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2017年2月21日

(香港股份代號：5)

HSBC Holdings plc
滙豐控股有限公司
2016年業績摘要

隨附之公告現正於滙豐控股有限公司上市之證券交易所公布。

代表
滙豐控股有限公司

集團公司秘書長
馬振聲

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

[†]獨立非執行董事

2017年2月21日

HSBC HOLDINGS PLC 滙豐控股有限公司

2016年業績摘要

落實策略

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

集團行政總裁歐智華表示：

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

財務業績

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

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

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

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

有關註釋請參閱第2頁。

摘要

摘要

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

1 包括英國銀行徵費。

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

3 未扣除貸款減值及其他信貸風險準備之營業收益淨額（亦稱收入）。

集團主席范智廉之報告

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

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

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

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

策略行動果碩纍纍

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

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

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

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

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

監管事宜

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

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

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

英國脫歐公投

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

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

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

董事會人事變動

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

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

主席繼任程序

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

展望未來

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

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

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

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

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

集團行政總裁歐智華之回顧

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

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

業績表現

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

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

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

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

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

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

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

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

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

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

為股東創造價值

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

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

切合未來的業務

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

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

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

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

展望未來

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

財務回顧

財務摘要

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

¹ 年內已宣派的每股普通股股息。

按環球業務列示業績

經調整除稅前利潤 / (虧損)

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

按地區列示業績

列賬基準除稅前利潤 / (虧損)

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

綜合收益表

綜合收益表

截至12月31日止年度

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

綜合全面收益表

綜合全面收益表

截至12月31日止年度

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

綜合資產負債表

綜合資產負債表

於12月31日

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

綜合現金流量表

綜合現金流量表

截至12月31日止年度

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

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

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

2 於2016年7月，我們完成出售巴西的業務並獲得48億美元現金流入淨額。

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

綜合股東權益變動表

綜合股東權益變動表

截至12月31日止年度

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

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

1 編製基準及重大會計政策

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

(a) 遵守《國際財務報告準則》

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

於截至2016年12月31日止年度採納之準則

於截至2016年12月31日止年度內，滙豐並無採用任何新準則。

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

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

(b) IFRS 與《香港財務報告準則》之差異

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

(c) 持續經營

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

2 稅項

稅項支出

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

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

稅項對賬

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

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

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

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

遞延稅項資產及負債之變動

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

1 本身債務之公允值。

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

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

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

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

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

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

未確認遞延稅項

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

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

3 股息

派付予母公司股東的股息

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

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

2016年12月31日的可供分派儲備為420億美元。

普通股2016年第四次股息

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

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

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

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

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

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

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

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

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

4 每股盈利

母公司普通股股東應佔利潤

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

每股基本及攤薄後盈利

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

1 已發行(基本)或假設已攤薄(攤薄後)之普通股加權平均股數。

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

5 貸款減值及其他信貸風險準備

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

6 按類分析

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

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

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

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

比較數據已相應重列。

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

按環球業務分析經調整業績

滙豐除稅前利潤 / (虧損) 及資產負債表數據

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

補充資料

滙豐除稅前利潤 / (虧損) 及資產負債表數據 (續)

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

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

7 列賬基準與經調整項目之對賬

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

1 未扣除貸款減值及其他信貸風險準備之營業收益淨額(亦稱收入)。

2 不包括於同年收益表中列有重大對銷數額的項目。

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

8 或有負債、合約承諾及擔保

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

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

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

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

金融服務賠償計劃

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

聯營公司

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

9 法律訴訟及監管事宜

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

證券訴訟

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

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

馬多夫證券

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

美國按揭相關調查

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

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

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

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

美國按揭證券化活動及訴訟

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

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

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

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

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

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

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

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

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

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

反洗錢及制裁相關事宜

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

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

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

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

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

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

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

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

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

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

稅務相關調查

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

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

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

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

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

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

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

Mossack Fonseca & Co.

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

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

倫敦銀行同業拆息、歐洲銀行同業拆息及其他基準利率調查及訴訟

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

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

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

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

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

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

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

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

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

匯率調查及訴訟

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

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

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

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

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

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

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

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

貴金屬訂價相關調查及訴訟

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

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

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

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

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

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

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

信貸違責掉期訴訟

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

國庫證券拍賣

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

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

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

利率掉期訴訟

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

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

國際足球協會（「國際足協」）相關調查

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

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

有關聘任安排的調查

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

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

10 出售巴西業務

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

11 結算日後事項

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

於2017年2月21日，董事會通過最高達10億美元的股份回購計劃。

此等賬目已於2017年2月21日經董事會通過並授權公布。

12 資本結構

資本比率

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

監管規定資本總額及風險加權資產

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

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

槓桿比率

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

* 參考索引標示歐洲銀行管理局範本對應項目的指定編號。

13 法定賬目

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

14 買賣滙豐控股有限公司上市證券

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

股份回購

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

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

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

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

15 2017年各次股息

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

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

16 企業管治守則

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

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

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

於本公布發表之日，滙豐控股有限公司的董事包括：

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

¹ 獨立非執行董事。

17 查詢進一步資料：

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HSBC HOLDINGS PLC

Global Business Resegmentation Reconciliation

4Q 2016

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

All information is on a reported basis.

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

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

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

**HSBC
Group**

Year ended 31 Dec 2016

| | | | | | | |
|---|----------------|-------------|------------|----------|-------------|----------------|
| Net interest income | 763 | 48 | - | - | 5 | 816 |
| Net fee income | 753 | - | - | - | - | 753 |
| Net trading income | 315 | (130) | - | - | - | 185 |
| Other income | (1) | (12) | - | 5 | (1) | (9) |
| Net operating income before loan impairment charges and other credit risk provisions | 1,830 | (94) | - | 5 | 4 | 1,745 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 1 | - | - | - | - | 1 |
| Net operating income | 1,831 | (94) | - | 5 | 4 | 1,746 |
| Total operating expenses | (5,058) | 20 | - | - | (36) | (5,074) |
| Operating profit | (3,227) | (74) | - | 5 | (32) | (3,328) |
| Share of profit in associates and joint ventures | 1 | - | (1) | - | - | - |
| Profit before tax | (3,226) | (74) | (1) | 5 | (32) | (3,328) |

Significant Items

Revenue

| | | | | | | |
|---|------|---|---|---|---|------|
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - |
| Portfolio disposals | (26) | - | - | - | - | (26) |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | 2 | - | - | - | - | 2 |
| Trading results from disposed-of operations in Brazil | 7 | - | - | 5 | - | 12 |
| | (17) | - | - | 5 | - | (12) |

LICs

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

Operating expenses

| | | | | | | |
|---|---------|---|---|---|---|---------|
| Costs associated with portfolio disposals | (10) | - | - | - | - | (10) |
| Costs to achieve | (6) | - | - | - | - | (6) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | (3,240) | - | - | - | - | (3,240) |
| Regulatory (provisions)/releases in GPB | (341) | - | - | - | - | (341) |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (8) | - | - | - | - | (8) |
| | (3,605) | - | - | - | - | (3,605) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

At 31 Dec 2016

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

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

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

**HSBC
Group**

| 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 | | | | | | |
|---|--------------------------------------|--|--|---|---|---------------|----------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other | Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 15,926 | (1,033) | - | 76 | - | (2) | 14,967 |
| Net fee income | 6,218 | 4 | - | (47) | - | 1 | 6,176 |
| Net trading income | 521 | 31 | - | (4) | - | (25) | 523 |
| Other income | 851 | 172 | - | 31 | - | (96) | 958 |
| Net operating income before loan impairment charges and other credit risk provisions | 23,516 | (826) | - | 56 | - | (122) | 22,624 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (1,939) | 62 | - | - | - | (1) | (1,878) |
| Net operating income | 21,577 | (764) | - | 56 | - | (123) | 20,746 |
| Total operating expenses | (17,020) | 1,384 | - | (3) | - | (331) | (15,970) |
| Operating profit | 4,557 | 620 | - | 53 | - | (454) | 4,776 |
| Share of profit in associates and joint ventures | 410 | - | (386) | - | - | (1) | 23 |
| Profit before tax | 4,967 | 620 | (386) | 53 | - | (455) | 4,799 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | (90) | 115 | - | - | - | (25) | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | (214) | 214 | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | (22) | - | - | - | - | - | (22) |
| Trading results from disposed-of operations in Brazil | 2,239 | - | - | - | - | - | 2,239 |
| | 1,913 | 329 | - | - | - | (25) | 2,217 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | (731) | - | - | - | - | - | (731) |
| | (731) | - | - | - | - | - | (731) |
| Operating expenses | | | | | | | |
| Costs to achieve | (198) | 44 | - | - | - | 1 | (153) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Restructuring and other related costs | (32) | 23 | - | - | - | - | (9) |
| Settlements and provisions in connection with legal matters | (700) | 700 | - | - | - | - | - |
| UK customer redress programmes | (541) | - | - | - | - | - | (541) |
| Trading results from disposed-of operations in Brazil | (1,822) | - | - | - | - | - | (1,822) |
| | (3,293) | 767 | - | - | - | 1 | (2,525) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 1,913 | 329 | - | - | - | (25) | 2,217 |
| LICs | (731) | - | - | - | - | - | (731) |
| Operating expenses | (3,293) | 767 | - | - | - | 1 | (2,525) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (2,111) | 1,096 | - | - | - | (24) | (1,039) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | | | | | | | |
| Loans and advances to customers (net) | 340,009 | (18,260) | - | - | - | - | 321,749 |
| Customer accounts | 584,872 | - | - | - | - | - | 584,872 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 189.5 | (39.5) | (19.3) | - | - | - | 130.7 |

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

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

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

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

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

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

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

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

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

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

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

**HSBC
Group**

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

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

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

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

| Other / Corporate Centre | | | | | | |
|---|-----------------------|--------------------------|--|---------------------|--------------|---------------|
| Year ended 31 Dec 2015 | Other Originally | 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 | (710) | (345) | 3,338 | 2 | 2,285 | 32,531 |
| Net fee income | (37) | - | (90) | (2) | (129) | 14,705 |
| Net trading income | (192) | 345 | 280 | 26 | 459 | 8,723 |
| Other income | 8,543 | (6,595) | 215 | 152 | 2,315 | 3,841 |
| Net operating income before loan impairment charges and other credit risk provisions | 7,604 | (6,595) | 3,743 | 178 | 4,930 | 59,800 |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | (23) | 1 | (22) | (3,721) |
| Net operating income | 7,604 | (6,595) | 3,720 | 179 | 4,908 | 56,079 |
| Total operating expenses | (9,933) | 6,595 | (1,947) | 946 | (4,339) | (39,768) |
| Operating profit | (2,329) | - | 1,773 | 1,125 | 569 | 16,311 |
| Share of profit in associates and joint ventures | 2 | - | 2,530 | 1 | 2,533 | 2,556 |
| Profit before tax | (2,327) | - | 4,303 | 1,126 | 3,102 | 18,867 |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | 230 |
| Fair value movements on non-qualifying hedges | (208) | - | (146) | 27 | (327) | (327) |
| Gain on the partial sale of shareholding in Industrial Bank | 1,372 | - | - | - | 1,372 | 1,372 |
| Own credit spread | 1,002 | - | - | - | 1,002 | 1,002 |
| Portfolio disposals | - | - | (214) | - | (214) | (214) |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | (10) |
| Trading results from disposed-of operations in Brazil | 96 | (34) | 8 | - | 70 | 3,532 |
| | 2,262 | (34) | (352) | 27 | 1,903 | 5,585 |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | (965) |
| | - | - | - | - | - | (965) |
| Operating expenses | | | | | | |
| Costs to achieve | (462) | - | (44) | (1) | (507) | (908) |
| Costs to establish UK ring-fenced bank | (89) | - | - | - | (89) | (89) |
| Regulatory (provisions)/releases in GPB | (1) | - | - | - | (1) | (172) |
| Restructuring and other related costs | (40) | - | (23) | - | (63) | (117) |
| Settlements and provisions in connection with legal matters | - | - | (700) | - | (700) | (1,649) |
| UK customer redress programmes | (1) | - | - | - | (1) | (541) |
| Trading results from disposed-of operations in Brazil | (98) | 35 | (12) | - | (75) | (2,576) |
| | (691) | 35 | (779) | (1) | (1,436) | (6,052) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | (1) | - | (1) | (1) |
| | - | - | (1) | - | (1) | (1) |
| Profit/(loss) before tax | | | | | | |
| Revenue | 2,262 | (34) | (352) | 27 | 1,903 | 5,585 |
| LICs | - | - | - | - | - | (965) |
| Operating expenses | (691) | 35 | (779) | (1) | (1,436) | (6,052) |
| Share of profit in associates and joint ventures | - | - | (1) | - | (1) | (1) |
| | 1,571 | 1 | (1,132) | 26 | 466 | (1,433) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2015 | | | | | | |
| Loans and advances to customers (net) | 2,331 | - | 21,558 | - | 23,889 | 924,454 |
| Customer accounts | 881 | - | 12,429 | - | 13,310 | 1,289,586 |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Risk-weighted assets ³ | 32.6 | - | 289.2 | - | 321.8 | 1,103.0 |

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

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

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

| Year ended 31 Dec 2014 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|---|---------------------------------------|-----------------------------------|---|---------------------|----------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | Restated |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 17,130 | (1,390) | - | 55 | - | (7) | 15,788 |
| Net fee income | 6,836 | 4 | - | (50) | - | (1) | 6,789 |
| Net trading income | (17) | 301 | - | (1) | - | 176 | 459 |
| Other income | 1,200 | (252) | - | 48 | 5 | 19 | 1,020 |
| Net operating income before loan impairment charges and other credit risk provisions | 25,149 | (1,337) | - | 52 | 5 | 187 | 24,056 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (1,936) | 30 | - | - | - | 1 | (1,905) |
| Net operating income | 23,213 | (1,307) | - | 52 | 5 | 188 | 22,151 |
| Total operating expenses | (18,030) | 738 | - | (3) | - | (375) | (17,670) |
| Operating profit | 5,183 | (569) | - | 49 | 5 | (187) | 4,481 |
| Share of profit in associates and joint ventures | 398 | - | (357) | - | - | - | 41 |
| Profit before tax | 5,581 | (569) | (357) | 49 | 5 | (187) | 4,522 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | (493) | 317 | - | - | - | 176 | - |
| Gain/(loss) and trading results from disposals and changes in ownership levels | 16 | - | - | - | 5 | - | 21 |
| Gain/loss on sale of Bank of Shanghai | - | - | - | - | - | - | - |
| Impairment of Investment in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | 168 | (168) | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | (568) | - | - | - | - | - | (568) |
| Trading results from disposed-of operations in Brazil | 3,165 | - | - | - | - | - | 3,165 |
| | 2,288 | 149 | - | - | 5 | 176 | 2,618 |
| LICs | | | | | | | |
| Trading results from disposals and changes in ownership levels | (2) | - | - | - | - | - | (2) |
| Trading results from disposed-of operations in Brazil | (775) | - | - | - | - | - | (775) |
| | (777) | - | - | - | - | - | (777) |
| Operating expenses | | | | | | | |
| Charge in relation to settlement agreement with Federal Housing Finance Authority | (17) | 17 | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | (88) | 2 | - | - | - | - | (86) |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (992) | - | - | - | - | - | (992) |
| Trading results from disposals and changes in ownership levels | (21) | - | - | - | - | - | (21) |
| Trading results from disposed-of operations in Brazil | (2,568) | - | - | - | - | - | (2,568) |
| | (3,686) | 19 | - | - | - | - | (3,667) |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 2,288 | 149 | - | - | 5 | 176 | 2,618 |
| LICs | (777) | - | - | - | - | - | (777) |
| Operating expenses | (3,686) | 19 | - | - | - | - | (3,667) |
| | (2,175) | 168 | - | - | 5 | 176 | (1,826) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2014 | | | | | | | |
| Loans and advances to customers (net) | 360,704 | (22,743) | - | - | - | - | 337,961 |
| Customer accounts | 583,757 | - | - | - | - | - | 583,757 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 207.2 | (55.0) | (18.5) | - | - | - | 133.7 |

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 | 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 |

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 | Global Banking and Markets | | | | | | |
|---|----------------------------------|--|-----------------------------------|---------------------------------------|---|---------------|---------------|
| | Originally Reported ¹ | Balance Sheet Management to Corporate Centre | Legacy Credit to Corporate Centre | JV and Associates to Corporate Centre | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other | Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 7,022 | (2,544) | 147 | - | - | 309 | 4,934 |
| Net fee income | 3,560 | 41 | 10 | - | - | 163 | 3,774 |
| Net trading income | 5,861 | (87) | 56 | - | - | 24 | 5,854 |
| Other income | 1,335 | (264) | (238) | - | (3) | - | 830 |
| Net operating income before loan impairment charges and other credit risk provisions | 17,778 | (2,854) | (25) | - | (3) | 496 | 15,392 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (365) | - | (349) | - | - | (7) | (721) |
| Net operating income | 17,413 | (2,854) | (374) | - | (3) | 489 | 14,671 |
| Total operating expenses | (12,028) | 448 | 714 | - | - | (391) | (11,257) |
| Operating profit | 5,385 | (2,406) | 340 | - | (3) | 98 | 3,414 |
| Share of profit in associates and joint ventures | 504 | - | - | (504) | - | - | - |
| Profit before tax | 5,889 | (2,406) | 340 | (504) | (3) | 98 | 3,414 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | (332) | - | - | - | - | - | (332) |
| Fair value movements on non-qualifying hedges | (8) | 8 | - | - | - | - | - |
| Gain/(loss) and trading results from disposals and changes in ownership levels | 12 | - | - | - | (3) | - | 9 |
| Gain/loss on sale of Bank of Shanghai | - | - | - | - | - | - | - |
| Impairment of Investment in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | 667 | (57) | - | - | - | - | 610 |
| | 339 | (49) | - | - | (3) | - | 287 |
| LICs | | | | | | | |
| Trading results from disposals and changes in ownership levels | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (246) | - | - | - | - | - | (246) |
| | (246) | - | - | - | - | - | (246) |
| Operating expenses | | | | | | | |
| Charge in relation to settlement agreement with Federal Housing Finance Authority | (533) | - | 533 | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | (27) | - | - | - | - | - | (27) |
| Settlements and provisions in connection with legal matters | (1,187) | - | - | - | - | - | (1,187) |
| UK customer redress programmes | (145) | - | - | - | - | - | (145) |
| Trading results from disposals and changes in ownership levels | (4) | - | - | - | - | - | (4) |
| Trading results from disposed-of operations in Brazil | (305) | 22 | - | - | - | - | (283) |
| | (2,201) | 22 | 533 | - | - | - | (1,646) |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 339 | (49) | - | - | (3) | - | 287 |
| LICs | (246) | - | - | - | - | - | (246) |
| Operating expenses | (2,201) | 22 | 533 | - | - | - | (1,646) |
| | (2,108) | (27) | 533 | - | (3) | - | (1,605) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2014 | | | | | | | |
| Loans and advances to customers (net) | 254,463 | (1,921) | (2,627) | - | - | 12,296 | 262,211 |
| Customer accounts | 319,121 | (23,839) | (516) | - | - | 10,932 | 305,698 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 516.1 | (70.4) | (44.1) | (31.5) | - | 15.7 | 385.8 |

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

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

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

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

**HSBC
Group**

| Other / Corporate Centre | | | | | | |
|---|-----------------------|----------------------------------|--|---------------------|--------------|---------------|
| Year ended 31 Dec 2014 | 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 | (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 |
| (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 | | | | | | Reported |
|---|--------------------------------------|--|--|-------------------|---|-------------|--------------|
| | Historical Basis | US Runoff Portfolio To Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 3,323 | (112) | - | 33 | - | 3 | 3,247 |
| Net fee income | 1,159 | (4) | - | (1) | - | 2 | 1,156 |
| Net trading income | 117 | (1) | - | 13 | - | (7) | 122 |
| Other income | 173 | 39 | 7 | (31) | - | (49) | 139 |
| Net operating income before loan impairment charges and other credit risk provisions | 4,772 | (78) | 7 | 14 | - | (51) | 4,664 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (278) | 21 | - | - | - | (2) | (259) |
| Net operating income | 4,494 | (57) | 7 | 14 | - | (53) | 4,405 |
| Total operating expenses | (3,463) | 89 | - | (5) | - | (38) | (3,417) |
| Operating profit | 1,031 | 32 | 7 | 9 | - | (91) | 988 |
| Share of profit in associates and joint ventures | 75 | - | (73) | - | - | - | 2 |
| Profit before tax | 1,106 | 32 | (66) | 9 | - | (91) | 990 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | 38 | - | - | - | - | (36) | 2 |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | 116 | (44) | - | - | - | - | 72 |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | (86) | 86 | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | 68 | 42 | - | - | - | (36) | 74 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (173) | 9 | - | - | - | - | (164) |
| Costs to establish UK ring-fenced bank | (1) | - | - | - | - | - | (1) |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (60) | - | - | - | - | 1 | (59) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (234) | 9 | - | - | - | 1 | (224) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 68 | 42 | - | - | - | (36) | 74 |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (234) | 9 | - | - | - | 1 | (224) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (166) | 51 | - | - | - | (35) | (150) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2016 | | | | | | | |
| Loans and advances to customers (net) | 311,520 | (5,464) | - | - | - | - | 306,056 |
| Customer accounts | 590,502 | - | - | - | - | - | 590,502 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ² | 132.6 | (15.5) | (2.0) | - | - | - | 115.1 |

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

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

| Quarter ended 31 Dec 2016 | Commercial Banking | | | | | | Reported |
|---|--------------------|--|------------------|-------------------|---|-------------|--------------|
| | Historical Basis | US Runoff Portfolio JV and Associates to | | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | |
| | | To Corporate Centre | Corporate Centre | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 2,124 | - | - | (33) | - | 19 | 2,110 |
| Net fee income | 841 | - | - | 1 | - | 2 | 844 |
| Net trading income | 89 | - | - | (13) | - | - | 76 |
| Other income | 7 | - | - | 31 | (9) | (18) | 11 |
| Net operating income before loan impairment charges and other credit risk provisions | 3,061 | - | - | (14) | (9) | 3 | 3,041 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (199) | - | - | - | - | (2) | (201) |
| Net operating income | 2,862 | - | - | (14) | (9) | 1 | 2,840 |
| Total operating expenses | (1,450) | - | 1 | 5 | - | (28) | (1,472) |
| Operating profit | 1,412 | - | 1 | (9) | (9) | (27) | 1,368 |
| Share of profit in associates and joint ventures | 308 | - | (308) | - | - | - | - |
| Profit before tax | 1,720 | - | (307) | (9) | (9) | (27) | 1,368 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (14) | - | - | - | - | - | (14) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (11) | - | - | - | - | - | (11) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (25) | - | - | - | - | - | (25) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (25) | - | - | - | - | - | (25) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (25) | - | - | - | - | - | (25) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2016 | | | | | | | |
| Loans and advances to customers (net) | 281,930 | - | - | - | - | - | 281,930 |
| Customer accounts | 341,729 | - | - | - | - | - | 341,729 |
| Risk-weighted assets ² | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| | 298.0 | - | (9.6) | - | - | (12.5) | 275.9 |

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

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

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

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

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

**HSBC
Group**

| 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.

**HSBC
Group**

| | Other / Corporate Centre | | | | | |
|---|--------------------------|--|---|---------------------|----------------|----------------|
| Quarter ended 31 Dec 2016 | Other Historical Basis | Inter-segment elimination Historical Basis | Business Reclassifications to Corporate Centre ¹ | Other Reallocations | Reported | Total |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | (270) | (109) | 569 | (8) | 182 | 6,868 |
| Net fee income | (22) | - | 57 | (3) | 32 | 2,929 |
| Net trading income | (495) | 109 | 509 | 10 | 133 | 1,897 |
| Other income | (738) | (1,918) | (375) | 69 | (2,962) | (2,710) |
| Net operating income before loan impairment charges and other credit risk provisions | (1,525) | (1,918) | 760 | 68 | (2,615) | 8,984 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (12) | - | 23 | 1 | 12 | (468) |
| Net operating income | (1,537) | (1,918) | 783 | 69 | (2,603) | 8,516 |
| Total operating expenses | (3,959) | 1,918 | (191) | 166 | (2,066) | (12,459) |
| Operating profit | (5,496) | - | 592 | 235 | (4,669) | (3,943) |
| Share of profit in associates and joint ventures | (5) | - | 500 | 1 | 496 | 498 |
| Profit before tax | (5,501) | - | 1,092 | 236 | (4,173) | (3,445) |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | (70) |
| Fair value movements on non-qualifying hedges | (339) | - | (1) | 36 | (304) | (302) |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | 44 | - | 44 | 116 |
| Own credit spread | (1,648) | - | - | - | (1,648) | (1,648) |
| Portfolio disposals | - | - | (86) | - | (86) | (112) |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (1,987) | - | (43) | 36 | (1,994) | (2,016) |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs associated with portfolio disposals | (18) | - | - | - | (18) | (28) |
| Costs to achieve | (808) | - | (9) | - | (817) | (1,086) |
| Costs to establish UK ring-fenced bank | (75) | - | - | - | (75) | (76) |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | (2,440) |
| Regulatory (provisions)/releases in GPB | (1) | - | - | - | (1) | (390) |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | 42 |
| UK customer redress programmes | 1 | - | - | (1) | - | (70) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (901) | - | (9) | (1) | (911) | (4,048) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | (1,987) | - | (43) | 36 | (1,994) | (2,016) |
| LICs | - | - | - | - | - | - |
| Operating expenses | (901) | - | (9) | (1) | (911) | (4,048) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (2,888) | - | (52) | 35 | (2,905) | (6,064) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2016 | | | | | | |
| Loans and advances to customers (net) | 2,768 | - | 9,439 | - | 12,207 | 861,504 |
| Customer accounts | 949 | - | 13,262 | (1) | 14,210 | 1,272,386 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ² | 47.5 | - | 103.0 | - | 150.5 | 857.2 |

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

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

| Quarter ended 30 Sep 2016 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|---|---------------------------------------|-----------------------------------|---|---------------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | Restated |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 3,398 | (140) | - | 22 | - | 4 | 3,284 |
| Net fee income | 1,311 | 1 | - | (18) | - | (1) | 1,293 |
| Net trading income | 130 | (3) | - | (3) | - | (2) | 122 |
| Other income | (650) | 109 | - | 26 | 769 | (35) | 219 |
| Net operating income before loan impairment charges and other credit risk provisions | 4,189 | (33) | - | 27 | 769 | (34) | 4,918 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (363) | 10 | - | - | - | 2 | (351) |
| Net operating income | 3,826 | (23) | - | 27 | 769 | (32) | 4,567 |
| Total operating expenses | (3,655) | 137 | - | (1) | - | (73) | (3,592) |
| Operating profit | 171 | 114 | - | 26 | 769 | (105) | 975 |
| Share of profit in associates and joint ventures | 95 | - | (91) | - | - | - | 4 |
| Profit before tax | 266 | 114 | (91) | 26 | 769 | (105) | 979 |

Significant Items

Revenue

| | | | | | | | |
|---|-------|-----|---|---|-----|----|-----|
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | (34) | - | - | - | - | 32 | (2) |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | (119) | 119 | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | (770) | - | - | - | 769 | - | (1) |
| | (923) | 119 | - | - | 769 | 32 | (3) |

LICs

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

Operating expenses

| | | | | | | | |
|---|-------|----|---|---|---|---|-------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (171) | 47 | - | - | - | - | (124) |
| Costs to establish UK ring-fenced bank | (1) | - | - | - | - | - | (1) |
| Impairment of GBP - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (438) | - | - | - | - | - | (438) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (610) | 47 | - | - | - | - | (563) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|---------|-----|---|---|-----|----|-------|
| Revenue | (923) | 119 | - | - | 769 | 32 | (3) |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (610) | 47 | - | - | - | - | (563) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (1,533) | 166 | - | - | 769 | 32 | (566) |

Balance Sheet Data

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

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

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

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

| Quarter ended 30 Sep 2016 | Commercial Banking | | | | | | Restated \$m |
|---|----------------------------|---|---|--------------------------|--|----------------------------|-----------------|
| | Originally Reported \$m | US Runoff Portfolio to Corporate Centre \$m | JV and Associates to Corporate Centre \$m | Insurance to RBWM \$m | Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m | Other Reallocations \$m | |
| Net interest income | 2,260 | - | - | (22) | - | (78) | 2,160 |
| Net fee income | 925 | 1 | - | 18 | - | (37) | 907 |
| Net trading income | 127 | - | - | 3 | - | (1) | 129 |
| Other income | (501) | (1) | - | (26) | 541 | (8) | 5 |
| Net operating income before loan impairment charges and other credit risk provisions | 2,811 | - | - | (27) | 541 | (124) | 3,201 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (244) | - | - | - | - | 3 | (241) |
| Net operating income | 2,567 | - | - | (27) | 541 | (121) | 2,960 |
| Total operating expenses | (1,415) | - | - | 1 | - | (22) | (1,436) |
| Operating profit | 1,152 | - | - | (26) | 541 | (143) | 1,524 |
| Share of profit in associates and joint ventures | 383 | - | (383) | - | - | - | - |
| Profit before tax | 1,535 | - | (383) | (26) | 541 | (143) | 1,524 |

Significant Items

Revenue

| | | | | | | | |
|---|--------------|----------|----------|----------|------------|----------|----------|
| Debit valuation adjustment (DVA) on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | (541) | - | - | - | 541 | - | - |
| | (541) | - | - | - | 541 | - | - |

LICs

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

Operating expenses

| | | | | | | | |
|---|-------------|----------|----------|----------|----------|----------|-------------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (11) | - | - | - | - | - | (11) |
| Costs to establish UK ring-fenced bank | (1) | - | - | - | - | - | (1) |
| Impairment of GBP - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (8) | - | - | - | - | - | (8) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (20) | - | - | - | - | - | (20) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|--------------|----------|----------|----------|------------|----------|-------------|
| Revenue | (541) | - | - | - | 541 | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (20) | - | - | - | - | - | (20) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (561) | - | - | - | 541 | - | (20) |

Balance Sheet Data

| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Loans and advances to customers (net) | 296,975 | - | - | - | - | (12,371) | 284,604 |
| Customer accounts | 353,632 | - | - | - | - | (13,104) | 340,528 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ¹ | 305.4 | - | (10.2) | - | - | (12.9) | 282.3 |

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

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

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

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

Significant Items

| Revenue | | | | | | | |
|---|-------|----|---|---|-----|---|------|
| Debit valuation adjustment (DVA) on derivative contracts | (55) | - | - | - | - | - | (55) |
| Fair value movements on non-qualifying hedges | (12) | 12 | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | (424) | - | - | - | 424 | - | - |
| | (491) | 12 | - | - | 424 | - | (55) |

LICs

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

Operating expenses

| | | | | | | | |
|---|------|---|---|---|---|---|------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (51) | - | - | - | - | - | (51) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GBP - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (10) | - | - | - | - | - | (10) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (61) | - | - | - | - | - | (61) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|-------|----|---|---|-----|---|-------|
| Revenue | (491) | 12 | - | - | 424 | - | (55) |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (61) | - | - | - | - | - | (61) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (552) | 12 | - | - | 424 | - | (116) |

Balance Sheet Data

| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|---------|----------|---------|-------|------|--------|---------|
| Loans and advances to customers (net) | 217,835 | (2,482) | (1,959) | - | - | 12,371 | 225,765 |
| Customer accounts | 266,407 | (11,775) | (809) | - | - | 13,104 | 266,927 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 383.7 | (58.8) | (24.0) | (6.6) | - | 12.9 | 307.2 |

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

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

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

| Quarter ended 30 Sep 2016 | Global Private Banking | | | | | Restated \$m |
|---|---|---|------------|---|------------|-----------------|
| | Originally Reported ¹ \$m | Balance Sheet Management to JV and Associates to Corporate Centre | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | |
| | | \$m | \$m | \$m | \$m | |
| Net interest income | 186 | 12 | - | - | 1 | 199 |
| Net fee income | 196 | - | - | - | - | 196 |
| Net trading income | 84 | (38) | - | - | (1) | 45 |
| Other income | (4) | (3) | - | 5 | 2 | - |
| Net operating income before loan impairment charges and other credit risk provisions | 462 | (29) | - | 5 | 2 | 440 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (1) | - | - | - | (1) | (2) |
| Net operating income | 461 | (29) | - | 5 | 1 | 438 |
| Total operating expenses | (313) | 5 | - | - | (10) | (318) |
| Operating profit | 148 | (24) | - | 5 | (9) | 120 |
| Share of profit in associates and joint ventures | 3 | - | (3) | - | - | - |
| Profit before tax | 151 | (24) | (3) | 5 | (9) | 120 |

Significant Items

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

LICs

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

Operating expenses

| | | | | | | |
|---|-----|---|---|---|---|-----|
| Costs associated with portfolio disposals | - | - | - | - | - | - |
| Costs to achieve | (1) | - | - | - | - | (1) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GBP - Europe goodwill | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | 48 | - | - | - | - | 48 |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | 47 | - | - | - | - | 47 |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | |
|--|-----|---|---|---|---|----|
| Revenue | (5) | - | - | 5 | - | - |
| LICs | - | - | - | - | - | - |
| Operating expenses | 47 | - | - | - | - | 47 |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | 42 | - | - | 5 | - | 47 |

Balance Sheet Data

| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|--------|-------|-------|------|------|--------|
| Loans and advances to customers (net) | 39,050 | - | - | - | - | 39,050 |
| Customer accounts | 77,421 | - | - | - | - | 77,421 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 18.0 | (1.0) | (0.2) | - | - | 16.8 |

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

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

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

**HSBC
Group**

| Quarter ended 30 Sep 2016 | Other / Corporate Centre | | | | | Total \$m |
|---|---|------------------------------|---|---------------------|----------------|--------------|
| | Other Originally Reported ¹ | Inter-segment elimination | Business Reclassifications to Corporate Centre ² | Other Reallocations | Restated | |
| | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | (285) | (193) | 695 | (8) | 209 | 7,185 |
| Net fee income | (54) | - | (22) | 1 | (75) | 3,262 |
| Net trading income | (169) | 193 | 512 | (2) | 534 | 2,231 |
| Other income | 4 | (1,460) | (2,063) | 42 | (3,477) | (3,166) |
| Net operating income before loan impairment charges and other credit risk provisions | (504) | (1,460) | (878) | 33 | (2,809) | 9,512 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 2 | - | 48 | (2) | 48 | (566) |
| Net operating income | (502) | (1,460) | (830) | 31 | (2,761) | 8,946 |
| Total operating expenses | (2,571) | 1,460 | (246) | 225 | (1,132) | (8,721) |
| Operating profit | (3,073) | - | (1,076) | 256 | (3,893) | 225 |
| Share of profit in associates and joint ventures | 3 | - | 612 | (1) | 614 | 618 |
| Profit before tax | (3,070) | - | (464) | 255 | (3,279) | 843 |

Significant Items

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

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

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

| Quarter ended 30 Jun 2016 | Retail Banking and Wealth Management | | | | | | Restated \$m |
|---|---|---|---|---|--|----------------------------|-----------------|
| | Originally Reported ¹ \$m | US Runoff Portfolio to Corporate Centre \$m | JV and Associates to Corporate Centre \$m | Insurance from Commercial Banking \$m | Gains/(losses) on disposal of subsidiaries, associates and joint ventures \$m | Other Reallocations \$m | |
| Net interest income | 3,880 | (166) | - | 23 | - | 3 | 3,740 |
| Net fee income | 1,321 | - | - | (18) | - | - | 1,303 |
| Net trading income | 88 | (3) | - | (3) | - | (1) | 81 |
| Other income | 668 | (80) | - | 18 | - | (33) | 573 |
| Net operating income before loan impairment charges and other credit risk provisions | 5,957 | (249) | - | 20 | - | (31) | 5,697 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (539) | - | - | - | - | - | (539) |
| Net operating income | 5,418 | (249) | - | 20 | - | (31) | 5,158 |
| Total operating expenses | (4,276) | 708 | - | (1) | - | (73) | (3,642) |
| Operating profit | 1,142 | 459 | - | 19 | - | (104) | 1,516 |
| Share of profit in associates and joint ventures | 107 | - | (100) | - | - | - | 7 |
| Profit before tax | 1,249 | 459 | (100) | 19 | - | (104) | 1,523 |

Significant Items

Revenue

| | | | | | | | |
|---|------------|-------------|----------|----------|----------|------------|------------|
| Debit valuation adjustment (DVA) on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | 6 | (4) | - | - | - | (2) | - |
| Gain on disposal of our membership interest in Visa - Europe | 354 | - | - | - | - | - | 354 |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | 68 | (68) | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | 524 | - | - | - | - | - | 524 |
| | 952 | (72) | - | - | - | (2) | 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 | \$m | |
| Net interest income | 193 | 12 | - | - | - | 205 |
| Net fee income | 179 | - | - | - | - | 179 |
| Net trading income | 79 | (29) | - | - | - | 50 |
| Other income | 35 | (8) | - | - | - | 27 |
| Net operating income before loan impairment charges and other credit risk provisions | 486 | (25) | - | - | - | 461 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 11 | - | - | - | - | 11 |
| Net operating income | 497 | (25) | - | - | - | 472 |
| Total operating expenses | (1,166) | 4 | - | - | (8) | (1,170) |
| Operating profit | (669) | (21) | - | - | (8) | (698) |
| Share of profit in associates and joint ventures | 2 | - | (2) | - | - | - |
| Profit before tax | (667) | (21) | (2) | - | (8) | (698) |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment (DVA) on derivative contracts | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | 2 | - | - | - | - | 2 |
| Trading results from disposed-of operations in Brazil | 6 | - | - | - | - | 6 |
| | 8 | - | - | - | - | 8 |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - |
| Costs to achieve | (3) | - | - | - | - | (3) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GBP - Europe goodwill | (800) | - | - | - | - | (800) |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (4) | - | - | - | - | (4) |
| | (807) | - | - | - | - | (807) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | 8 | - | - | - | - | 8 |
| LICs | - | - | - | - | - | - |
| Operating expenses | (807) | - | - | - | - | (807) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (799) | - | - | - | - | (799) |
| Balance Sheet Data | | | | | | |
| At 30 Jun 2016 | | | | | | |
| Loans and advances to customers (net) | 39,923 | - | - | - | - | 39,923 |
| Customer accounts | 77,981 | - | - | - | - | 77,981 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 18.5 | (1.0) | (0.2) | - | - | 17.3 |

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

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

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

**HSBC
Group**

| Quarter ended 30 Jun 2016 | Other / Corporate Centre | | | | | Total \$m |
|---|--|---------------------------|---|---------------------|--------------|---------------|
| | Other Originally Reported ¹ | Inter-segment elimination | 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.

HSBC
Group

| Quarter ended 31 Mar 2016 | Global Private Banking | | | | | |
|---|----------------------------------|-----------------------------|---------------------------------------|---|---------------------|------------|
| | Originally Reported ¹ | Balance Sheet Management to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | Corporate Centre | JV and Associates to Corporate Centre | Corporate Centre | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 202 | 12 | - | - | - | 214 |
| Net fee income | 207 | - | - | - | - | 207 |
| Net trading income | 78 | (27) | - | - | - | 51 |
| Other income | - | (1) | - | - | - | (1) |
| Net operating income before loan impairment charges and other credit risk provisions | 487 | (16) | - | - | - | 471 |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | - | - |
| Net operating income | 487 | (16) | - | - | - | 471 |
| Total operating expenses | (379) | 5 | - | - | (8) | (382) |
| Operating profit | 108 | (11) | - | - | (8) | 89 |
| Share of profit in associates and joint ventures | 2 | - | (2) | - | - | - |
| Profit before tax | 110 | (11) | (2) | - | (8) | 89 |

Significant Items

Revenue

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

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

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

**HSBC
Group**

| 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 | - | - | - | - | - | 15E |
| 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 | 58E |
| 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.

| Quarter ended 31 Dec 2015 | Commercial Banking | | | | | | Restated \$m |
|---|---|---|---|--------------------------|---|--------------|-----------------|
| | Originally Reported ¹ \$m | US Runoff Portfolio to Corporate Centre \$m | JV and Associates to Corporate Centre \$m | Insurance to RBWM \$m | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | |
| | | | | | Other Reallocations \$m | | |
| Net interest income | 2,472 | - | - | (19) | - | (87) | 2,366 |
| Net fee income | 973 | 1 | - | 12 | - | (38) | 948 |
| Net trading income | 145 | - | - | - | - | (7) | 138 |
| Other income | 44 | (4) | - | (2) | - | (13) | 25 |
| Net operating income before loan impairment charges and other credit risk provisions | 3,634 | (3) | - | (9) | - | (145) | 3,477 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (1,013) | - | - | - | - | 5 | (1,008) |
| Net operating income | 2,621 | (3) | - | (9) | - | (140) | 2,469 |
| Total operating expenses | (1,747) | - | - | 1 | - | (22) | (1,766) |
| Operating profit | 874 | (3) | - | (8) | - | (162) | 701 |
| Share of profit in associates and joint ventures | 350 | - | (350) | - | - | - | - |
| Profit before tax | 1,224 | (3) | (350) | (8) | - | (162) | 701 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | 1 | - | - | - | - | (1) | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | (18) | - | - | - | - | - | (18) |
| Trading results from disposed-of operations in Brazil | 152 | - | - | - | - | - | 152 |
| | 135 | - | - | - | - | (1) | 134 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | (81) | - | - | - | - | - | (81) |
| | (81) | - | - | - | - | - | (81) |
| Operating expenses | | | | | | | |
| Costs to achieve | (150) | - | - | - | - | - | (150) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | 23 | - | - | - | - | - | 23 |
| Trading results from disposed-of operations in Brazil | (101) | - | - | - | - | - | (101) |
| | (228) | - | - | - | - | - | (228) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 135 | - | - | - | - | (1) | 134 |
| LICs | (81) | - | - | - | - | - | (81) |
| Operating expenses | (228) | - | - | - | - | - | (228) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (174) | - | - | - | - | (1) | (175) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | | | | | | | |
| Loans and advances to customers (net) | 302,240 | - | - | - | - | (14,572) | 287,668 |
| Customer accounts | 361,701 | - | - | - | - | (13,503) | 348,198 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 421.0 | - | (103.2) | - | - | (15.6) | 302.2 |

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

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

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

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

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

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

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

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

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

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

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

**HSBC
Group**

| | Other / Corporate Centre | | | | | |
|---|--|--|---|---------------------|----------------|----------------|
| Quarter ended 31 Dec 2015 | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ¹ | Business Reclassifications to Corporate Centre ² | Other Reallocations | Restated | Total |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | (183) | (58) | 766 | 2 | 527 | 8,059 |
| Net fee income | (15) | - | (17) | (2) | (34) | 3,471 |
| Net trading income | (36) | 58 | 311 | 8 | 341 | 1,408 |
| Other income | 611 | (1,777) | (368) | 77 | (1,457) | (1,166) |
| Net operating income before loan impairment charges and other credit risk provisions | 377 | (1,777) | 692 | 85 | (623) | 11,772 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 5 | - | (9) | - | (4) | (1,644) |
| Net operating income | 382 | (1,777) | 683 | 85 | (627) | 10,128 |
| Total operating expenses | (4,006) | 1,777 | (669) | 163 | (2,735) | (11,542) |
| Operating profit | (3,624) | - | 14 | 248 | (3,362) | (1,414) |
| Share of profit in associates and joint ventures | (1) | - | 550 | 1 | 550 | 556 |
| Profit before tax | (3,625) | - | 564 | 249 | (2,812) | (858) |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | (186) |
| Fair value movements on non-qualifying hedges | (2) | - | 19 | 9 | 26 | 26 |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - |
| Own credit spread | (773) | - | - | - | (773) | (773) |
| Portfolio disposals | - | - | (214) | - | (214) | (214) |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | (12) |
| Trading results from disposed-of operations in Brazil | 5 | (5) | (15) | - | (15) | 721 |
| | (770) | (5) | (210) | 9 | (976) | (438) |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | (277) |
| | - | - | - | - | - | (277) |
| Operating expenses | | | | | | |
| Costs to achieve | (387) | - | (20) | (1) | (408) | (743) |
| Costs to establish UK ring-fenced bank | (61) | - | - | - | (61) | (61) |
| Regulatory (provisions)/releases in GBP | (1) | - | - | - | (1) | (18) |
| Restructuring and other related costs | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | (350) | - | (350) | (370) |
| UK customer redress programmes | (1) | - | - | - | (1) | (337) |
| Trading results from disposed-of operations in Brazil | (28) | 5 | (2) | - | (25) | (599) |
| | (478) | 5 | (372) | (1) | (846) | (2,128) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | (770) | (5) | (210) | 9 | (976) | (438) |
| LICs | - | - | - | - | - | (277) |
| Operating expenses | (478) | 5 | (372) | (1) | (846) | (2,128) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (1,248) | - | (582) | 8 | (1,822) | (2,843) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2015 | | | | | | |
| Loans and advances to customers (net) | 2,331 | - | 21,558 | - | 23,889 | 924,454 |
| Customer accounts | 881 | - | 12,429 | - | 13,310 | 1,289,586 |
| | \$bn | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets ³ | 32.6 | - | 289.2 | - | 321.8 | 1,103.0 |

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

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

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

HSBC
Europe

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

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

HSBC
Europe

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

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

| Quarter ended 31 Dec 2016 | Global Banking and Markets | | | | | | | |
|---|----------------------------|--|------------|--|------------|---|--------------|----------|
| | Historical Basis | Balance Sheet Management to Corporate Centre | | Legacy Credit to JV and Associates to Corporate Centre | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Reported |
| | | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 231 | (45) | 40 | - | - | - | 226 | |
| Net fee income | 189 | - | 1 | - | - | 1 | 191 | |
| Net trading income | 1,351 | (367) | (4) | - | - | (5) | 975 | |
| Other income | (169) | 200 | 23 | - | - | 4 | 58 | |
| Net operating income before loan impairment charges and other credit risk provisions | 1,602 | (212) | 60 | - | - | - | 1,450 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | 65 | - | (44) | - | - | 2 | 23 | |
| Net operating income | 1,667 | (212) | 16 | - | - | 2 | 1,473 | |
| Total operating expenses | (1,097) | 13 | 13 | - | - | (82) | (1,153) | |
| Operating profit | 570 | (199) | 29 | - | - | (80) | 320 | |
| Share of profit in associates and joint ventures | 4 | - | - | (2) | - | (2) | - | |
| Profit before tax | 574 | (199) | 29 | (2) | - | (82) | 320 | |
| Significant Items | | | | | | | | |
| Revenue | | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | (50) | - | - | - | - | - | (50) | |
| Fair value movements on non-qualifying hedges | (2) | - | - | - | - | - | (2) | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | (52) | - | - | - | - | - | (52) | |
| LICs | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | - | - | - | - | - | - | - | |
| Operating expenses | | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - | |
| Costs to achieve | (73) | - | - | - | - | - | (73) | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | 42 | - | - | - | - | - | 42 | |
| UK customer redress programmes | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | (31) | - | - | - | - | - | (31) | |
| Share of profit in associates and joint ventures | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | - | - | - | - | - | - | - | |
| Profit/(loss) before tax | | | | | | | | |
| Revenue | (52) | - | - | - | - | - | (52) | |
| LICs | - | - | - | - | - | - | - | |
| Operating expenses | (31) | - | - | - | - | - | (31) | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | |
| | (83) | - | - | - | - | - | (83) | |
| Balance Sheet Data | | | | | | | | |
| At 31 Dec 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| Loans and advances to customers (net) | 84,280 | (947) | (1,321) | - | - | 1 | 82,013 | |
| Customer accounts | 113,191 | (3,168) | (851) | - | - | 1 | 109,173 | |

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

HSBC
Europe

| Quarter ended 31 Dec 2016 | Global Private Banking | | | | | |
|---|------------------------|-----------------------------|---------------------------------------|---|---------------------|----------------|
| | Historical Basis | Balance Sheet Management to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Reported |
| | | Corporate Centre | JV and Associates to Corporate Centre | Corporate Centre | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 88 | 12 | - | - | - | 100 |
| Net fee income | 91 | - | - | - | - | 91 |
| Net trading income | 46 | (36) | - | - | 1 | 11 |
| Other income | (33) | - | - | - | (4) | (37) |
| Net operating income before loan impairment charges and other credit risk provisions | 192 | (24) | - | - | (3) | 165 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (11) | - | - | - | 1 | (10) |
| Net operating income | 181 | (24) | - | - | (2) | 155 |
| Total operating expenses | (3,042) | 6 | - | - | (7) | (3,043) |
| Operating profit | (2,861) | (18) | - | - | (9) | (2,888) |
| Share of profit in associates and joint ventures | (1) | - | - | - | 1 | - |
| Profit before tax | (2,862) | (18) | - | - | (8) | (2,888) |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - |
| Portfolio disposals | (26) | - | - | - | - | (26) |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (26) | - | - | - | - | (26) |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs associated with portfolio disposals | (10) | - | - | - | - | (10) |
| Costs to achieve | 1 | - | - | - | - | 1 |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | (2,440) | - | - | - | - | (2,440) |
| Regulatory (provisions)/releases in GPB | (388) | - | - | - | - | (388) |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (2,837) | - | - | - | - | (2,837) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | (26) | - | - | - | - | (26) |
| LICs | - | - | - | - | - | - |
| Operating expenses | (2,837) | - | - | - | - | (2,837) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (2,863) | - | - | - | - | (2,863) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2016 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 17,797 | - | - | - | - | 17,797 |
| Customer accounts | 33,375 | - | - | - | - | 33,375 |

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

HSBC
Europe

| Other / Corporate Centre | | | | | | |
|---|------------------|------------------|-------------------------------|---------------------|----------------|----------------|
| Quarter ended 31 Dec 2016 | Other Historical | 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 | | | | | | | |
| 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.

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

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

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

Quarter ended 30 Sep 2016

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

Significant Items

Revenue

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

LICs

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

Operating expenses

| | | | | | | | |
|---|-------------|----------|----------|----------|----------|----------|-------------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (41) | - | - | - | - | - | (41) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (10) | - | - | - | - | - | (10) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (51) | - | - | - | - | - | (51) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

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Europe

Quarter ended 30 Sep 2016

| | | | | | | |
|---|------------|-------------|------------|----------|-------------|-------------|
| Net interest income | 86 | 12 | - | - | - | 98 |
| Net fee income | 97 | - | - | - | - | 97 |
| Net trading income | 47 | (38) | - | - | - | 9 |
| Other income | (2) | (3) | - | - | 1 | (4) |
| 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) |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership 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 |

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| Other / Corporate Centre | | | | | | |
|---|-----------------------|-------------------------------|-------------------------------|---------------------|----------------|----------------|
| Quarter ended 30 Sep 2016 | Other Originally | Inter-segment | Business | Other Reallocations | Restated | Total |
| | Reported ¹ | Elimination | Reclassifications to | | | |
| | Reported ¹ | Corporate Centre ² | 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 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 | | |
| | | \$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.

HSBC
Europe

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

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

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

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

HSBC
Europe

Quarter ended 30 Jun 2016

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

Significant Items

Revenue

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

LICs

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

Operating expenses

| | | | | | | | |
|---|--------------|----------|----------|----------|----------|----------|--------------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (3) | - | - | - | - | - | (3) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | (800) | - | - | - | - | - | (800) |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (803) | - | - | - | - | - | (803) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

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

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

HSBC
Europe

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

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

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

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

HSBC
Europe

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

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

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

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

HSBC
Europe

| Quarter ended 31 Mar 2016 | Commercial Banking | | | | | | | Restated |
|---|----------------------------------|---|---|---------------------------------------|-------------------|---|---------------------|--------------|
| | Originally Reported ¹ | Turkey from Europe to Middle East and 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.

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.

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

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

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

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

HSBC
Europe

| Other / Corporate Centre | | | | | | | |
|---|--|--|---|---|---------------------|--------------|--------------|
| Quarter ended 31 Mar 2016 | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ¹ | Turkey from Europe to Middle East and North Africa ² | Business Reclassifications to Corporate Centre ³ | Other Reallocations | Restated | Total |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | (140) | (57) | 11 | 104 | - | (82) | 2,291 |
| Net fee income | (3) | - | - | (1) | - | (4) | 1,047 |
| Net trading income | 48 | 57 | (11) | 697 | (29) | 762 | 1,545 |
| Other income | 1,512 | (86) | - | (627) | 2 | 801 | 749 |
| Net operating income before loan impairment charges and other credit risk provisions | 1,417 | (86) | - | 173 | (27) | 1,477 | 5,632 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 1 | - | - | (24) | - | (23) | (151) |
| Net operating income | 1,418 | (86) | - | 149 | (27) | 1,454 | 5,481 |
| Total operating expenses | (888) | 86 | 8 | (49) | 260 | (583) | (3,784) |
| Operating profit | 530 | - | 8 | 100 | 233 | 871 | 1,697 |
| Share of profit in associates and joint ventures | - | - | - | (1) | 1 | - | 1 |
| Profit before tax | 530 | - | 8 | 99 | 234 | 871 | 1,698 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | 99 |
| Fair value movements on non-qualifying hedges | (81) | - | - | (1) | (29) | (111) | (111) |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | 985 | - | - | - | - | 985 | 985 |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | 904 | - | - | (1) | (29) | 874 | 973 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (185) | - | 6 | - | - | (179) | (277) |
| Costs to establish UK ring-fenced bank | (31) | - | - | - | - | (31) | (31) |
| Impairment of GBP - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | (1) | - | - | - | - | (1) | (1) |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (217) | - | 6 | - | - | (211) | (309) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 904 | - | - | (1) | (29) | 874 | 973 |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (217) | - | 6 | - | - | (211) | (309) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | 687 | - | 6 | (1) | (29) | 663 | 664 |
| Balance Sheet Data | | | | | | | |
| At 31 Mar 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 633 | - | - | 3,938 | - | 4,571 | 389,625 |
| Customer accounts | 732 | - | - | 4,308 | (1) | 5,039 | 499,133 |

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

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

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

HSBC
Europe

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

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

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

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

HSBC
Europe

| Quarter ended 31 Dec 2015 | Commercial Banking | | | | | | | 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 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 | 111 | - | 11 | - | - | - | 122 |
| Net fee income | 118 | - | - | - | - | - | 118 |
| Net trading income | 44 | (1) | (34) | - | - | - | 9 |
| Other income | (1) | - | 2 | - | - | (1) | - |
| Net operating income before loan impairment charges and other credit risk provisions | 272 | (1) | (21) | - | - | (1) | 249 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (10) | - | (1) | - | - | - | (11) |
| Net operating income | 262 | (1) | (22) | - | - | (1) | 238 |
| Total operating expenses | (235) | 1 | 5 | - | - | (7) | (236) |
| Operating profit | 27 | - | (17) | - | - | (8) | 2 |
| Share of profit in associates and joint ventures | 1 | - | (1) | - | - | - | - |
| Profit before tax | 28 | - | (18) | - | - | (8) | 2 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | 6 | - | - | - | - | - | 6 |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | 6 | - | - | - | - | - | 6 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs to achieve | (11) | - | - | - | - | - | (11) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | (17) | - | - | - | - | - | (17) |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (28) | - | - | - | - | - | (28) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 6 | - | - | - | - | - | 6 |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (28) | - | - | - | - | - | (28) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (22) | - | - | - | - | - | (22) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 23,273 | (3) | - | - | - | - | 23,270 |
| Customer accounts | 37,810 | (361) | - | - | - | - | 37,449 |

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

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

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

HSBC
Europe

| Other / Corporate Centre | | | | | | | |
|---|--|--|---|---|---------------------|----------------|----------------|
| Quarter ended 31 Dec 2015 | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ¹ | Turkey from Europe to Middle East and North Africa ² | Business Reclassifications to Corporate Centre ³ | Other Reallocations | Restated | Total |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | (176) | (48) | 11 | 76 | 1 | (136) | 2,386 |
| Net fee income | (18) | - | - | (2) | (2) | (22) | 1,178 |
| Net trading income | (41) | 48 | (11) | 181 | 4 | 181 | 562 |
| Other income | (533) | (143) | - | (180) | 4 | (852) | (679) |
| Net operating income before loan impairment charges and other credit risk provisions | (768) | (143) | - | 75 | 7 | (829) | 3,447 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 5 | - | - | 17 | - | 22 | (305) |
| Net operating income | (763) | (143) | - | 92 | 7 | (807) | 3,142 |
| Total operating expenses | (2,662) | 143 | 2 | (56) | 225 | (2,348) | (6,259) |
| Operating profit | (3,425) | - | 2 | 36 | 232 | (3,155) | (3,117) |
| Share of profit in associates and joint ventures | (1) | - | - | 5 | - | 4 | 2 |
| Profit before tax | (3,426) | - | 2 | 41 | 232 | (3,151) | (3,115) |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | (70) |
| Fair value movements on non-qualifying hedges | (5) | - | - | (7) | 9 | (3) | (3) |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | (762) | - | - | - | - | (762) | (762) |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | (12) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (767) | - | - | (7) | 9 | (765) | (847) |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs to achieve | (271) | - | - | - | (1) | (272) | (511) |
| Costs to establish UK ring-fenced bank | (61) | - | - | - | - | (61) | (61) |
| Regulatory (provisions)/releases in GBP | (1) | - | - | - | - | (1) | (18) |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | (20) |
| UK customer redress programmes | (1) | - | - | - | - | (1) | (337) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (334) | - | - | - | (1) | (335) | (947) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | (767) | - | - | (7) | 9 | (765) | (847) |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (334) | - | - | - | (1) | (335) | (947) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (1,101) | - | - | (7) | 8 | (1,100) | (1,794) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 427 | - | - | 2,493 | - | 2,920 | 385,041 |
| Customer accounts | 476 | - | - | 2,579 | - | 3,055 | 491,521 |

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

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

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

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

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

HSBC
Asia

| Quarter ended 31 Dec 2016 | Commercial Banking | | | | | | | Reported |
|---|--------------------|---------------------|------------------|---------------------------------------|-------------------|---|--------------|----------|
| | Historical Basis | US Runoff Portfolio | | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | |
| | | To Corporate Centre | Corporate Centre | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$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.

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| Quarter ended 31 Dec 2016 | Global Banking and Markets | | | | | | |
|---|----------------------------|--|-----------------------------------|---------------------------------------|---|------------|--------------|
| | Historical Basis | Balance Sheet Management to Corporate Centre | Legacy Credit to Corporate Centre | JV and Associates to Corporate Centre | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Reported |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 875 | (308) | - | - | - | - | 567 |
| Net fee income | 302 | 1 | - | - | - | - | 303 |
| Net trading income | 441 | (38) | - | - | - | 1 | 404 |
| Other income | 28 | 16 | - | - | - | (2) | 42 |
| 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.

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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 | 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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Asia

| Quarter ended 30 Sep 2016 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|--|--|--------------------------------------|---|------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 1,388 | - | - | 22 | - | - | 1,410 |
| Net fee income | 658 | - | - | (18) | - | - | 640 |
| Net trading income | 71 | - | - | (3) | - | - | 68 |
| Other income | 194 | - | - | 26 | - | (2) | 218 |
| Net operating income before loan impairment charges and other credit risk provisions | 2,311 | - | - | 27 | - | (2) | 2,336 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (77) | - | - | - | - | - | (77) |
| Net operating income | 2,234 | - | - | 27 | - | (2) | 2,259 |
| Total operating expenses | (1,005) | - | - | (1) | - | (2) | (1,008) |
| Operating profit | 1,229 | - | - | 26 | - | (4) | 1,251 |
| Share of profit in associates and joint ventures | 72 | - | (68) | - | - | - | 4 |
| Profit before tax | 1,301 | - | (68) | 26 | - | (4) | 1,255 |

Significant Items

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

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

| Operating expenses | | | | | | | |
|---|------|---|---|---|---|---|------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (14) | - | - | - | - | - | (14) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (14) | - | - | - | - | - | (14) |

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

| Profit/(loss) before tax | | | | | | | |
|--|------|---|---|---|---|---|------|
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (14) | - | - | - | - | - | (14) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (14) | - | - | - | - | - | (14) |

Balance Sheet Data

| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|---------|-----|-----|-----|-----|-----|---------|
| Loans and advances to customers (net) | 119,969 | - | - | - | - | - | 119,969 |
| Customer accounts | 326,521 | - | - | - | - | - | 326,521 |

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

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

HSBC
Asia

Quarter ended 30 Sep 2016

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

Significant Items

Revenue

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

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

| Commercial Banking | | | | | | | |
|---|---------------------|------------------|----------------------|---------------------|---|-------------|--------------|
| Originally Reported ¹ | US Runoff Portfolio | | JV and Associates to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | To Corporate Centre | Corporate Centre | Insurance to RBWM | Other Reallocations | | | |
| \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | - | - | - | (22) | - | (27) | 877 |
| Net fee income | - | - | - | 18 | - | (6) | 341 |
| Net trading income | - | - | - | 3 | - | (3) | 98 |
| Other income | - | - | - | (26) | - | (5) | (6) |
| Net operating income before loan impairment charges and other credit risk provisions | 1,378 | - | - | (27) | - | (41) | 1,310 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (107) | - | - | - | - | (1) | (108) |
| Net operating income | 1,271 | - | - | (27) | - | (42) | 1,202 |
| Total operating expenses | (481) | - | - | 1 | - | 11 | (469) |
| Operating profit | 790 | - | - | (26) | - | (31) | 733 |
| Share of profit in associates and joint ventures | 363 | - | (363) | - | - | - | - |
| Profit before tax | 1,153 | - | (363) | (26) | - | (31) | 733 |

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Asia

| Quarter ended 30 Sep 2016 | Global Banking and Markets | | | | | | |
|---|----------------------------------|---------------|------------------|----------------------|-------------------|---------------------|--------------|
| | Originally Reported ¹ | Balance Sheet | Legacy Credit to | JV and Associates to | Gains/(losses) on | Other Reallocations | Restated |
| | | Management to | | | | | |
| | \$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 | | | | | | | |
| 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.

HSBC
Asia

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

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Asia

| 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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Asia

| 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.

HSBC
Asia

| Quarter ended 30 Jun 2016 | Commercial Banking | | | | | | |
|---|----------------------------------|---------------------|------------------|----------------------|---------------------|---|--------------|
| | Originally Reported ¹ | US Runoff Portfolio | | JV and Associates to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Restated |
| | | To Corporate Centre | Corporate Centre | Insurance to RBWM | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 912 | - | - | (23) | - | (29) | 860 |
| Net fee income | 338 | - | - | 18 | - | (9) | 347 |
| Net trading income | 97 | - | - | 3 | - | (3) | 97 |
| Other income | 38 | - | - | (18) | - | (6) | 14 |
| Net operating income before loan impairment charges and other credit risk provisions | 1,385 | - | - | (20) | - | (47) | 1,318 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (79) | - | - | - | - | - | (79) |
| Net operating income | 1,306 | - | - | (20) | - | (47) | 1,239 |
| Total operating expenses | (492) | - | - | 1 | - | 11 | (480) |
| Operating profit | 814 | - | - | (19) | - | (36) | 759 |
| Share of profit in associates and joint ventures | 399 | - | (399) | - | - | - | - |
| Profit before tax | 1,213 | - | (399) | (19) | - | (36) | 759 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (1) | - | - | - | - | - | (1) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | (1) |
| Balance Sheet Data | | | | | | | |
| At 30 Jun 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 125,974 | - | - | - | - | (3,575) | 122,399 |
| Customer accounts | 160,171 | - | - | - | - | (4,594) | 155,577 |

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

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

HSBC
Asia

| Quarter ended 30 Jun 2016 | Global Banking and Markets | | | | | | |
|---|----------------------------------|--|-----------------------------------|---------------------------------------|---|------------|--------------|
| | Originally Reported ¹ | Balance Sheet Management to Corporate Centre | Legacy Credit to Corporate Centre | JV and Associates to Corporate Centre | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 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.

HSBC
Asia

| Quarter ended 30 Jun 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 | 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.

HSBC
Asia

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

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

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

HSBC
Asia

| 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.

Quarter ended 31 Mar 2016

| | 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 | 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.

HSBC
Asia

Quarter ended 31 Mar 2016

| | 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 | 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.

HSBC
Asia

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

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

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

HSBC
Asia

| 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.

HSBC
Asia

| 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.

HSBC
Asia

| Quarter ended 31 Dec 2015 | 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 | 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 | (13) | - | - | - | - | - | (13) |
| 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 | (13) | - | - | - | - | - | (13) |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (13) | - | - | - | - | - | (13) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Balance Sheet Data | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| At 31 Dec 2015 | | | | | | | |
| 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.

HSBC
Asia

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 |

HSBC
Asia

Quarter ended 31 Dec 2015

| | |
|---|------------|
| Net interest income | 44 |
| Net fee income | 57 |
| Net trading income | 26 |
| Other income | 1 |
| Net operating income before loan impairment charges and other credit risk provisions | 128 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 3 |
| Net operating income | 131 |
| Total operating expenses | (88) |
| Operating profit | 43 |
| Share of profit in associates and joint ventures | - |
| Profit before tax | 43 |

| 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 | 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

| | | | | | | |
|---|-----|---|---|---|---|-----|
| Costs to achieve | (2) | - | - | - | - | (2) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (2) | - | - | - | - | (2) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|--------|-----|-----|-----|-----|--------|
| Loans and advances to customers (net) | 13,144 | - | - | - | - | 13,144 |
| Customer accounts | 28,685 | - | - | - | - | 28,685 |

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 | 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.

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

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

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

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

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| Quarter ended 31 Dec 2016 | Global Banking and Markets | | | | | | |
|---|----------------------------|---------------|------------------|----------------------|-------------------|------------------|------------|
| | Historical Basis | Balance Sheet | Legacy Credit to | JV and Associates to | Gains/(losses) on | | Reported |
| | | Management to | | | Corporate Centre | Corporate Centre | |
| | \$m | \$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 | Inter-segment | Business | Reclassifications to | Reported | |
| | Basis | elimination | Corporate Centre ¹ | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | - | 7 | 46 | - | 53 | 426 |
| Net fee income | (1) | - | (1) | 2 | - | 161 |
| Net trading income | 4 | (7) | 6 | (1) | 2 | 81 |
| Other income | 4 | (21) | (2) | - | (19) | (36) |
| 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 | - | - | - | - | - | - | - |
| Balance Sheet Data | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| At 30 Sep 2016 | 8,208 | - | - | - | - | - | 8,208 |
| Loans and advances to customers (net) | 8,208 | - | - | - | - | - | 8,208 |
| Customer accounts | 19,991 | - | - | - | - | - | 19,991 |

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

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

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| Quarter ended 30 Sep 2016 | Commercial Banking | | | | | | |
|---|----------------------------------|--|--|-------------------|---|-------------|------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 138 | - | - | - | - | (19) | 119 |
| Net fee income | 53 | - | - | - | - | (5) | 48 |
| Net trading income | 13 | - | - | - | - | (1) | 12 |
| Other income | 4 | - | - | - | - | (3) | 1 |
| Net operating income before loan impairment charges and other credit risk provisions | 208 | - | - | - | - | (28) | 180 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (17) | - | - | - | - | 1 | (16) |
| Net operating income | 191 | - | - | - | - | (27) | 164 |
| Total operating expenses | (99) | - | - | - | - | 7 | (92) |
| Operating profit | 92 | - | - | - | - | (20) | 72 |
| Share of profit in associates and joint ventures | 27 | - | (27) | - | - | - | - |
| Profit before tax | 119 | - | (27) | - | - | (20) | 72 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (6) | - | - | - | - | - | (6) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (6) | - | - | - | - | - | (6) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (6) | - | - | - | - | - | (6) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (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 | Global Private Banking | | | | | | |
|---|----------------------------------|-----------------------------|------------------|----------------------|------------|---|----------|
| | Originally Reported ¹ | Balance Sheet Management to | | JV and Associates to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Restated |
| | | Corporate Centre | Corporate Centre | Corporate Centre | ventures | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | (1) | - | - | - | - | (1) | |
| Net fee income | - | - | - | - | - | - | |
| Net trading income | (1) | - | - | - | - | (1) | |
| Other income | - | - | - | - | - | - | |
| Net operating income before loan impairment charges and other credit risk provisions | (2) | - | - | - | - | (2) | |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | - | - | |
| Net operating income | (2) | - | - | - | - | (2) | |
| Total operating expenses | 2 | - | - | - | (1) | 1 | |
| Operating profit | - | - | - | - | (1) | (1) | |
| Share of profit in associates and joint ventures | 1 | - | (2) | - | 1 | - | |
| Profit before tax | 1 | - | (2) | - | - | (1) | |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | |
| Loss and trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | |
| Costs to achieve | - | - | - | - | - | - | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | |
| UK customer redress programmes | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | |
| Balance Sheet Data | | | | | | | |
| 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.

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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 | | | | | | | Restated |
|---|----------------------------------|--|---------------------|----------------------|-------------------|---|------------|----------|
| | Originally Reported ¹ | Turkey from Europe to Middle East and | US Runoff Portfolio | JV and Associates to | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | |
| | | North Africa ² | to Corporate Centre | Corporate Centre | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 117 | 21 | - | - | - | - | 120 | |
| Net fee income | 54 | 3 | - | - | - | (18) | 51 | |
| Net trading income | 14 | 2 | - | - | - | (1) | 15 | |
| Other income | 2 | - | - | - | - | (2) | - | |
| Net operating income before loan impairment charges and other credit risk provisions | 187 | 26 | - | - | - | (27) | 186 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | 11 | (5) | - | - | - | - | 6 | |
| Net operating income | 198 | 21 | - | - | - | (27) | 192 | |
| Total operating expenses | (76) | (22) | - | - | - | 9 | (89) | |
| Operating profit | 122 | (1) | - | - | - | (18) | 103 | |
| Share of profit in associates and joint ventures | 40 | - | - | (40) | - | - | - | |
| Profit before tax | 162 | (1) | - | (40) | - | (18) | 103 | |
| Significant Items | | | | | | | | |
| Revenue | | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - | |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| Operating expenses | - | (1) | - | - | - | - | (1) | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - | |
| Costs to achieve | - | (1) | - | - | - | - | (1) | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - | |
| UK customer redress programmes | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| Profit/(loss) before tax | - | (1) | - | - | - | - | (1) | |
| Revenue | - | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | - | |
| Operating expenses | - | (1) | - | - | - | - | (1) | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | |
| Balance Sheet Data | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| At 30 Jun 2016 | | | | | | | | |
| Loans and advances to customers (net) | 13,298 | 3,001 | - | - | - | (3,341) | 12,958 | |
| Customer accounts | 10,411 | 760 | - | - | - | (1,935) | 9,236 | |

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

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

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

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| Quarter ended 30 Jun 2016 | Global Banking and Markets | | | | | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
|---|----------------------------------|---|--|-----------------------------------|---------------------------------------|------------|---|------------|------------|
| | 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 | 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 | \$m |
| Loans and advances to customers (net) | 10,225 | 729 | - | - | - | - | 3,341 | 14,295 | |
| Customer accounts | 7,768 | 672 | (45) | - | - | - | 1,935 | 10,330 | |

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

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

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

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

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

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

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

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| Quarter ended 30 Jun 2016 | Other / Corporate Centre | | | | | | Total \$m |
|---|--|--|---|---|---------------------|------------|--------------|
| | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ¹ | Turkey from Europe to Middle East and North Africa ² | Business Reclassifications to Corporate Centre ³ | Other Reallocations | Restated | |
| | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 4 | 3 | (8) | 48 | 1 | 48 | 464 |
| Net fee income | (1) | - | - | - | (1) | (2) | 183 |
| Net trading income | 1 | (3) | 8 | 2 | - | 8 | 100 |
| Other income | 25 | (20) | - | 8 | 3 | 16 | 30 |
| Net operating income before loan impairment charges and other credit risk provisions | 29 | (20) | - | 58 | 3 | 70 | 777 |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | (1) | (1) | (49) |
| Net operating income | 29 | (20) | - | 58 | 2 | 69 | 728 |
| Total operating expenses | (37) | 20 | (4) | (5) | - | (26) | (383) |
| Operating profit | (8) | - | (4) | 53 | 2 | 43 | 345 |
| Share of profit in associates and joint ventures | 3 | - | - | 122 | - | 125 | 125 |
| Profit before tax | (5) | - | (4) | 175 | 2 | 168 | 470 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | 11 |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | (3) | - | - | - | - | (3) | (3) |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (3) | - | - | - | - | (3) | 8 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (1) | - | - | - | - | (1) | (16) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | (1) | (16) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | (3) | - | - | - | - | (3) | 8 |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (1) | - | - | - | - | (1) | (16) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (4) | - | - | - | - | (4) | (8) |
| Balance Sheet Data | | | | | | | |
| At 30 Jun 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 3 | - | - | - | - | 3 | 35,786 |
| Customer accounts | 209 | - | - | 45 | (1) | 253 | 40,600 |

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

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

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

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

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

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

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

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MENA

| Quarter ended 31 Mar 2016 | Commercial Banking | | | | | | | Restated \$m |
|---|----------------------------------|---|--|--|-------------------|---|---------------------|-----------------|
| | Originally Reported ¹ | Turkey from Europe to Middle East and North Africa ² | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 116 | 26 | - | - | - | - | (18) | 124 |
| Net fee income | 65 | 3 | - | - | - | - | (11) | 57 |
| Net trading income | 14 | 1 | - | - | - | - | (1) | 14 |
| Other income | 2 | - | - | - | - | - | (2) | - |
| Net operating income before loan impairment charges and other credit risk provisions | 197 | 30 | - | - | - | - | (32) | 195 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 1 | (5) | - | - | - | - | - | (4) |
| Net operating income | 198 | 25 | - | - | - | - | (32) | 191 |
| Total operating expenses | (77) | (23) | - | - | - | - | 7 | (93) |
| Operating profit | 121 | 2 | - | - | - | - | (25) | 98 |
| Share of profit in associates and joint ventures | 39 | - | - | (39) | - | - | - | - |
| Profit before tax | 160 | 2 | - | (39) | - | - | (25) | 98 |
| Significant Items | | | | | | | | |
| Revenue | | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - |
| Operating expenses | - | - | - | - | - | - | - | - |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - | - |
| Costs to achieve | (1) | (3) | - | - | - | - | - | (4) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - |
| | (1) | (3) | - | - | - | - | - | (4) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - |
| Profit/(loss) before tax | - | - | - | - | - | - | - | - |
| Revenue | - | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - | - |
| Operating expenses | (1) | (3) | - | - | - | - | - | (4) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | - |
| | (1) | (3) | - | - | - | - | - | (4) |
| Balance Sheet Data | | | | | | | | |
| At 31 Mar 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 13,667 | 3,355 | - | - | - | - | (3,617) | 13,405 |
| Customer accounts | 10,950 | 744 | - | - | - | - | (2,013) | 9,681 |

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

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

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

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| Quarter ended 31 Mar 2016 | Global Banking and Markets | | | | | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
|---|----------------------------------|---|--|-----------------------------------|---------------------------------------|------------|---|------------|----------|
| | Originally Reported ¹ | Turkey from Europe to Middle East and North Africa ² | Balance Sheet Management to Corporate Centre | Legacy Credit to Corporate Centre | JV and Associates to Corporate Centre | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 121 | 20 | (52) | - | - | - | 18 | 107 | |
| Net fee income | 59 | 3 | - | - | - | - | 12 | 74 | |
| Net trading income | 81 | 11 | (7) | - | - | - | 1 | 86 | |
| Other income | 16 | 1 | (1) | - | - | - | - | 16 | |
| Net operating income before loan impairment charges and other credit risk provisions | 277 | 35 | (60) | - | - | - | 31 | 283 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | - | - | (1) | (1) | |
| Net operating income | 277 | 35 | (60) | - | - | - | 30 | 282 | |
| Total operating expenses | (65) | (10) | 5 | - | - | - | (8) | (78) | |
| Operating profit | 212 | 25 | (55) | - | - | - | 22 | 204 | |
| Share of profit in associates and joint ventures | 63 | - | - | - | (63) | - | - | - | |
| Profit before tax | 275 | 25 | (55) | - | (63) | - | 22 | 204 | |
| Significant Items | | | | | | | | | |
| Revenue | | | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - | - | |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | - | - | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - | - | |
| Costs to achieve | - | - | - | - | - | - | - | - | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - | - | |
| UK customer redress programmes | - | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | |
| Profit/(loss) before tax | - | - | - | - | - | - | - | - | |
| Revenue | - | - | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | - | |
| Balance Sheet Data | - | - | - | - | - | - | - | - | |
| At 31 Mar 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| Loans and advances to customers (net) | 10,317 | 700 | - | - | - | - | 3,618 | 14,635 | |
| Customer accounts | 7,299 | 841 | (99) | - | - | - | 2,012 | 10,053 | |

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

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

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

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| Quarter ended 31 Mar 2016 | Global Private Banking | | | | | | | Restated \$m |
|---|---|--|---|---|---|-----|----------------------------|-----------------|
| | Originally Reported ¹ \$m | Turkey from Europe to Middle East and North Africa ² \$m | Balance Sheet Management to Corporate Centre \$m | JV and Associates to Corporate Centre \$m | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Other Reallocations \$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 | 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 and Other Reallocations | | 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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| Quarter ended 31 Dec 2015 | Global Banking and Markets | | | | | | | | |
|---|----------------------------------|---|-------------|--|-----------------------------------|---------------------------------------|---|------------|------------|
| | Originally Reported ¹ | Turkey from Europe to Middle East and North Africa ² | | Balance Sheet Management to Corporate Centre | Legacy Credit to Corporate Centre | JV and Associates to Corporate Centre | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | \$m | \$m | | | | \$m | \$m | |
| Net interest income | 117 | 20 | (54) | - | - | - | - | 13 | 96 |
| Net fee income | 62 | 4 | - | - | - | - | - | 7 | 73 |
| Net trading income | 52 | 11 | (4) | - | - | - | - | - | 59 |
| Other income | 8 | 1 | (2) | - | - | - | - | - | 7 |
| Net operating income before loan impairment charges and other credit risk provisions | 239 | 36 | (60) | - | - | - | - | 20 | 235 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (15) | - | - | - | - | - | - | - | (15) |
| Net operating income | 224 | 36 | (60) | - | - | - | - | 20 | 220 |
| Total operating expenses | (69) | (12) | 5 | - | - | - | - | (7) | (83) |
| Operating profit | 155 | 24 | (55) | - | - | - | - | 13 | 137 |
| Share of profit in associates and joint ventures | 36 | - | - | - | (35) | - | - | (1) | - |
| Profit before tax | 191 | 24 | (55) | - | (35) | - | - | 12 | 137 |
| Significant Items | | | | | | | | | |
| Revenue | | | | | | | | | |
| Debit valuation adjustment (DVA) on derivative contracts | (1) | - | - | - | - | - | - | - | (1) |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - | - | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | - | - | (1) |
| LICs | | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | | | |
| Costs to achieve | (2) | - | - | - | - | - | - | - | (2) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | - |
| | (2) | - | - | - | - | - | - | - | (2) |
| Share of profit in associates and joint ventures | | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | | | |
| Revenue | (1) | - | - | - | - | - | - | - | (1) |
| LICs | - | - | - | - | - | - | - | - | - |
| Operating expenses | (2) | - | - | - | - | - | - | - | (2) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | - | - |
| | (3) | - | - | - | - | - | - | - | (3) |
| Balance Sheet Data | | | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 9,825 | 704 | - | - | - | - | - | 3,602 | 14,131 |
| Customer accounts | 6,901 | 887 | (74) | - | - | - | - | 2,405 | 10,119 |

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

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

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

HSBC
MENA

Quarter ended 31 Dec 2015

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

Significant Items

Revenue

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

LICs

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

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.

| | Global Private Banking | | | | | | | Restated |
|---|----------------------------------|---|------------|---|------------|---|------------|----------|
| | 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 | | |
| | | \$m | \$m | \$m | \$m | \$m | \$m | |
| | | | | | | Other Reallocations | | |
| Net interest income | - | - | - | - | - | - | - | |
| Net fee income | - | - | - | - | - | - | - | |
| Net trading income | - | 1 | - | - | - | - | 1 | |
| Other income | - | - | - | - | - | - | - | |
| Net operating income before loan impairment charges and other credit risk provisions | - | 1 | - | - | - | - | 1 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | - | - | - | |
| Net operating income | - | 1 | - | - | - | - | 1 | |
| Total operating expenses | - | (1) | - | - | - | - | (1) | |
| Operating profit | 3 | - | - | (3) | - | - | - | |
| Share of profit in associates and joint ventures | 3 | - | - | (3) | - | - | - | |
| Profit before tax | 3 | - | - | (3) | - | - | - | |
| Revenue | | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - | |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - | |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| LICs | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| Operating expenses | | | | | | | | |
| Costs to achieve | - | - | - | - | - | - | - | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - | |
| Restructuring and other related costs | - | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - | |
| UK customer redress programmes | - | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| Profit/(loss) before tax | | | | | | | | |
| Revenue | - | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | |
| | - | - | - | - | - | - | - | |
| 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 | |

HSBC
MENA

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

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

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

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

HSBC
North America

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

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

HSBC
North America

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

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

HSBC
North America

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

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

HSBC
North America

| Quarter ended 31 Dec 2016 | Global Private Banking | | | | | |
|---|------------------------|-----------------------------|---------------------------------------|---|---------------------|--------------|
| | Historical Basis | Balance Sheet Management to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Reported |
| | | Corporate Centre | JV and Associates to Corporate Centre | Corporate Centre | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 50 | - | - | - | 4 | 54 |
| Net fee income | 21 | - | - | - | - | 21 |
| Net trading income | 3 | - | - | - | - | 3 |
| Other income | (1) | - | - | - | 1 | - |
| 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.

HSBC
North America

| 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.

HSBC
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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 | (119) | 119 | - | - | - | - | - |
| Revenue | (119) | 119 | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (60) | 47 | - | - | - | - | (13) |
| 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) | 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.

HSBC
North America

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) |

HSBC
North America

Quarter ended 30 Sep 2016

| | | | | | | | |
|---|------------|-------------|-------------|----------|----------|-----------|------------|
| 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.

| | 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 | |
| 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) | |
| 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 | |

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North America

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

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

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

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

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

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

HSBC
North America

| 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.

HSBC
North America

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

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

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

HSBC
North America

| 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.

HSBC
North America

| Quarter ended 31 Mar 2016 | Commercial Banking | | | | | | |
|---|----------------------------------|---------------------|------------------|----------------------|---------------------|---|------------|
| | Originally Reported ¹ | US Runoff Portfolio | | JV and Associates to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Restated |
| | | To Corporate Centre | Corporate Centre | Insurance to RBWM | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 328 | 1 | - | - | - | (25) | 304 |
| Net fee income | 125 | 2 | - | - | - | (16) | 111 |
| Net trading income | 7 | - | - | - | - | - | 7 |
| Other income | 18 | (5) | - | - | - | - | 13 |
| Net operating income before loan impairment charges and other credit risk provisions | 478 | (2) | - | - | - | (41) | 435 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (72) | - | - | - | - | 2 | (70) |
| Net operating income | 406 | (2) | - | - | - | (39) | 365 |
| Total operating expenses | (247) | - | - | - | - | 16 | (231) |
| Operating profit | 159 | (2) | - | - | - | (23) | 134 |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Profit before tax | 159 | (2) | - | - | - | (23) | 134 |

Significant Items

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

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

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

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

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

Balance Sheet Data

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

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

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

HSBC
North America

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 |

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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.

HSBC
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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.

HSBC
North America

Quarter ended 31 Dec 2015

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

| Retail Banking and Wealth Management | | | | | | | |
|--------------------------------------|---|---------------------------------------|-----------------------------------|---|---------------------|----------|--|
| Originally Reported 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 |
|---------------------------------------|--------|----------|-----|-----|-----|--------|
| Loans and advances to customers (net) | 53,737 | (18,260) | - | - | - | 35,477 |
| Customer accounts | 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.

HSBC
North America

Quarter ended 31 Dec 2015

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

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

Significant Items

Revenue

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

LICs

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

Operating expenses

| | | | | | | | |
|---|-----|---|---|---|---|---|-----|
| Costs to achieve | (7) | - | - | - | - | - | (7) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (7) | - | - | - | - | - | (7) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|-----|---|---|---|---|---|-----|
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (7) | - | - | - | - | - | (7) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (7) | - | - | - | - | - | (7) |

Balance Sheet Data

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

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

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

HSBC
North America

Quarter ended 31 Dec 2015

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

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

Significant Items

Revenue

| | | | | | | | |
|---|------|---|---|---|---|---|------|
| Debit valuation adjustment (DVA) on derivative contracts | (17) | - | - | - | - | - | (17) |
| Fair value movements on non-qualifying hedges | (2) | 2 | - | - | - | - | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (19) | 2 | - | - | - | - | (17) |

LICs

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

Operating expenses

| | | | | | | | |
|---|-----|---|---|---|---|---|-----|
| Costs to achieve | (2) | - | - | - | - | - | (2) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (2) | - | - | - | - | - | (2) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|------|---|---|---|---|---|------|
| Revenue | (19) | 2 | - | - | - | - | (17) |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (2) | - | - | - | - | - | (2) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (21) | 2 | - | - | - | - | (19) |

Balance Sheet Data

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

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

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

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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 | 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 | | | | | | |
| 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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| Quarter ended 31 Dec 2015 | Other / Corporate Centre | | | | | Total |
|---|--|--|---|---------------------|--------------|--------------|
| | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ² | Business Reclassifications to Corporate Centre ² | Other Reallocations | Restated | |
| | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 3 | (6) | 331 | - | 328 | 1,116 |
| Net fee income | 2 | - | (18) | - | (16) | 498 |
| Net trading income | 10 | 6 | 115 | - | 131 | 147 |
| Other income | 386 | (397) | (202) | 2 | (211) | (169) |
| Net operating income before loan impairment charges and other credit risk provisions | 401 | (397) | 226 | 2 | 232 | 1,592 |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | (26) | - | (26) | (327) |
| Net operating income | 401 | (397) | 200 | 2 | 206 | 1,265 |
| Total operating expenses | (495) | 397 | (568) | (11) | (677) | (1,819) |
| Operating profit | (94) | - | (368) | (9) | (471) | (554) |
| Share of profit in associates and joint ventures | - | - | (3) | - | (3) | (1) |
| Profit before tax | (94) | - | (371) | (9) | (474) | (555) |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment (DVA) on derivative contracts | - | - | - | - | - | (17) |
| Fair value movements on non-qualifying hedges | - | - | 30 | - | 30 | 30 |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - |
| Own credit spread | (16) | - | - | - | (16) | (16) |
| Portfolio disposals | - | - | (214) | - | (214) | (214) |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (16) | - | (184) | - | (200) | (217) |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs to achieve | (30) | - | (20) | - | (50) | (65) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | (350) | - | (350) | (350) |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (30) | - | (370) | - | (400) | (415) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | (16) | - | (184) | - | (200) | (217) |
| LICs | - | - | - | - | - | - |
| Operating expenses | (30) | - | (370) | - | (400) | (415) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (46) | - | (554) | - | (600) | (632) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | - | - | 18,824 | - | 18,824 | 128,851 |
| Customer accounts | 3 | - | 6,887 | - | 6,890 | 135,152 |

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

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

HSBC
Latin America

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

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

HSBC
Latin America

| Quarter ended 31 Dec 2016 | Commercial Banking | | | | | | |
|---|--------------------|--|--|-------------------|---|------------|------------|
| | Historical Basis | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Reported |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 113 | - | - | - | - | 1 | 114 |
| Net fee income | 25 | - | - | - | - | - | 25 |
| Net trading income | 7 | - | - | - | - | - | 7 |
| Other income | 3 | - | - | - | - | - | 3 |
| Net operating income before loan impairment charges and other credit risk provisions | 148 | - | - | - | - | 1 | 149 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (11) | - | - | - | - | - | (11) |
| Net operating income | 137 | - | - | - | - | 1 | 138 |
| Total operating expenses | (109) | - | - | - | - | (1) | (110) |
| Operating profit | 28 | - | - | - | - | - | 28 |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Profit before tax | 28 | - | - | - | - | - | 28 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | - | - | - | - | - | - | - |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | - | - | - | - | - | - | - |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Balance Sheet Data | | | | | | | |
| 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 | - | - | - | - | - | - | - |
|---|---|---|---|---|---|---|---|

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 |

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) |
| 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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Latin America

| 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.

HSBC
Latin America

| Quarter ended 31 Dec 2016 | Other / Corporate Centre | | | | | Total |
|---|--------------------------|-------------------------------|----------------------|---------------------|-------------|------------|
| | Other Historical | Inter-segment | Business | | Reported | |
| | Basis | elimination | Reclassifications to | Other Reallocations | | |
| | Historical Basis | Corporate Centre ¹ | | | | |
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | (5) | (16) | 14 | (1) | (8) | 507 |
| Net fee income | (1) | - | - | 1 | - | 116 |
| Net trading income | - | 16 | 3 | - | 19 | 82 |
| Other income | 68 | (63) | 2 | (3) | 4 | 21 |
| Net operating income before loan impairment charges and other credit risk provisions | 62 | (63) | 19 | (3) | 15 | 726 |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | 2 | 2 | (123) |
| Net operating income | 62 | (63) | 19 | (1) | 17 | 603 |
| Total operating expenses | (89) | 63 | (6) | 2 | (30) | (533) |
| Operating profit | (27) | - | 13 | 1 | (13) | 70 |
| Share of profit in associates and joint ventures | (1) | - | - | - | (1) | - |
| Profit before tax | (28) | - | 13 | 1 | (14) | 70 |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | 1 |
| Fair value movements on non-qualifying hedges | - | - | (2) | - | (2) | (2) |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | (2) | - | (2) | (1) |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - |
| Costs to achieve | (12) | - | - | - | (12) | (21) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (12) | - | - | - | (12) | (21) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | - | - | (2) | - | (2) | (1) |
| LICs | - | - | - | - | - | - |
| Operating expenses | (12) | - | - | - | (12) | (21) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (12) | - | (2) | - | (14) | (22) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2016 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | - | - | - | - | - | 16,953 |
| Customer accounts | - | - | 224 | - | 224 | 20,493 |

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

HSBC
Latin America

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

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

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

HSBC
Latin America

| Quarter ended 30 Sep 2016 | Commercial Banking | | | | | | |
|---|----------------------------------|--|--|-------------------|---|------------|------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 115 | - | - | - | - | (2) | 113 |
| Net fee income | 28 | - | - | - | - | - | 28 |
| Net trading income | 7 | - | - | - | - | - | 7 |
| Other income | (535) | - | - | - | 541 | - | 6 |
| Net operating income before loan impairment charges and other credit risk provisions | (385) | - | - | - | 541 | (2) | 154 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (14) | - | - | - | - | - | (14) |
| Net operating income | (399) | - | - | - | 541 | (2) | 140 |
| Total operating expenses | (96) | - | - | - | - | - | (96) |
| Operating profit | (495) | - | - | - | 541 | (2) | 44 |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Profit before tax | (495) | - | - | - | 541 | (2) | 44 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | (541) | - | - | - | 541 | - | - |
| | (541) | - | - | - | 541 | - | - |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | - | - | - | - | - | - | - |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | (541) | - | - | - | 541 | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | - | - | - | - | - | - | - |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (541) | - | - | - | 541 | - | - |
| Balance Sheet Data | | | | | | | |
| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 6,700 | - | - | - | - | (22) | 6,678 |
| Customer accounts | 6,417 | - | - | - | - | (116) | 6,301 |

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

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

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

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

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

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

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

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

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| Quarter ended 30 Sep 2016 | Other / Corporate Centre | | | | | Total |
|---|--|--|---|---------------------|----------------|----------------|
| | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ¹ | Business Reclassifications to Corporate Centre ² | Other Reallocations | Restated | |
| | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | - | (17) | 22 | - | 5 | 523 |
| Net fee income | - | - | - | - | - | 123 |
| Net trading income | - | 17 | 3 | (1) | 19 | 70 |
| Other income | 48 | (38) | (1,733) | 1 | (1,722) | (1,681) |
| Net operating income before loan impairment charges and other credit risk provisions | 48 | (38) | (1,708) | - | (1,698) | (965) |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | (1) | (1) | (138) |
| Net operating income | 48 | (38) | (1,708) | (1) | (1,699) | (1,103) |
| Total operating expenses | (64) | 38 | (5) | 3 | (28) | (492) |
| Operating profit | (16) | - | (1,713) | 2 | (1,727) | (1,595) |
| Share of profit in associates and joint ventures | 1 | - | - | - | 1 | - |
| Profit before tax | (15) | - | (1,713) | 2 | (1,726) | (1,595) |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | (2) |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | (3) | - | (1,740) | - | (1,743) | (1,743) |
| | (3) | - | (1,740) | - | (1,743) | (1,745) |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - |
| Costs to achieve | (11) | - | - | - | (11) | (12) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (11) | - | - | - | (11) | (12) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | (3) | - | (1,740) | - | (1,743) | (1,745) |
| LICs | - | - | - | - | - | - |
| Operating expenses | (11) | - | - | - | (11) | (12) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (14) | - | (1,740) | - | (1,754) | (1,757) |
| Balance Sheet Data | | | | | | |
| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | - | - | 26 | - | 26 | 17,243 |
| Customer accounts | - | - | 266 | - | 266 | 20,319 |

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

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

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Latin America

| Quarter ended 30 Jun 2016 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|--|--|--------------------------------------|---|------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 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.

HSBC
Latin America

| 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.

HSBC
Latin America

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

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

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

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Latin America

| 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.

HSBC
Latin America

| 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.

HSBC
Latin America

| Quarter ended 31 Mar 2016 | Commercial Banking | | | | | | |
|---|----------------------------------|---------------------|----------------------|-------------------|---|---------------------|------------|
| | Originally Reported ¹ | US Runoff Portfolio | JV and Associates to | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | Restated |
| | \$m | To Corporate Centre | Corporate Centre | \$m | \$m | \$m | \$m |
| Net interest income | 220 | - | - | - | - | (2) | 218 |
| Net fee income | 52 | - | - | - | - | - | 52 |
| Net trading income | 25 | - | - | - | - | - | 25 |
| Other income | 14 | - | - | - | - | (1) | 13 |
| Net operating income before loan impairment charges and other credit risk provisions | 311 | - | - | - | - | (3) | 308 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (120) | - | - | - | - | - | (120) |
| Net operating income | 191 | - | - | - | - | (3) | 188 |
| Total operating expenses | (168) | - | - | - | - | - | (168) |
| Operating profit | 23 | - | - | - | - | (3) | 20 |
| Share of profit in associates and joint ventures | (1) | - | - | - | - | - | (1) |
| Profit before tax | 22 | - | - | - | - | (3) | 19 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | 142 | - | - | - | - | - | 142 |
| | 142 | - | - | - | - | - | 142 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | (113) | - | - | - | - | - | (113) |
| | (113) | - | - | - | - | - | (113) |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (1) | - | - | - | - | - | (1) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (74) | - | - | - | - | - | (74) |
| | (75) | - | - | - | - | - | (75) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | (1) | - | 1 | - | - | - | - |
| | (1) | - | 1 | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 142 | - | - | - | - | - | 142 |
| LICs | (113) | - | - | - | - | - | (113) |
| Operating expenses | (75) | - | - | - | - | - | (75) |
| Share of profit in associates and joint ventures | (1) | - | 1 | - | - | - | - |
| | (47) | - | 1 | - | - | - | (46) |
| Balance Sheet Data | | | | | | | |
| At 31 Mar 2016 | | | | | | | |
| Loans and advances to customers (net) | 6,795 | - | - | - | - | (27) | 6,768 |
| Customer accounts | 6,017 | - | - | - | - | (230) | 5,779 |

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

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

HSBC
Latin America

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.

HSBC
Latin America

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

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

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

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Latin America

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

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

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

HSBC
Latin America

| Quarter ended 31 Dec 2015 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|---|---------------------------------------|-----------------------------------|---|------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 686 | - | - | - | - | - | 686 |
| Net fee income | 168 | - | - | - | - | - | 168 |
| Net trading income | 85 | - | - | - | - | - | 85 |
| Other income | 10 | - | - | - | - | - | 10 |
| Net operating income before loan impairment charges and other credit risk provisions | 949 | - | - | - | - | - | 949 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (280) | - | - | - | - | - | (280) |
| Net operating income | 669 | - | - | - | - | - | 669 |
| Total operating expenses | (777) | - | - | - | - | (2) | (779) |
| Operating profit | (108) | - | - | - | - | (2) | (110) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Profit before tax | (108) | - | - | - | - | (2) | (110) |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment (DVA) on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | 485 | - | - | - | - | - | 485 |
| | 485 | - | - | - | - | - | 485 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | (197) | - | - | - | - | - | (197) |
| | (197) | - | - | - | - | - | (197) |
| Operating expenses | | | | | | | |
| Costs to achieve | (18) | - | - | - | - | - | (18) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (406) | - | - | - | - | - | (406) |
| | (424) | - | - | - | - | - | (424) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 485 | - | - | - | - | - | 485 |
| LICs | (197) | - | - | - | - | - | (197) |
| Operating expenses | (424) | - | - | - | - | - | (424) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (136) | - | - | - | - | - | (136) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 5,935 | - | - | - | - | - | 5,935 |
| Customer accounts | 12,042 | - | - | - | - | - | 12,042 |

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

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

HSBC
Latin America

Quarter ended 31 Dec 2015

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

Significant Items

Revenue

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

LICs

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

Operating expenses

| | | | | | | | |
|---|--------------|----------|----------|----------|----------|----------|--------------|
| Costs to achieve | (4) | - | - | - | - | - | (4) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (101) | - | - | - | - | - | (101) |
| | (105) | - | - | - | - | - | (105) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

| | Commercial Banking | | | | | | Restated |
|---|----------------------------------|---|---------------------------------------|-------------------|---|---------------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 241 | - | - | - | - | (3) | 238 |
| Net fee income | 57 | - | - | - | - | (1) | 56 |
| Net trading income | 23 | - | - | - | - | (1) | 22 |
| Other income | 15 | - | - | - | - | (2) | 13 |
| Net operating income before loan impairment charges and other credit risk provisions | 336 | - | - | - | - | (7) | 329 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (144) | - | - | - | - | - | (144) |
| Net operating income | 192 | - | - | - | - | (7) | 185 |
| Total operating expenses | (225) | - | - | - | - | 1 | (224) |
| Operating profit | (33) | - | - | - | - | (6) | (39) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Profit before tax | (33) | - | - | - | - | (6) | (39) |
| <i>Significant Items</i> | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment (DVA) on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | 152 | - | - | - | - | - | 152 |
| | 152 | - | - | - | - | - | 152 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | (81) | - | - | - | - | - | (81) |
| | (81) | - | - | - | - | - | (81) |
| Operating expenses | | | | | | | |
| Costs to achieve | (4) | - | - | - | - | - | (4) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (101) | - | - | - | - | - | (101) |
| | (105) | - | - | - | - | - | (105) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | 152 | - | - | - | - | - | 152 |
| LICs | (81) | - | - | - | - | - | (81) |
| Operating expenses | (105) | - | - | - | - | - | (105) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (34) | - | - | - | - | - | (34) |
| <i>Balance Sheet Data</i> | | | | | | | |
| 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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Latin America

Quarter ended 31 Dec 2015

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

Significant Items

Revenue

| | | | | | | | |
|---|-----------|-----------|----------|----------|----------|----------|-----------|
| Debit valuation adjustment (DVA) on derivative contracts | (37) | - | - | - | - | - | (37) |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on the partial sale of shareholding in Industrial Bank | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | 77 | 15 | - | - | - | - | 92 |
| | 40 | 15 | - | - | - | - | 55 |

LICs

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

Operating expenses

| | | | | | | | |
|---|-------------|----------|----------|----------|----------|----------|-------------|
| Costs to achieve | - | - | - | - | - | - | - |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | (65) | 2 | - | - | - | - | (63) |
| | (65) | 2 | - | - | - | - | (63) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

HSBC
Latin America

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

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

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

HSBC
Latin America

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

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

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

HSBC
UK

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

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

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

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

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

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

HSBC
UK

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

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

| 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 | (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 | | | | | | |
| 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.

HSBC
UK

| 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 | - | - | - | - | - | - | - |
| | (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 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 | 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 | 372 | (87) | 11 | - | - | 4 | 300 | |
| Net fee income | 35 | 1 | 2 | - | - | 3 | 41 | |
| Net trading income | 1,053 | (351) | (61) | - | - | 1 | 642 | |
| Other income | (205) | 312 | (51) | - | - | (1) | 55 | |
| Net operating income before loan impairment charges and other credit risk provisions | 1,255 | (125) | (99) | - | - | 7 | 1,038 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | 94 | - | (58) | - | - | - | 36 | |
| Net operating income | 1,349 | (125) | (157) | - | - | 7 | 1,074 | |
| Total operating expenses | (790) | 22 | 12 | - | - | (79) | (835) | |
| Operating profit | 559 | (103) | (145) | - | - | (72) | 239 | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | |
| Profit before tax | 559 | (103) | (145) | - | - | (72) | 239 | |
| Significant Items | | | | | | | | |
| Revenue | | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | 8 | - | - | - | - | - | 8 | |
| Fair value movements on non-qualifying hedges | (3) | 2 | - | - | - | 1 | - | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - | |
| Loss and trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | 5 | 2 | - | - | - | 1 | 8 | |
| LICs | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | - | - | - | - | - | - | - | |
| Operating expenses | | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - | |
| Costs to achieve | (35) | - | - | - | - | - | (35) | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - | |
| UK customer redress programmes | (10) | - | - | - | - | - | (10) | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | (45) | - | - | - | - | - | (45) | |
| Share of profit in associates and joint ventures | | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - | |
| | - | - | - | - | - | - | - | |
| Profit/(loss) before tax | | | | | | | | |
| Revenue | 5 | 2 | - | - | - | 1 | 8 | |
| LICs | - | - | - | - | - | - | - | |
| Operating expenses | (45) | - | - | - | - | - | (45) | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - | |
| | (40) | 2 | - | - | - | 1 | (37) | |
| Balance Sheet Data | | | | | | | | |
| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| Loans and advances to customers (net) | 71,613 | (1,510) | (1,864) | - | - | 862 | 69,101 | |
| Customer accounts | 96,653 | (245) | (808) | - | - | 1,623 | 97,223 | |

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

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

Quarter ended 30 Sep 2016

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

Significant Items

Revenue

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

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

| | | | | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|
| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 7,222 | - | - | - | - | 7,222 |
| Customer accounts | 14,930 | - | - | - | - | 14,930 |

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

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

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

| 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.

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

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

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

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

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

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

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| Quarter ended 30 Jun 2016 | Global Banking and Markets | | | | | | | |
|---|----------------------------------|--|-----------|--|----------|---|--------------|----------|
| | Originally Reported ¹ | Balance Sheet Management to Corporate Centre | | Legacy Credit to JV and Associates to Corporate Centre | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 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 | | | | | | | | |
| Loans and advances to customers (net) | 72,912 | (1,411) | (1,956) | - | - | 1,043 | 70,588 | |
| Customer accounts | 101,529 | (458) | (671) | - | - | 1,756 | 102,156 | |

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

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

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

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

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

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

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

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

Quarter ended 31 Mar 2016

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

| Commercial Banking | | | | | | | |
|----------------------------------|--|--|-------------------|---|---------------------|----------|--|
| Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance to RBWM | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | Restated | |
| \$m | \$m | \$m | \$m | \$m | \$m | \$m | |
| 648 | - | - | - | - | (5) | 643 | |
| 302 | - | - | - | - | (3) | 299 | |
| (1) | - | - | - | - | - | (1) | |
| 8 | - | - | - | - | - | 8 | |
| 957 | - | - | - | - | (8) | 949 | |
| (91) | - | - | - | - | - | (91) | |
| 866 | - | - | - | - | (8) | 858 | |
| (356) | - | - | - | - | (73) | (429) | |
| 510 | - | - | - | - | (81) | 429 | |
| - | - | - | - | - | - | - | |
| 510 | - | - | - | - | (81) | 429 | |

Significant Items

Revenue

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

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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

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

Quarter ended 31 Mar 2016

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

Significant Items

Revenue

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

LICs

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

Operating expenses

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

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|-----------|------------|----------|----------|----------|----------|-----------|
| Revenue | 90 | (4) | - | - | - | - | 86 |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (30) | - | - | - | - | - | (30) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | 60 | (4) | - | - | - | - | 56 |

Balance Sheet Data

| | | | | | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|
| At 31 Mar 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 89,242 | (1,671) | (2,256) | - | - | 781 | 86,096 |
| Customer accounts | 107,426 | (84) | (599) | - | - | 1,899 | 108,642 |

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

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

HSBC
UK

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

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

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

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

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

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

HSBC

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 | | | | | | | |
| Costs to achieve | (55) | - | - | - | - | - | (55) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | (379) | - | - | - | - | - | (379) |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (434) | - | - | - | - | - | (434) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (434) | - | - | - | - | - | (434) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (434) | - | - | - | - | - | (434) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$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.

HSBC

UK

Quarter ended 31 Dec 2015

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

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

Significant Items

Revenue

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

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

LICs

Trading results from disposed-of operations in Brazil

| | | | | | | |
|---|---|---|---|---|---|---|
| - | - | - | - | - | - | - |
| - | - | - | - | - | - | - |

Operating expenses

Costs to achieve
 Costs to establish UK ring-fenced bank
 Regulatory (provisions)/releases in GBP
 Restructuring and other related costs
 Settlements and provisions in connection with legal matters
 UK customer redress programmes
 Trading results from disposed-of operations in Brazil

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

Share of profit in associates and joint ventures

Trading results from disposed-of operations in Brazil

| | | | | | | |
|---|---|---|---|---|---|---|
| - | - | - | - | - | - | - |
| - | - | - | - | - | - | - |

Profit/(loss) before tax

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

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

Balance Sheet Data

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

| | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|---------|-----|-----|-----|---------|---------|
| Loans and advances to customers (net) | 84,072 | - | - | - | (946) | 83,126 |
| Customer accounts | 108,051 | - | - | - | (1,879) | 106,172 |

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

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

HSBC

UK

Quarter ended 31 Dec 2015

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

| Global Banking and Markets | | | | | | | |
|----------------------------------|--|------|--|-----|---|------|----------|
| Originally Reported 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 | \$m | \$m |
| 291 | (64) | (13) | - | - | - | 6 | 220 |
| 88 | 1 | 3 | - | - | - | 4 | 96 |
| 577 | (138) | 10 | - | - | - | - | 449 |
| (134) | 129 | 48 | - | - | - | - | 43 |
| 822 | (72) | 48 | - | - | - | 10 | 808 |
| 20 | - | (17) | - | - | - | - | 3 |
| 842 | (72) | 31 | - | - | - | 10 | 811 |
| (923) | 30 | 12 | - | - | - | (66) | (947) |
| (81) | (42) | 43 | - | - | - | (56) | (136) |
| 6 | - | - | (6) | - | - | - | - |
| (75) | (42) | 43 | (6) | - | - | (56) | (136) |

Significant Items

Revenue

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

LICs

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

Operating expenses

| | | | | | | | |
|---|------|---|---|---|---|---|------|
| Costs to achieve | (37) | - | - | - | - | - | (37) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | (20) | - | - | - | - | - | (20) |
| UK customer redress programmes | 19 | - | - | - | - | - | 19 |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (38) | - | - | - | - | - | (38) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

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

Balance Sheet Data

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

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.

HSBC

UK

| 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.

HSBC

HK

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

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

HSBC

HK

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

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

HSBC
HK

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

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

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| Quarter ended 31 Dec 2016 | Global Private Banking | | | | | | Reported |
|---|------------------------|-----------------------------|------------------|----------------------|------------|---|----------|
| | Historical Basis | Balance Sheet Management to | | JV and Associates to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | |
| | | Corporate Centre | Corporate Centre | Corporate Centre | ventures | Other Reallocations | |
| | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 30 | - | - | - | (1) | 29 | |
| Net fee income | 44 | - | - | - | - | 44 | |
| Net trading income | 20 | - | - | - | - | 20 | |
| Other income | (1) | - | - | - | 1 | - | |
| Net operating income before loan impairment charges and other credit risk provisions | 93 | - | - | - | - | 93 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | - | - | |
| Net operating income | 93 | - | - | - | - | 93 | |
| Total operating expenses | (63) | - | - | - | (2) | (65) | |
| Operating profit | 30 | - | - | - | (2) | 28 | |
| Share of profit in associates and joint ventures | 1 | - | - | - | (1) | - | |
| Profit before tax | 31 | - | - | - | (3) | 28 | |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | |
| Costs to achieve | - | - | - | - | - | - | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | |
| UK customer redress programmes | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Profit/(loss) before tax | - | - | - | - | - | - | |
| Revenue | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | |
| Balance Sheet Data | \$m | \$m | \$m | \$m | \$m | \$m | |
| At 31 Dec 2016 | 8,553 | - | - | - | - | 8,553 | |
| Loans and advances to customers (net) | 8,553 | - | - | - | - | 8,553 | |
| Customer accounts | 17,489 | - | - | - | - | 17,489 | |

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

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

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

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| Quarter ended 30 Sep 2016 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|--|--|--------------------------------------|---|---------------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | Restated |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 995 | - | - | 13 | - | - | 1,008 |
| Net fee income | 532 | - | - | (6) | - | (1) | 525 |
| Net trading income | 54 | - | - | - | - | 1 | 55 |
| Other income | 149 | - | - | (3) | - | (2) | 144 |
| Net operating income before loan impairment charges and other credit risk provisions | 1,730 | - | - | 4 | - | (2) | 1,732 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (42) | - | - | - | - | - | (42) |
| Net operating income | 1,688 | - | - | 4 | - | (2) | 1,690 |
| Total operating expenses | (556) | - | - | - | - | (1) | (557) |
| Operating profit | 1,132 | - | - | 4 | - | (3) | 1,133 |
| Share of profit in associates and joint ventures | 6 | - | (2) | - | - | (1) | 3 |
| Profit before tax | 1,138 | - | (2) | 4 | - | (4) | 1,136 |

Significant Items

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

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

| Operating expenses | | | | | | | |
|---|------|---|---|---|---|-----|------|
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (11) | - | - | - | - | (1) | (12) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (11) | - | - | - | - | (1) | (12) |

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

| Profit/(loss) before tax | | | | | | | |
|--|------|---|---|---|---|-----|------|
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (11) | - | - | - | - | (1) | (12) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (11) | - | - | - | - | (1) | (12) |

Balance Sheet Data

| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|---------|-----|-----|-----|-----|-----|---------|
| Loans and advances to customers (net) | 75,631 | - | - | - | - | - | 75,631 |
| Customer accounts | 267,931 | - | - | - | - | - | 267,931 |

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

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

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

Significant Items

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

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

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

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

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

Balance Sheet Data

| At 30 Sep 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
|---------------------------------------|---------|-----|-----|-----|-----|-------|---------|
| Loans and advances to customers (net) | 79,085 | - | - | - | - | (403) | 78,682 |
| Customer accounts | 121,416 | - | - | - | - | (932) | 120,484 |

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

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

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| Quarter ended 30 Sep 2016 | Global Banking and Markets | | | | | | |
|---|----------------------------------|--|-----------------------------------|---------------------------------------|---|---------------------|------------|
| | Originally Reported ¹ | Balance Sheet Management to Corporate Centre | Legacy Credit to Corporate Centre | JV and Associates to Corporate Centre | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Other Reallocations | Restated |
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 389 | (182) | - | - | - | 4 | 211 |
| Net fee income | 150 | - | - | - | - | 1 | 151 |
| Net trading income | 270 | (7) | - | - | - | - | 263 |
| Other income | 30 | (4) | - | - | - | - | 26 |
| Net operating income before loan impairment charges and other credit risk provisions | 839 | (193) | - | - | - | 5 | 651 |
| Loan impairment (charges)/recoveries and other credit risk provisions | 1 | - | - | - | - | - | 1 |
| Net operating income | 840 | (193) | - | - | - | 5 | 652 |
| Total operating expenses | (347) | 11 | - | - | - | (2) | (338) |
| Operating profit | 493 | (182) | - | - | - | 3 | 314 |
| Share of profit in associates and joint ventures | 2 | - | - | - | - | (2) | - |
| Profit before tax | 495 | (182) | - | - | - | 1 | 314 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | 4 | - | - | - | - | (1) | 3 |
| Fair value movements on non-qualifying hedges | (9) | 9 | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Loss and trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (5) | 9 | - | - | - | (1) | 3 |
| LICs | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Operating expenses | | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (4) | - | - | - | - | 1 | (3) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (4) | - | - | - | - | 1 | (3) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | (5) | 9 | - | - | - | (1) | 3 |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (4) | - | - | - | - | 1 | (3) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (9) | 9 | - | - | - | - | - |
| Balance Sheet Data | | | | | | | |
| At 30 Sep 2016 | | | | | | | |
| Loans and advances to customers (net) | 48,068 | (33) | - | - | - | 403 | 48,438 |
| Customer accounts | 43,736 | (144) | - | - | - | 932 | 44,524 |

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

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

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

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

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

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

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

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

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| Quarter ended 30 Jun 2016 | Global Private Banking | | | | | | |
|---|----------------------------------|-----------------------------|------------------|----------------------|---------------------|---|----------|
| | Originally Reported ¹ | Balance Sheet Management to | | JV and Associates to | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | Restated |
| | | Corporate Centre | Corporate Centre | Corporate Centre | Other Reallocations | | |
| | \$m | \$m | \$m | \$m | \$m | \$m | |
| Net interest income | 27 | - | - | - | 1 | 28 | |
| Net fee income | 38 | - | - | - | (1) | 37 | |
| Net trading income | 27 | - | - | - | - | 27 | |
| Other income | - | - | - | - | - | - | |
| Net operating income before loan impairment charges and other credit risk provisions | 92 | - | - | - | - | 92 | |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | - | (1) | (1) | |
| Net operating income | 92 | - | - | - | (1) | 91 | |
| Total operating expenses | (48) | - | - | - | 1 | (47) | |
| Operating profit | 44 | - | - | - | - | 44 | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | |
| Profit before tax | 44 | - | - | - | - | 44 | |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | |
| Own credit spread | - | - | - | - | - | - | |
| Portfolio disposals | - | - | - | - | - | - | |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | |
| Costs associated with portfolio disposals | - | - | - | - | - | - | |
| Costs to achieve | - | - | - | - | - | - | |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | |
| UK customer redress programmes | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | |
| Profit/(loss) before tax | - | - | - | - | - | - | |
| Revenue | - | - | - | - | - | - | |
| LICs | - | - | - | - | - | - | |
| Operating expenses | - | - | - | - | - | - | |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | |
| Balance Sheet Data | \$m | \$m | \$m | \$m | \$m | \$m | |
| At 30 Jun 2016 | | | | | | | |
| 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 \$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 | (35) | (28) | 164 | (2) | 99 | 1,852 |
| Net fee income | 6 | - | 1 | - | 7 | 890 |
| Net trading income | (18) | 28 | 21 | - | 31 | 434 |
| Other income | 264 | (30) | 4 | 9 | 247 | 387 |
| Net operating income before loan impairment charges and other credit risk provisions | 217 | (30) | 190 | 7 | 384 | 3,563 |
| Loan impairment (charges)/recoveries and other credit risk provisions | - | - | - | 2 | 2 | (99) |
| Net operating income | 217 | (30) | 190 | 9 | 386 | 3,464 |
| Total operating expenses | (243) | 30 | (14) | (3) | (230) | (1,388) |
| Operating profit | (26) | - | 176 | 6 | 156 | 2,076 |
| Share of profit in associates and joint ventures | - | - | 2 | (1) | 1 | 5 |
| Profit before tax | (26) | - | 178 | 5 | 157 | 2,081 |
| Significant Items | | | | | | |
| Revenue | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | (1) | - | - | - | (1) | 1 |
| Fair value movements on non-qualifying hedges | - | - | (8) | - | (8) | (8) |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - |
| Own credit spread | 7 | - | - | - | 7 | 7 |
| Portfolio disposals | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | 6 | - | (8) | - | (2) | - |
| LICs | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Operating expenses | | | | | | |
| Costs associated with portfolio disposals | - | - | - | - | - | - |
| Costs to achieve | (32) | - | - | - | (32) | (43) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (32) | - | - | - | (32) | (43) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | 6 | - | (8) | - | (2) | - |
| LICs | - | - | - | - | - | - |
| Operating expenses | (32) | - | - | - | (32) | (43) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (26) | - | (8) | - | (34) | (43) |
| Balance Sheet Data | | | | | | |
| At 30 Jun 2016 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 1,784 | - | 12 | (1) | 1,795 | 213,702 |
| Customer accounts | 216 | - | 301 | - | 517 | 433,136 |

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

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

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| Quarter ended 31 Mar 2016 | Retail Banking and Wealth Management | | | | | | |
|---|--------------------------------------|--|--|--------------------------------------|---|------------|--------------|
| | Originally Reported ¹ | US Runoff Portfolio to Corporate Centre | JV and Associates to Corporate Centre | Insurance from Commercial Banking | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | Restated |
| | | | | | \$m | \$m | |
| Net interest income | 978 | - | - | 12 | - | (1) | 989 |
| Net fee income | 451 | - | - | (6) | - | - | 445 |
| Net trading income | 12 | - | - | - | - | - | 12 |
| Other income | 69 | - | - | 10 | - | (1) | 78 |
| Net operating income before loan impairment charges and other credit risk provisions | 1,510 | - | - | 16 | - | (2) | 1,524 |
| Loan impairment (charges)/recoveries and other credit risk provisions | (48) | - | - | - | - | - | (48) |
| Net operating income | 1,462 | - | - | 16 | - | (2) | 1,476 |
| Total operating expenses | (583) | - | - | - | - | (2) | (585) |
| Operating profit | 879 | - | - | 16 | - | (4) | 891 |
| Share of profit in associates and joint ventures | 7 | - | (3) | - | - | - | 4 |
| Profit before tax | 886 | - | (3) | 16 | - | (4) | 895 |
| Significant Items | | | | | | | |
| Revenue | | | | | | | |
| Debit valuation adjustment ('DVA') on derivative contracts | - | - | - | - | - | - | - |
| Fair value movements on non-qualifying hedges | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - Europe | - | - | - | - | - | - | - |
| Gain on disposal of our membership interest in Visa - US | - | - | - | - | - | - | - |
| Own credit spread | - | - | - | - | - | - | - |
| Portfolio disposals | - | - | - | - | - | - | - |
| (Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Operating expenses | - | - | - | - | - | - | - |
| Costs associated with portfolio disposals | - | - | - | - | - | - | - |
| Costs to achieve | (1) | - | - | - | - | - | (1) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Impairment of GPB - Europe goodwill | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Profit/(loss) before tax | - | - | - | - | - | - | - |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | (1) |
| Balance Sheet Data | | | | | | | |
| At 31 Mar 2016 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 74,508 | - | - | - | - | - | 74,508 |
| Customer accounts | 250,984 | - | - | - | - | - | 250,984 |

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

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

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| Quarter ended 31 Mar 2016 | Commercial Banking | | | | | | |
|---|----------------------------------|--|--|-------------------|---|-------------|------------|
| | Originally Reported ¹ | US Runoff Portfolio 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 | | | | | | | |
| Costs to achieve | (8) | - | - | - | - | - | (8) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GBP | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (8) | - | - | - | - | - | (8) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | - | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (8) | - | - | - | - | - | (8) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (8) | - | - | - | - | - | (8) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 74,909 | - | - | - | - | - | 74,909 |
| Customer accounts | 244,485 | - | - | - | - | - | 244,485 |

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

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

HSBC

HK

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 |

| Commercial Banking | | | | | | | |
|---|--|------------------|-------------------|---|------------|---------------------|------------|
| Originally Reported ¹ | US Runoff Portfolio JV and Associates to | | | Gains/(losses) on disposal of subsidiaries, associates and joint ventures | | | Restated |
| | to Corporate Centre | Corporate Centre | Insurance to RBWM | | | Other Reallocations | |
| \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Net interest income | 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 | (1) | - | - | - | - | - | (1) |
| 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 | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| Balance Sheet Data | At 31 Dec 2015 | \$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.

HSBC

HK

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 GPB | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | (1) |

Share of profit in associates and joint ventures

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

Profit/(loss) before tax

| | | | | | | | |
|--|------|---|---|---|---|---|------|
| Revenue | (17) | 3 | - | - | - | - | (14) |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (18) | 3 | - | - | - | - | (15) |

Balance Sheet Data

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

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 GPB | - | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | | |
| Revenue | (17) | 3 | - | - | - | - | (14) |
| LICs | - | - | - | - | - | - | - |
| Operating expenses | (1) | - | - | - | - | - | (1) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - | - |
| | (18) | 3 | - | - | - | - | (15) |
| Balance Sheet Data | | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 48,804 | (15) | - | - | - | 939 | 49,728 |
| Customer accounts | 39,744 | (4) | - | - | - | 921 | 40,661 |

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HK

| 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 | | | | | | |
| Costs to achieve | (2) | - | - | - | - | (2) |
| Costs to establish UK ring-fenced bank | - | - | - | - | - | - |
| Regulatory (provisions)/releases in GPB | - | - | - | - | - | - |
| Restructuring and other related costs | - | - | - | - | - | - |
| Settlements and provisions in connection with legal matters | - | - | - | - | - | - |
| UK customer redress programmes | - | - | - | - | - | - |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | (2) | - | - | - | - | (2) |
| Share of profit in associates and joint ventures | | | | | | |
| Trading results from disposed-of operations in Brazil | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Profit/(loss) before tax | | | | | | |
| Revenue | - | - | - | - | - | - |
| LICs | - | - | - | - | - | - |
| Operating expenses | (2) | - | - | - | - | (2) |
| Share of profit in associates and joint ventures | - | - | - | - | - | - |
| | (2) | - | - | - | - | (2) |
| Balance Sheet Data | | | | | | |
| At 31 Dec 2015 | \$m | \$m | \$m | \$m | \$m | \$m |
| Loans and advances to customers (net) | 9,041 | - | - | - | - | 9,041 |
| Customer accounts | 18,602 | - | - | - | - | 18,602 |

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

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

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HK

| Quarter ended 31 Dec 2015 | Other / Corporate Centre | | | | | Total |
|---|--|--|---|------------|------------|--------------|
| | Other Originally Reported ¹ | Inter-segment elimination Originally Reported ² | Business Reclassifications to Corporate Centre ² | | 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.

Index

| | Page |
|---|------|
| HSBC Holdings plc | 1 |
| Global businesses | |
| Retail Banking and Wealth Management ('RBWM') | 2 |
| Commercial Banking | 3 |
| Global Banking and Markets | 4 |
| Global Private Banking ('GPB') | 5 |
| Corporate Centre | 6 |
| Geographical regions | |
| Europe | 7 |
| Asia | 8 |
| Middle East and North Africa | 9 |
| North America | 10 |
| Latin America | 11 |
| Further analysis | |
| Hong Kong | 12 |
| United Kingdom ('UK') | 13 |
| US CML run-off portfolio | 14 |
| HSBC Holdings | 15 |
| Risk-weighted assets | 16 |
| Return on risk-weighted assets | 17 |

| | 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 2016 | 30 Sep 2016 | 30 Jun 2016 | 31 Mar 2016 | 31 Dec 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) |
|---|---|---|-------|-------|-------|

Operating expenses

Significant items

| | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|
| Costs to achieve | (164) | (124) | (61) | (44) | (121) |
| Costs to establish UK ring-fenced bank | (1) | (1) | — | — | — |
| Settlements and provisions in connection with legal matters | — | — | — | — | — |
| UK customer redress programmes | (59) | (438) | — | — | (378) |
| Trading results from disposed-of operations in Brazil | — | — | (434) | (371) | (406) |
| | (224) | (563) | (495) | (415) | (905) |

Balance sheet data

| | At | | | | |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|
| | 31 Dec 2016 | 30 Sep 2016 | 30 Jun 2016 | 31 Mar 2016 | 31 Dec 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 2016 \$m | 30 Sep 2016 \$m | 30 Jun 2016 \$m | 31 Mar 2016 \$m | 31 Dec 2015 \$m |
| Net interest income | 2,110 | 2,160 | 2,281 | 2,320 | 2,366 |
| Net fee income | 844 | 907 | 963 | 958 | 948 |
| Net trading income | 76 | 129 | 147 | 120 | 138 |
| Other income | 11 | 5 | 312 | 62 | 25 |
| Net operating income before loan impairment charges and other credit risk provisions | 3,041 | 3,201 | 3,703 | 3,460 | 3,477 |
| Loan impairment charges and other credit risk provisions | (201) | (241) | (444) | (386) | (1,008) |
| Net operating income | 2,840 | 2,960 | 3,259 | 3,074 | 2,469 |
| Total operating expenses | (1,472) | (1,436) | (1,618) | (1,561) | (1,768) |
| Operating profit | 1,368 | 1,524 | 1,641 | 1,513 | 701 |
| Share of profit in associates and joint ventures | — | — | — | — | — |
| Profit before tax | 1,368 | 1,524 | 1,641 | 1,513 | 701 |

Revenue

Significant items

| | | | | | |
|--|---|---|-----|-----|------|
| Gain on disposal of our membership interest in Visa - Europe | — | — | 230 | — | — |
| Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act | — | — | — | — | (18) |
| Loss and trading results from disposed-of operations in Brazil | — | — | 147 | 142 | 152 |
| | — | — | 377 | 142 | 134 |

LICs

Significant items

| | | | | | |
|---|---|---|-------|-------|------|
| Trading results from disposed-of operations in Brazil | — | — | (160) | (113) | (81) |
|---|---|---|-------|-------|------|

Operating expenses

Significant items

| | | | | | |
|---|------|------|-------|------|-------|
| Costs to achieve | (14) | (11) | (14) | (23) | (150) |
| Costs to establish UK ring-fenced bank | — | (1) | — | — | — |
| UK customer redress programmes | (11) | (8) | (15) | — | 23 |
| Trading results from disposed-of operations in Brazil | — | — | (81) | (74) | (101) |
| | (25) | (20) | (110) | (97) | (228) |

Balance sheet data

| | At | | | | |
|---------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 31 Dec 2016 \$m | 30 Sep 2016 \$m | 30 Jun 2016 \$m | 31 Mar 2016 \$m | 31 Dec 2015 \$m |
| Loans and advances to customers (net) | 281,930 | 284,604 | 285,215 | 289,965 | 287,668 |
| Customer accounts | 341,729 | 340,528 | 334,946 | 345,876 | 348,198 |
| | \$bn | \$bn | \$bn | \$bn | \$bn |
| Risk-weighted assets | 275.9 | 282.3 | 298.8 | 304.3 | 302.2 |
| | % | % | % | % | % |
| Return on risk-weighted assets | 2.0 | 2.1 | 2.2 | 2.0 | 0.9 |

HSBC

Global Banking and Markets

| | Quarter ended | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 31 Dec 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 |
|---|---|---|-----|-----|---|

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 | 30 Sep | 30 Jun | 31 Mar | 31 Dec |
| | 2016 | 2016 | 2016 | 2016 | 2015 |
| | \$m | \$m | \$m | \$m | \$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 | 30 Sep | 30 Jun | 31 Mar | 31 Dec |
| | 2016 | 2016 | 2016 | 2016 | 2015 |
| | \$m | \$m | \$m | \$m | \$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 | | 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/(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 | | 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) | 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) |