-	-	(8)	949
Loan impairment (charges)/recoveries and other credit risk provisions	(91)	-	-	-	-	-	(91)
Net operating income	866	-	-	-	-	(8)	858
Total operating expenses	(356)	-	-	-	-	(73)	(429)
Operating profit	510	-	-	-	-	(81)	429
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	510	-	-	-	-	(81)	429
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	\$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	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	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								
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.

Quarter ended 31 Mar 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	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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UK

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)
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
Net interest income	671	-	-	-	-	(7)	664
Net fee income	306	-	-	-	-	(3)	303
Net trading income	-	-	-	-	-	(1)	(1)
Other income	11	-	-	-	-	-	11
Net operating income before loan impairment charges and other credit risk provisions	988	-	-	-	-	(11)	977
Loan impairment (charges)/recoveries and other credit risk provisions	(178)	-	-	-	-	-	(178)
Net operating income	810	-	-	-	-	(11)	799
Total operating expenses	(460)	-	-	-	-	(59)	(519)
Operating profit	350	-	-	-	-	(70)	280
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	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

Debit valuation adjustment (DVA) on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	1	-	-	-	-	(1)	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	(18)	-	-	-	-	-	(18)
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(17)	-	-	-	-	(1)	(18)

LICs

Trading results from disposed-of operations in Brazil

Trading results from disposed-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

Costs to achieve	(119)	-	-	-	-	-	(119)
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	-	-	-	-	-	-	-
	(96)	-	-	-	-	-	(96)

Share of profit in associates and joint ventures

Trading results from disposed-of operations in Brazil

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

Profit/(loss) before tax

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

Revenue	(17)	-	-	-	-	(1)	(18)
LICs	-	-	-	-	-	-	-
Operating expenses	(96)	-	-	-	-	-	(96)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(113)	-	-	-	-	(1)	(114)

Balance Sheet Data

At 31 Dec 2015

Loans and advances to customers (net)
 Customer accounts

	\$m	\$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.

HSBC

UK

Quarter ended 31 Dec 2015

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

	Global Banking and Markets						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	291	(64)	(13)	-	-	6	220
Net fee income	88	1	3	-	-	4	96
Net trading income	577	(138)	10	-	-	-	449
Other income	(134)	129	48	-	-	-	43
Net operating income before loan impairment charges and other credit risk provisions	822	(72)	48	-	-	10	808
Loan impairment (charges)/recoveries and other credit risk provisions	20	-	(17)	-	-	-	3
Net operating income	842	(72)	31	-	-	10	811
Total operating expenses	(923)	30	12	-	-	(66)	(947)
Operating profit	(81)	(42)	43	-	-	(56)	(136)
Share of profit in associates and joint ventures	6	-	-	(6)	-	-	-
Profit before tax	(75)	(42)	43	(6)	-	(56)	(136)

Significant Items

Revenue

Debit valuation adjustment (DVA) on derivative contracts	(57)	-	-	-	-	-	(57)
Fair value movements on non-qualifying hedges	(3)	4	-	-	-	-	1
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	(60)	4	-	-	-	-	(56)

LICs

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

Operating expenses

Costs to achieve	(37)	-	-	-	-	-	(37)
Costs to establish UK ring-fenced bank	-	-	-	-	-	-	-
Regulatory (provisions)/releases in 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	-	-	-	-	-	-	-
	(38)	-	-	-	-	-	(38)

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

Revenue	(60)	4	-	-	-	-	(56)
LICs	-	-	-	-	-	-	-
Operating expenses	(38)	-	-	-	-	-	(38)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(98)	4	-	-	-	-	(94)

Balance Sheet Data

At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	85,491	(661)	(1,811)	-	-	946	83,965
Customer accounts	104,684	(79)	(500)	-	-	1,879	105,984

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 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.

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

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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)	-	-	-	-	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						
	Historical Basis	US Runoff Portfolio to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	556	-	-	(21)	-	1	536
Net fee income	214	-	-	(3)	-	-	211
Net trading income	26	-	-	9	-	(1)	34
Other income	(45)	-	-	7	-	(4)	(42)
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 Management to Corporate Centre		Legacy Credit to JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Reported
		\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	404	(189)	-	-	-	-	215	
Net fee income	143	(1)	-	-	-	(1)	141	
Net trading income	228	(10)	-	-	-	(1)	217	
Other income	16	15	-	-	-	1	32	
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		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	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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Retail Banking and Wealth Management							
Quarter ended 30 Sep 2016	Originally Reported ¹	US Runoff Portfolio	JV and Associates to	Insurance from	Gains/(losses) on	Other Reallocations	Restated
	\$m	To Corporate Centre	Corporate Centre	Commercial Banking	disposal of subsidiaries, associates and joint ventures		\$m
Net interest income	995	-	-	13	-	-	1,008
Net fee income	532	-	-	(6)	-	(1)	525
Net trading income	54	-	-	-	-	1	55
Other income	149	-	-	(3)	-	(2)	144
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 JV and Associates to Corporate Centre		Gains/(losses) on disposal of subsidiaries, associates and joint ventures	
		\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	389	(182)	-	-	-	4	211
Net fee income	150	-	-	-	-	1	151
Net trading income	270	(7)	-	-	-	-	263
Other income	30	(4)	-	-	-	-	26
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	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	48,068	(33)	-	-	-	403	48,438
Customer accounts	43,736	(144)	-	-	-	932	44,524

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	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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Other / Corporate Centre						
Quarter ended 30 Sep 2016	Other Originally	Inter-segment	Business	Other Reallocations	Restated	Total
	Reported ¹	Originally Reported ¹	Reclassifications to Corporate Centre ²			
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	(31)	(29)	182	1	123	1,908
Net fee income	8	-	-	-	8	982
Net trading income	1	29	7	(1)	36	438
Other income	173	(37)	4	8	148	311
Net operating income before loan impairment charges and other credit risk provisions	151	(37)	193	8	315	3,639
Loan impairment (charges)/recoveries and other credit risk provisions	1	-	-	(2)	(1)	(88)
Net operating income	152	(37)	193	6	314	3,551
Total operating expenses	(257)	37	(11)	-	(231)	(1,362)
Operating profit	(105)	-	182	6	83	2,189
Share of profit in associates and joint ventures	-	-	2	3	5	7
Profit before tax	(105)	-	184	9	88	2,196
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						
	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	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 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	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							
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		Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
		Corporate Centre	JV and Associates to Corporate Centre	Corporate Centre	Other Reallocations	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	27	-	-	-	1	28
Net fee income	38	-	-	-	(1)	37
Net trading income	27	-	-	-	-	27
Other income	-	-	-	-	-	-
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	\$m	\$m	\$m	\$m	\$m	\$m
At 30 Jun 2016	8,738	-	-	-	-	8,738
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	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	978	-	-	12	-	(1)	989
Net fee income	451	-	-	(6)	-	-	445
Net trading income	12	-	-	-	-	-	12
Other income	69	-	-	10	-	(1)	78
Net operating income before loan impairment charges and other credit risk provisions	1,510	-	-	16	-	(2)	1,524
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	-	-	-	-	-	(48)
Net operating income	1,462	-	-	16	-	(2)	1,476
Total operating expenses	(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 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	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 Management to Corporate Centre	Legacy Credit to Corporate Centre	JV and Associates to Corporate Centre	Gains/(losses) on disposal of subsidiaries, associates and joint ventures		Restated
					Other Reallocations		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	322	(135)	-	-	-	7	194
Net fee income	117	-	-	-	-	2	119
Net trading income	397	(35)	-	-	-	-	362
Other income	50	(12)	-	-	-	-	38
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	(8)	-	-	-	-	-	(8)
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	(8)	-	-	-	-	-	(8)
Revenue	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(8)	-	-	-	-	-	(8)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Balance Sheet Data	\$m	\$m	\$m	\$m	\$m	\$m	\$m
At 31 Dec 2015	74,909	-	-	-	-	-	74,909
Loans and advances to customers (net)	244,485	-	-	-	-	-	244,485
Customer accounts	-	-	-	-	-	-	-

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	532	-	-	(11)	-	(7)	514
Net fee income	226	-	-	3	-	(2)	227
Net trading income	50	-	-	-	-	-	50
Other income	(25)	-	-	8	-	(5)	(22)
Net operating income before loan impairment charges and other credit risk provisions	783	-	-	-	-	(14)	769
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
Net operating income	786	-	-	-	-	(14)	772
Total operating expenses	(220)	-	-	-	-	6	(214)
Operating profit	566	-	-	-	-	(8)	558
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	566	-	-	-	-	(8)	558

Significant Items

Revenue

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

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	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)

Balance Sheet Data

At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	81,720	-	-	-	-	(939)	80,781
Customer accounts	118,568	-	-	-	-	(921)	117,647

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 to Corporate Centre	JV and Associates to Corporate Centre	Insurance to RBWM	Gains/(losses) on disposal of subsidiaries, associates and joint ventures	Other Reallocations	Restated
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	532	-	-	(11)	-	(7)	514
Net fee income	226	-	-	3	-	(2)	227
Net trading income	50	-	-	-	-	-	50
Other income	(25)	-	-	8	-	(5)	(22)
Net operating income before loan impairment charges and other credit risk provisions	783	-	-	-	-	(14)	769
Loan impairment (charges)/recoveries and other credit risk provisions	3	-	-	-	-	-	3
Net operating income	786	-	-	-	-	(14)	772
Total operating expenses	(220)	-	-	-	-	6	(214)
Operating profit	566	-	-	-	-	(8)	558
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
Profit before tax	566	-	-	-	-	(8)	558
Significant Items							
Revenue							
Debit valuation adjustment ('DVA') on derivative contracts	-	-	-	-	-	-	-
Fair value movements on non-qualifying hedges	-	-	-	-	-	-	-
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Portfolio disposals	-	-	-	-	-	-	-
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	-	-	-	-	-	-	-
Trading results from disposed-of operations in Brazil	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
LICs	-	-	-	-	-	-	-
Operating expenses	(1)	-	-	-	-	-	(1)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
	(1)	-	-	-	-	-	(1)
Balance Sheet Data							
At 31 Dec 2015	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	81,720	-	-	-	-	(939)	80,781
Customer accounts	118,568	-	-	-	-	(921)	117,647

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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
	\$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						
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)
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)	—
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	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$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	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$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	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$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)
---	---	---	-------	-------	------

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	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$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 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$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 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$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 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$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 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$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)	—
---	---	---	---	-----	---

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					
	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	163	103	107	—	53	426
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					
	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)	7,125	9,915	13,710	—	—	30,750
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		Global			
	Banking and Wealth Management	Commercial Banking	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		Global			
	Banking and Wealth Management	Commercial Banking	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)