

HSBC HOLDINGS PLC

Data Pack

2Q 2015

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 2014*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRS'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2014*, the *Interim Report 2015* and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC
HSBC Holdings plc

	Quarter ended				
	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014
	\$m	\$m	\$m	\$m	\$m
Net interest income	8,170	8,274	8,547	8,753	8,684
Net fee income	4,041	3,684	3,718	4,062	4,131
Net trading income	1,990	2,583	1,190	2,295	995
Other income	2,850	1,351	851	665	1,473
Net operating income before loan impairment charges and other credit risk provisions¹	17,051	15,892	14,306	15,775	15,283
Loan impairment charges and other credit risk provisions	(869)	(570)	(1,250)	(760)	(1,043)
Net operating income	16,182	15,322	13,056	15,015	14,240
Total operating expenses ¹	(10,342)	(8,845)	(11,892)	(11,091)	(9,414)
Operating profit	5,840	6,477	1,164	3,924	4,826
Share of profit in associates and joint ventures	729	582	567	685	729
Profit before tax	6,569	7,059	1,731	4,609	5,555
Tax expense	(1,540)	(1,367)	(966)	(987)	(747)
Profit after tax	5,029	5,692	765	3,622	4,808
Profit attributable to shareholders of the parent company	4,359	5,259	511	3,431	4,535
Profit attributable to non-controlling interests	670	433	254	191	273
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	67	98	(54)	(123)	(185)
Fair value movements on non-qualifying hedges	240	(285)	(200)	(19)	(180)
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	-	12	(52)	(213)	(367)
Gain on the partial sale of shareholding in Industrial Bank	1,009	363	-	-	-
Impairment of our investment in Industrial Bank	-	-	-	(271)	-
Own credit spread	352	298	432	200	(363)
Gain on sale of several tranches of real estate secured accounts in the US	17	-	92	91	15
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	428
Reclassification loss in respect of our holding in Vietnam Technological & Commercial Joint Stock Bank following the loss of significant influence	-	-	-	-	(32)
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	-	(27)	-	-
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	5	4
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	13
	1,685	486	191	(330)	(667)
Operating expenses					
Significant items					
Restructuring and other related costs	(74)	(43)	(128)	(68)	(42)
Regulatory provisions in GPB	(8)	(139)	(65)	-	-
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	-	(550)	-
Settlements and provisions in connection with legal matters	(1,144)	-	(809)	(378)	-
UK customer redress programmes	-	(137)	(340)	(701)	(151)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	(5)	(4)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	(9)
	(1,226)	(319)	(1,342)	(1,702)	(206)

Balance sheet data

	At				
	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	953,985	956,225	974,660	1,028,880	1,047,241
Customer accounts	1,335,800	1,318,522	1,350,642	1,395,116	1,415,705
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ("RWAs") ²	1,193.2	1,212.6	1,219.8	1,227.5	1,248.6
	%	%	%	%	%
Return on risk-weighted assets ("RoRWAs") ^{3,4}	2.2	2.4	0.6	1.5	1.8

1 The difference between the consolidated group result and the sum of geographical regions and global businesses is attributable to inter-segment eliminations

2 RWAs are calculated and presented on a CRD IV basis.

3 Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

4 RoRWAs are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Retail Banking and Wealth Management

	Quarter ended				
	30 Jun 2015	31 Mar 2015 ¹	31 Dec 2014 ¹	30 Sep 2014 ¹	30 Jun 2014 ¹
	\$m	\$m	\$m	\$m	\$m
Net interest income	4,003	4,051	4,243	4,270	4,166
Net fee income	1,792	1,542	1,685	1,774	1,707
Net trading income	328	(38)	(76)	70	(36)
Other income	408	356	162	405	385
Net operating income before loan impairment charges and other credit risk provisions	6,531	5,911	6,014	6,519	6,222
Loan impairment charges and other credit risk provisions	(474)	(460)	(368)	(269)	(656)
Net operating income	6,057	5,451	5,646	6,250	5,566
Total operating expenses	(4,426)	(3,928)	(4,445)	(5,055)	(4,392)
Operating profit	1,631	1,523	1,201	1,195	1,174
Share of profit in associates and joint ventures	121	87	76	107	127
Profit before tax	1,752	1,610	1,277	1,302	1,301
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	176	(158)	(192)	(67)	(154)
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	-	(12)	(24)	(191)	(353)
Gain on sale of several tranches of real estate secured accounts in the US	17	-	92	91	15
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	-	(11)	-	-
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	1	1
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	5
	193	(170)	(135)	(166)	(486)
Operating expenses					
Significant items					
Restructuring and other related costs	(27)	(5)	(59)	(7)	(14)
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	-	(17)	-
Settlements and provisions in connection with legal matters	(350)	-	-	-	-
UK customer redress programmes	-	(90)	(182)	(616)	(111)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	(2)	(2)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	(5)
	(377)	(95)	(241)	(642)	(132)

Balance sheet data

	At				
	30 Jun 2015	31 Mar 2015 ¹	31 Dec 2014 ¹	30 Sep 2014 ¹	30 Jun 2014 ¹
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	352,189	349,424	360,704	367,770	381,353
Customer accounts	589,715	573,993	583,757	590,257	600,650
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ("RWAs") ²	204.6	204.5	207.2	211.5	225.4
	%	%	%	%	%
Return on risk-weighted assets ("RoRWAs") ^{3,4}	3.4	3.2	2.4	2.4	2.3

1 In Q2 2015, a portfolio of customers was transferred from CMB to RBWM in Latin America in order to better align the combined banking needs of the customers with our established global businesses. Comparative data have been re-presented accordingly.

2 RWAs are calculated and presented on a CRD IV basis.

3 Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

4 RoRWAs are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Commercial Banking

	Quarter ended				
	30 Jun 2015 \$m	31 Mar 2015 ¹ \$m	31 Dec 2014 ¹ \$m	30 Sep 2014 ¹ \$m	30 Jun 2014 ¹ \$m
Net interest income	2,445	2,447	2,543	2,621	2,542
Net fee income	1,091	1,077	1,080	1,163	1,167
Net trading income	149	152	135	147	155
Other income	63	110	104	132	99
Net operating income before loan impairment charges and other credit risk provisions	3,748	3,786	3,862	4,063	3,963
Loan impairment charges and other credit risk provisions	(295)	(216)	(684)	(386)	(330)
Net operating income	3,453	3,570	3,178	3,677	3,633
Total operating expenses	(1,682)	(1,639)	(1,834)	(1,820)	(1,710)
Operating profit	1,771	1,931	1,344	1,857	1,923
Share of profit in associates and joint ventures	458	363	360	439	460
Profit before tax	2,229	2,294	1,704	2,296	2,383
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	-	-	-	1	-
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	-	-	(8)	(2)	(14)
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	-	(13)	-	-
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	3	2
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	5
	-	-	(21)	2	(7)
Operating expenses					
Significant items					
Restructuring and other related costs	(3)	(2)	(27)	(4)	(5)
UK customer redress programmes	-	(47)	(79)	(39)	(20)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	(2)	(2)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	(3)
	(3)	(49)	(106)	(45)	(30)

Balance sheet data

	At				
	30 Jun 2015 \$m	31 Mar 2015 ¹ \$m	31 Dec 2014 ¹ \$m	30 Sep 2014 ¹ \$m	30 Jun 2014 ¹ \$m
Loans and advances to customers (net)	310,256	308,360	313,039	315,755	315,001
Customer accounts	362,069	348,232	361,318	355,807	363,235
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ("RWAs") ²	439.6	425.1	430.3	426.7	422.5
	%	%	%	%	%
Return on risk-weighted assets ("RoRWAs") ^{3,4}	2.1	2.2	1.6	2.1	2.3

1 In Q2 2015, a portfolio of customers was transferred from CMB to RBWM in Latin America in order to better align the combined banking needs of the customers with our established global businesses. Comparative data have been re-presented accordingly.

2 RWAs are calculated and presented on a CRD IV basis.

3 Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

4 RoRWAs are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Global Banking and Markets

	Quarter ended				
	30 Jun 2015 \$m	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m
Net interest income	1,854	1,775	1,751	1,669	1,833
Net fee income	913	798	713	908	1,002
Net trading income	1,142	2,601	1,028	2,043	784
Other income	1,110	68	(184)	59	1,012
Net operating income before loan impairment charges and other credit risk provisions	5,019	5,242	3,308	4,679	4,631
Loan impairment charges and other credit risk provisions	(97)	108	(180)	(136)	(46)
Net operating income	4,922	5,350	3,128	4,543	4,585
Total operating expenses	(3,353)	(2,437)	(3,341)	(3,729)	(2,561)
Operating profit	1,569	2,913	(213)	814	2,024
Share of profit in associates and joint ventures	144	128	128	127	138
Profit before tax	1,713	3,041	(85)	941	2,162
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	67	98	(54)	(123)	(185)
Fair value movements on non-qualifying hedges	(14)	(8)	3	(61)	50
Own credit spread	-	-	-	-	(2)
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	-	(3)	-	-
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	2
	53	90	(54)	(184)	(135)
Operating expenses					
Significant items					
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	-	(533)	-
Settlements and provisions in connection with legal matters	(794)	-	(809)	(378)	-
Restructuring and other related costs	(18)	(4)	(6)	(12)	(5)
UK customer redress programmes	-	-	(79)	(46)	(20)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	(1)
	(812)	(4)	(894)	(969)	(26)

Balance sheet data

	At				
	30 Jun 2015 \$m	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m
Loans and advances to customers (net)	244,321	252,215	254,463	298,424	303,133
Customer accounts	299,181	312,146	319,121	360,758	360,732
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ("RWAs") ¹	491.0	526.2	516.1	527.0	537.3
	%	%	%	%	%
Return on risk-weighted assets ("RoRWAs") ^{2,3}	1.4	2.4	(0.1)	0.7	1.6

1 RWAs are calculated and presented on a CRD IV basis.

2 Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

3 RoRWAs are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Global Private Banking

	Quarter ended				
	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014
	\$m	\$m	\$m	\$m	\$m
Net interest income	208	246	225	233	271
Net fee income	251	276	249	274	258
Net trading income	90	84	60	75	78
Other income	15	7	23	8	(10)
Net operating income before loan impairment charges and other credit risk provisions	564	613	557	590	597
Loan impairment charges and other credit risk provisions	(3)	(2)	(17)	31	(11)
Net operating income	561	611	540	621	586
Total operating expenses	(450)	(551)	(474)	(436)	(427)
Operating profit	111	60	66	185	159
Share of profit in associates and joint ventures	4	5	6	5	4
Profit before tax	115	65	72	190	163
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	-	-	(1)	-	-
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	-	24	(20)	(20)	-
	-	24	(21)	(20)	-
Operating expenses					
Significant items					
Restructuring and other related costs	(18)	-	2	(6)	(2)
Regulatory provisions in GBP	(8)	(139)	(65)	-	-
	(26)	(139)	(63)	(6)	(2)

Balance sheet data

	At				
	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	44,242	43,535	44,102	44,328	45,131
Customer accounts	82,878	82,587	85,465	86,768	89,641
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ("RWAs") ¹	21.1	20.1	20.8	21.3	22.1
	%	%	%	%	%
Return on risk-weighted assets ("RoRWAs") ^{2,3}	2.2	1.3	1.4	3.5	2.9

¹ RWAs are calculated and presented on a CRD IV basis.

² Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

³ RoRWAs are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Other

	Quarter ended				
	30 Jun 2015 \$m	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m
Net interest income	(201)	(196)	(131)	(148)	(39)
Net fee income	(5)	(10)	(10)	(56)	(3)
Net trading income	141	(264)	(43)	71	(76)
Other income	2,921	2,301	2,379	1,646	1,558
Net operating income before loan impairment charges and other credit risk provisions	2,856	1,831	2,195	1,513	1,440
Loan impairment charges and other credit risk provisions	-	-	(1)	-	-
Net operating income	2,856	1,831	2,194	1,513	1,440
Total operating expenses	(2,098)	(1,781)	(3,428)	(1,640)	(1,894)
Operating profit	758	50	(1,234)	(127)	(454)
Share of profit in associates and joint ventures	2	(1)	(3)	7	-
Profit before tax	760	49	(1,237)	(120)	(454)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	78	(119)	(11)	109	(76)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	428
Gain on the partial sale of shareholding in Industrial Bank	1,009	363	-	-	-
Impairment of our investment in Industrial Bank	-	-	-	(271)	-
Own credit spread	352	298	432	200	(361)
Reclassification loss in respect of our holding in Vietnam Technological & Commercial Joint Stock Bank following the loss of significant influence	-	-	-	-	(32)
	1,439	542	421	38	(41)
Operating expenses					
Significant items					
Restructuring and other related costs	(8)	(32)	(37)	(39)	(17)
	(8)	(32)	(37)	(39)	(17)

Balance sheet data

	At				
	30 Jun 2015 \$m	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m
Loans and advances to customers (net)	2,977	2,691	2,352	2,603	2,623
Customer accounts	1,957	1,564	981	1,526	1,447
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ("RWAs") ¹	36.9	36.7	45.4	41.0	41.3

¹ RWAs are calculated and presented on a CRD IV basis.

Quarter ended 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,308	851	559	109	(201)	(71)	2,555
Net fee income	479	433	174	129	(9)	-	1,206
Net trading income	154	5	203	50	199	71	682
Other income	130	14	933	12	387	(69)	1,407
Net operating income before loan impairment charges and other credit risk provisions	2,071	1,303	1,869	300	376	(69)	5,850
Loan impairment charges and other credit risk provisions	(80)	(97)	(101)	-	2	-	(276)
Net operating income	1,991	1,206	1,768	300	378	(69)	5,574
Total operating expenses	(1,388)	(572)	(2,000)	(280)	(762)	69	(4,933)
Operating profit	603	634	(232)	20	(384)	-	641
Share of profit in associates and joint ventures	(1)	-	1	-	-	-	-
Profit before tax	602	634	(231)	20	(384)	-	641
Revenue							
Significant items							
Own credit spread	-	-	-	-	304	-	304
Debit valuation adjustment on derivative contracts	-	-	25	-	-	-	25
Fair value movements on non-qualifying hedges	95	-	(8)	-	80	-	167
	95	-	17	-	384	-	496
Operating expenses							
Significant items							
Restructuring and other related costs	(1)	-	(10)	(18)	(6)	-	(35)
Regulatory provisions in GBP	-	-	-	-	(8)	-	(8)
Settlements and provisions in connection with legal matters	-	-	(780)	-	-	-	(780)
	(1)	-	(790)	(18)	(14)	-	(823)

Balance sheet data

At 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	163,810	110,961	100,727	24,411	543	-	400,452
Customer accounts	207,497	140,882	147,107	39,862	903	-	536,251

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document

Quarter ended 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,268	900	871	44	(20)	(27)	3,036
Net fee income	924	390	394	86	4	-	1,798
Net trading income	58	99	633	37	(47)	27	807
Other income	147	14	100	1	1,886	(296)	1,852
Net operating income before loan impairment charges and other credit risk provisions	2,397	1,403	1,998	168	1,823	(296)	7,493
Loan impairment charges and other credit risk provisions	(70)	(76)	1	(4)	(2)	-	(151)
Net operating income	2,327	1,327	1,999	164	1,821	(296)	7,342
Total operating expenses	(1,122)	(521)	(721)	(93)	(701)	296	(2,862)
Operating profit	1,205	806	1,278	71	1,120	-	4,480
Share of profit in associates and joint ventures	87	418	85	-	-	-	590
Profit before tax	1,292	1,224	1,363	71	1,120	-	5,070
Revenue							
Significant items							
Own credit spread	-	-	-	-	(3)	-	(3)
Debit valuation adjustment on derivative contracts	-	-	23	-	-	-	23
Fair value movements on non-qualifying hedges	-	-	(2)	-	1	-	(1)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	1,009	-	1,009
	-	-	21	-	1,007	-	1,028
Operating expenses							
Significant items							
Restructuring and other related costs	1	(1)	(5)	-	-	-	(5)
	1	(1)	(5)	-	-	-	(5)

Balance sheet data

At 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	117,735	133,669	104,307	13,494	2,434	-	371,639
Customer accounts	299,032	158,124	113,271	28,676	837	-	599,940

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 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	144	106	118	-	(5)	8	371
Net fee income	47	64	55	-	(2)	-	164
Net trading income	15	16	54	-	6	(8)	83
Other income	4	6	22	(1)	27	(26)	32
Net operating income before loan impairment charges and other credit risk provisions	210	192	249	(1)	26	(26)	650
Loan impairment charges and other credit risk provisions	(18)	(16)	12	-	-	-	(22)
Net operating income	192	176	261	(1)	26	(26)	628
Total operating expenses	(146)	(88)	(76)	-	(37)	26	(321)
Operating profit	46	88	185	(1)	(11)	-	307
Share of profit in associates and joint ventures	35	38	58	4	2	-	137
Profit before tax	81	126	243	3	(9)	-	444
Revenue							
Significant items							
Own credit spread	-	-	-	-	3	-	3
Debit valuation adjustment on derivative contracts	-	-	1	-	-	-	1
	-	-	1	-	3	-	4
Operating expenses							
Significant items							
Restructuring and other related costs	-	-	(1)	-	-	-	(1)
	-	-	(1)	-	-	-	(1)

Balance sheet data

At 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,397	13,916	10,894	-	-	-	31,207
Customer accounts	18,093	11,789	8,086	-	218	-	38,186

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document

Quarter ended 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	548	346	193	50	17	(8)	1,146
Net fee income	149	138	255	29	(2)	-	569
Net trading income	79	8	105	3	(15)	8	188
Other income	43	9	76	3	533	(429)	235
Net operating income before loan impairment charges and other credit risk provisions	819	501	629	85	533	(429)	2,138
Loan impairment charges and other credit risk provisions	(51)	(20)	(4)	1	-	-	(74)
Net operating income	768	481	625	86	533	(429)	2,064
Total operating expenses	(973)	(285)	(461)	(67)	(495)	429	(1,852)
Operating profit	(205)	196	164	19	38	-	212
Share of profit in associates and joint ventures	-	1	-	-	-	-	1
Profit before tax	(205)	197	164	19	38	-	213
Revenue							
Significant items							
Own credit spread	-	-	-	-	48	-	48
Debit valuation adjustment on derivative contracts	-	-	10	-	-	-	10
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	17	-	-	-	-	-	17
Fair value movements on non-qualifying hedges	81	-	(3)	-	(3)	-	75
	98	-	7	-	45	-	150
Operating expenses							
Significant items							
Restructuring and other related costs	(26)	(2)	(2)	-	(2)	-	(32)
Settlements and provisions in connection with legal matters	(350)	-	(14)	-	-	-	(364)
	(376)	(2)	(16)	-	(2)	-	(396)

Balance sheet data

At 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	58,233	44,594	23,219	6,294	-	-	132,340
Customer accounts	52,293	44,352	26,450	14,201	-	-	137,296

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 30 June 2015						Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	
Net interest income	735	242	113	5	8	(32)	1,071
Net fee income	193	66	35	7	4	(1)	304
Net trading income	22	21	147	-	(2)	33	221
Other income	84	20	26	-	88	(83)	135
Net operating income before loan impairment charges and other credit risk provisions	1,034	349	321	12	98	(83)	1,731
Loan impairment charges and other credit risk provisions	(255)	(86)	(5)	-	-	-	(346)
Net operating income	779	263	316	12	98	(83)	1,385
Total operating expenses	(797)	(216)	(142)	(10)	(103)	83	(1,185)
Operating profit	(18)	47	174	2	(5)	-	200
Share of profit in associates and joint ventures	-	1	-	-	-	-	1
Profit before tax	(18)	48	174	2	(5)	-	201
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	8	-	-	-	8
Fair value movements on non-qualifying hedges	-	-	(1)	-	-	-	(1)
	-	-	7	-	-	-	7
Operating expenses							
Significant items							
Restructuring and other related costs	(1)	-	-	-	-	-	(1)
	(1)	-	-	-	-	-	(1)

Balance sheet data

	At 30 June 2015						Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	
Loans and advances to customers (net)	6,014	7,116	5,174	43	-	-	18,347
Customer accounts	12,800	6,922	4,267	139	(1)	-	24,127

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document

Quarter ended 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	867	537	335	26	(53)	(31)	1,681
Net fee income	761	259	219	63	7	-	1,309
Net trading income	40	56	407	29	(35)	30	527
Other income	105	5	72	1	1,406	(59)	1,530
Net operating income before loan impairment charges and other credit risk provisions	1,773	857	1,033	119	1,325	(60)	5,047
Loan impairment charges and other credit risk provisions	(43)	(9)	(1)	(3)	1	-	(55)
Net operating income	1,730	848	1,032	116	1,326	(60)	4,992
Total operating expenses	(619)	(238)	(388)	(59)	(295)	60	(1,539)
Operating profit	1,111	610	644	57	1,031	-	3,453
Share of profit in associates and joint ventures	9	-	-	-	-	-	9
Profit before tax	1,120	610	644	57	1,031	-	3,462
Revenue							
Significant items							
Own credit spread	-	-	-	-	-	-	-
Debit valuation adjustment on derivative contracts	-	-	7	-	-	-	7
Fair value movements on non-qualifying hedges	-	-	(2)	-	-	-	(2)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	1,009	-	1,009
	-	-	5	-	1,009	-	1,014
Operating expenses							
Significant items							
Restructuring and other related costs	-	-	(3)	-	(1)	-	(4)
	-	-	(3)	-	(1)	-	(4)

Balance sheet data

At 30 June 2015							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	73,063	81,984	56,287	9,161	2,258	-	222,753
Customer accounts	236,830	111,953	44,770	18,325	774	-	412,652

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document

	Quarter ended 30 June 2015						Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	
Net interest income	985	651	408	68	(173)	(52)	1,887
Net fee income	322	328	(50)	33	(6)	-	627
Net trading income	36	4	33	4	114	51	242
Other income	12	2	913	13	303	22	1,265
Net operating income before loan impairment charges and other credit risk provisions	1,355	985	1,304	118	238	21	4,021
Loan impairment charges and other credit risk provisions	(16)	(60)	(75)	1	-	-	(150)
Net operating income	1,339	925	1,229	119	238	21	3,871
Total operating expenses	(1,044)	(372)	(1,689)	(100)	(687)	(21)	(3,913)
Operating profit	295	553	(460)	19	(449)	-	(42)
Share of profit in associates and joint ventures	2	-	(1)	-	1	-	2
Profit before tax	297	553	(461)	19	(448)	-	(40)
Revenue							
Significant items							
Own credit spread	-	-	-	-	283	-	283
Debit valuation adjustment on derivative contracts	-	-	21	-	-	-	21
Fair value movements on non-qualifying hedges	-	-	(4)	-	80	-	76
	-	-	17	-	363	-	380
Operating expenses							
Significant items							
Restructuring and other related costs	(1)	(1)	(10)	-	(5)	-	(17)
Settlements and provisions in connection with legal matters	-	-	(780)	-	-	-	(780)
	(1)	(1)	(790)	-	(5)	-	(797)

Balance sheet data

	At 30 June 2015						Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	
Loans and advances to customers (net)	138,523	84,193	84,232	10,395	112	-	317,455
Customer accounts	182,369	114,446	123,845	15,296	2	-	435,958

Note: Risk-weighted asset data by geographical region is provided in a separate tab at the end of this document

	Quarter ended														
	30 June 2015			31 March 2015			31 December 2014			30 September 2014			30 June 2014		
	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM ¹ \$m	US run-off portfolio \$m	Principal RBWM ¹ \$m	Total RBWM ¹ \$m	US run-off portfolio \$m	Principal RBWM ¹ \$m	Total RBWM ¹ \$m	US run-off portfolio \$m	Principal RBWM ¹ \$m	Total RBWM ¹ \$m	US run-off portfolio \$m	Principal RBWM ¹ \$m
Net interest income	4,003	252	3,751	4,051	284	3,767	4,243	300	3,943	4,270	340	3,930	4,166	374	3,792
Net fee income	1,792	(2)	1,794	1,542	-	1,542	1,685	(1)	1,686	1,774	(2)	1,776	1,707	(1)	1,708
Other income	736	123	613	318	(77)	395	86	(9)	95	475	109	366	349	(64)	413
Net operating income before loan impairment charges and other credit risk provisions	6,531	373	6,158	5,911	207	5,704	6,014	290	5,724	6,519	447	6,072	6,222	309	5,913
Loan impairment charges and other credit risk provisions	(474)	(22)	(452)	(460)	(25)	(435)	(368)	27	(395)	(269)	123	(392)	(656)	(65)	(591)
Net operating income	6,057	351	5,706	5,451	182	5,269	5,646	317	5,329	6,250	570	5,680	5,566	244	5,322
Total operating expenses	(4,426)	(536)	(3,890)	(3,928)	(152)	(3,776)	(4,445)	(175)	(4,270)	(5,055)	(202)	(4,853)	(4,392)	(135)	(4,257)
Operating profit	1,631	(185)	1,816	1,523	30	1,493	1,201	142	1,059	1,195	368	827	1,174	109	1,065
Share of profit in associates and joint ventures	121	-	121	87	-	87	76	-	76	107	-	107	127	-	127
Profit before tax	1,752	(185)	1,937	1,610	30	1,580	1,277	142	1,135	1,302	368	934	1,301	109	1,192
Revenue															
Significant items															
Fair value movements on non-qualifying hedges	176	82	94	(158)	(95)	(63)	(192)	(117)	(75)	(67)	(12)	(55)	(154)	(93)	(61)
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	-	-	-	(12)	-	(12)	(24)	-	(24)	(191)	-	(191)	(353)	-	(353)
Gain on sale of several tranches of real estate secured accounts in the US	17	17	-	-	-	-	92	92	-	91	91	-	15	15	-
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	-	-	-	-	-	(11)	-	(11)	-	-	-	-	-	-
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	-	-	-	-	-	-	1	-	1	1	-	1
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	-	-	-	-	-	-	-	-	5	-	5
	193	99	94	(170)	(95)	(75)	(135)	(25)	(110)	(166)	79	(245)	(486)	(78)	(408)
Operating expenses															
Significant items															
Restructuring and other related costs	(27)	(22)	(5)	(5)	(1)	(4)	(59)	1	(60)	(7)	-	(7)	(14)	(4)	(10)
UK customer redress programmes	-	-	-	(90)	-	(90)	(182)	-	(182)	(616)	-	(616)	(111)	-	(111)
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	-	-	-	-	-	-	-	(17)	(17)	-	-	-	-
Settlements and provisions in connection with legal matters	(350)	(350)	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	-	-	-	-	-	-	(2)	-	(2)	(2)	-	(2)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	-	-	-	-	-	-	-	-	-	(5)	-	(5)
	(377)	(372)	(5)	(95)	(1)	(94)	(241)	1	(242)	(642)	(17)	(625)	(132)	(4)	(128)

¹ In Q2 2015, a portfolio of customers was transferred from CMB to RBWM in Latin America in order to better align the combined banking needs of the customers with our established global businesses. Comparative data have been re-presented accordingly.

HSBC
US CML run-off portfolio (RBWM)

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2015	2015	2014	2014	2014
	\$m	\$m	\$m	\$m	\$m
Net operating income before loan impairment charges and other credit risk provisions	373	207	290	447	309
Loan impairment charges and other credit risk provisions	(22)	(25)	27	123	(65)
Net operating income	351	182	317	570	244
Total operating expenses	(536)	(152)	(175)	(202)	(135)
Operating profit	(185)	30	142	368	109
Share of profit in associates and joint ventures	-	-	-	-	-
Profit before tax	(185)	30	142	368	109
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	82	(95)	(117)	(12)	(93)
Gain on sale of several tranches of real estate secured accounts in the US	17	-	92	91	15
	99	(95)	(25)	79	(78)
Operating expenses					
Significant items					
Restructuring and other related costs	(22)	(1)	1	-	(4)
Charge in relation to settlement agreement with Federal Housing Finance Authority	-	-	-	(17)	-
Settlements and provisions in connection with legal matters	(350)	-	-	-	-
	(372)	(1)	1	(17)	(4)

Balance sheet data

	At				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2015	2015	2014	2014	2014
	\$m	\$m	\$m	\$m	\$m
Loan portfolio information					
Loans and advances to customers (gross)	22,592	23,329	24,424	25,383	27,274
Loans and advances to customers - held for sale	149	553	179	1,108	221
Impairment allowances	1,359	1,472	1,679	1,904	2,338
Impairment allowances - assets held for sale	15	71	16	139	29
2+ delinquency	1,845	2,155	2,364	3,124	3,223
Write-offs (net)	121	141	147	122	258
	%	%	%	%	%
Ratios¹:					
Impairment allowances	6.0	6.5	6.9	7.7	8.6
Loan impairment charges	0.4	0.4	(0.4)	(1.7)	0.9
2+ delinquency	8.1	9.0	9.6	11.8	11.7
Write-offs	2.0	2.3	2.1	1.7	3.5

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.

**HSBC
RWAs**

RWAs by global business^{1,2}

	At				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2015	2015	2014	2014	2014
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management ³	204.6	204.5	207.2	211.5	225.4
Commercial Banking ³	439.6	425.1	430.3	426.7	422.5
Global Banking and Markets	491.0	526.2	516.1	527.0	537.3
Global Private Banking	21.1	20.1	20.8	21.3	22.1
Other	36.9	36.7	45.4	41.0	41.3
Total	1,193.2	1,212.6	1,219.8	1,227.5	1,248.6

RWAs by geographical regions^{1,2}

	At				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2015	2015	2014	2014	2014
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	1,193.2	1,212.6	1,219.8	1,227.5	1,248.6
Europe	369.5	386.1	375.4	382.3	393.6
Asia	487.4	490.7	499.8	490.9	481.1
Middle East and North Africa	63.1	63.6	63.0	61.8	62.7
North America	215.7	224.4	221.4	227.6	236.9
Latin America	82.3	81.1	88.8	93.1	96.8
Hong Kong	168.4	172.5	177.5	169.5	167.6
UK	276.1	296.6	278.6	285.2	293.4

1 RWAs are calculated and presented on a CRD IV basis.

2 Risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

3 In Q2 2015, a portfolio of customers was transferred from CMB to RBWM in Latin America in order to better align the combined banking needs of the customers with our established global businesses. Comparative data have been re-presented accordingly.

HSBC
RoRWAs

RoRWAs by global business^{1,2}

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2015	2015	2014	2014	2014
	%	%	%	%	%
Retail Banking and Wealth Management ³	3.4	3.2	2.4	2.4	2.3
Commercial Banking ³	2.1	2.2	1.6	2.1	2.3
Global Banking and Markets	1.4	2.4	(0.1)	0.7	1.6
Global Private Banking	2.2	1.3	1.4	3.5	2.9
Total	2.2	2.4	0.6	1.5	1.8

RoRWAs by geographical regions^{1,2}

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2015	2015	2014	2014	2014
	%	%	%	%	%
Europe	0.7	1.7	(2.3)	0.5	0.5
Asia	4.2	3.5	2.6	2.8	3.5
Middle East and North Africa	2.8	2.9	2.2	3.1	3.1
North America	0.4	0.9	0.9	0.1	0.6
Latin America	1.0	1.1	(1.1)	0.4	0.3
Total	2.2	2.4	0.6	1.5	1.8

¹ Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis.

³ RoRWAs are based on a discrete quarterly calculation, based on a 2-point average.

³ In Q2 2015, a portfolio of customers was transferred from CMB to RBWM in Latin America in order to better align the combined banking needs of the customers with our established global businesses. Comparative data have been re-presented accordingly.