

HSBC HOLDINGS PLC

Data Pack

1Q 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 *Earnings Release 1Q 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				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net interest income	8,274	8,547	8,753	8,684	8,721
Net fee income	3,684	3,718	4,062	4,131	4,046
Net trading income	2,583	1,190	2,295	995	2,280
Other income	1,351	851	665	1,473	837
Net operating income before loan impairment charges and other credit risk provisions⁴	15,892	14,306	15,775	15,283	15,884
Loan impairment charges and other credit risk provisions	(570)	(1,250)	(760)	(1,043)	(798)
Net operating income	15,322	13,056	15,015	14,240	15,086
Total operating expenses ⁴	(8,845)	(11,892)	(11,091)	(9,414)	(8,852)
Operating profit⁴	6,477	1,164	3,924	4,826	6,234
Share of profit in associates and joint ventures	582	567	685	729	551
Profit before tax⁴	7,059	1,731	4,609	5,555	6,785
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	98	(54)	(123)	(185)	30
Fair value movements on non-qualifying hedges	(285)	(200)	(19)	(180)	(142)
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	363	-	-	-	-
Impairment of our investment in Industrial Bank	-	-	(271)	-	-
Own credit spread	298	432	200	(363)	148
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	-	92	91	15	(30)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	428	-
Gain on sale arising from HSBC Latin America Holdings UK Limited's disposal of HSBC Bank (Colombia) S.A.	-	-	-	-	18
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 (Colombia) S.A.	-	-	-	-	8
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	5	4	4
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	13	17
	486	191	(330)	(667)	53
Operating expenses					
Significant items					
Restructuring and other related costs	(43)	(128)	(68)	(42)	(40)
Regulatory provisions in GPB	(139)	(65)	-	-	-
UK customer redress programmes	(137)	(340)	(701)	(151)	(83)
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	(550)	-	-
Settlements and provisions in connection with foreign exchange investigations	-	(809)	(378)	-	-
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	(9)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	(5)	(4)	(4)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	(9)	(10)
	(319)	(1,342)	(1,702)	(206)	(146)

Balance sheet data

	At				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loans and advances to customers (net)	956,225	974,660	1,028,880	1,047,241	1,009,830
Customer accounts	1,318,522	1,350,642	1,395,116	1,415,705	1,366,034
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	1,212.6	1,219.8	1,227.5	1,248.6	1,257.7
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	2.4	0.6	1.5	1.8	2.3

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 for all periods in 2014 and for 31 March 2015. The 31 March 2014 average includes RWAs at 31 December 2013 on a Basel 2.5 basis.

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

⁴ The difference between the consolidated group result and the sum of geographical regions and global businesses is attributable to inter-segment eliminations

HSBC
Retail Banking and Wealth Management

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net interest income	3,987	4,171	4,184	4,075	4,352
Net fee income	1,510	1,646	1,731	1,662	1,629
Net trading income	(38)	(76)	70	(37)	24
Other income	346	153	392	379	239
Net operating income before loan impairment charges and other credit risk provisions	5,805	5,894	6,377	6,079	6,244
Loan impairment charges and other credit risk provisions	(435)	(347)	(247)	(621)	(604)
Net operating income	5,370	5,547	6,130	5,458	5,640
Total operating expenses	(3,834)	(4,324)	(4,929)	(4,253)	(4,016)
Operating profit	1,536	1,223	1,201	1,205	1,624
Share of profit in associates and joint ventures	87	76	106	128	88
Profit before tax	1,623	1,299	1,307	1,333	1,712
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	(158)	(192)	(67)	(154)	(80)
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(12)	(24)	(191)	(353)	-
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	-	92	91	15	(30)
Gain on sale arising from HSBC Latin America Holdings UK Limited's disposal of HSBC Bank (Colombia) S.A.	-	-	-	-	7
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	(11)	-	-	-
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	5
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	1	1	1
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	5	6
	(170)	(135)	(166)	(486)	(91)
Operating expenses					
Significant items					
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	(17)	-	-
Restructuring and other related costs	(5)	(59)	(7)	(14)	(8)
UK customer redress programmes	(90)	(182)	(616)	(111)	(83)
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	(6)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	(2)	(2)	(2)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	(5)	(4)
	(95)	(241)	(642)	(132)	(103)

Balance sheet data

	At				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loans and advances to customers (net)	348,718	359,744	366,720	380,108	373,099
Customer accounts	572,075	581,421	587,766	597,714	583,756
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	202.6	205.1	209.0	223.0	227.0
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	3.2	2.5	2.4	2.4	3.0

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 for all periods in 2014 and for 31 March 2015.

The 31 March 2014 average includes RWAs at 31 December 2013 on a Basel 2.5 basis.

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

HSBC
Commercial Banking

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net interest income	2,510	2,617	2,705	2,633	2,551
Net fee income	1,110	1,120	1,205	1,212	1,201
Net trading income	152	135	147	156	180
Other income	119	113	145	105	78
Net operating income before loan impairment charges and other credit risk provisions	3,891	3,985	4,202	4,106	4,010
Loan impairment charges and other credit risk provisions	(241)	(705)	(408)	(365)	(197)
Net operating income	3,650	3,280	3,794	3,741	3,813
Total operating expenses	(1,732)	(1,958)	(1,943)	(1,849)	(1,739)
Operating profit	1,918	1,322	1,851	1,892	2,074
Share of profit in associates and joint ventures	363	360	440	459	346
Profit before tax	2,281	1,682	2,291	2,351	2,420
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)	-
Gain on sale arising from HSBC Latin America Holdings UK Limited's disposal of HSBC Bank (Colombia) S.A.	-	-	-	-	7
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	(13)	-	-	-
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	1
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	3	2	2
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	5	6
	-	(21)	2	(7)	16
Operating expenses					
Significant items					
Restructuring and other related costs	(2)	(27)	(4)	(5)	(1)
UK customer redress programmes	(47)	(79)	(39)	(20)	-
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	(1)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	(2)	(2)	(1)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	(3)	(3)
	(49)	(106)	(45)	(30)	(6)

Balance sheet data

	At				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loans and advances to customers (net)	309,066	313,999	316,805	316,246	301,936
Customer accounts	350,150	363,654	358,299	366,171	353,101
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	427.0	432.4	429.0	425.0	415.0
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	2.2	1.5	2.1	2.2	2.4

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 for all periods in 2014 and for 31 March 2015. The 31 March 2014 average includes RWAs at 31 December 2013 on a Basel 2.5 basis.

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

HSBC
Global Banking and Markets

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net interest income	1,775	1,751	1,669	1,833	1,769
Net fee income	798	713	908	1,002	937
Net trading income	2,601	1,028	2,043	784	2,006
Other income	68	(184)	59	1,012	448
Net operating income before loan impairment charges and other credit risk provisions	5,242	3,308	4,679	4,631	5,160
Loan impairment charges and other credit risk provisions	108	(180)	(136)	(46)	(3)
Net operating income	5,350	3,128	4,543	4,585	5,157
Total operating expenses	(2,437)	(3,341)	(3,729)	(2,561)	(2,397)
Operating profit	2,913	(213)	814	2,024	2,760
Share of profit in associates and joint ventures	128	128	127	138	111
Profit before tax	3,041	(85)	941	2,162	2,871
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	98	(54)	(123)	(185)	30
Fair value movements on non-qualifying hedges	(8)	3	(61)	50	-
Own credit spread	-	-	-	(2)	-
Gain on sale arising from HSBC Latin America Holdings UK Limited's disposal of HSBC Bank (Colombia) S.A.	-	-	-	-	5
Loss on sale arising from HSBC Bank Middle East Limited's disposal of its operations in Pakistan	-	(3)	-	-	-
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	2
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	-	1
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	2	3
	90	(54)	(184)	(135)	41
Operating expenses					
Significant items					
Charge in relation to the settlement agreement with Federal Housing Finance Authority	-	-	(533)	-	-
Settlements and provisions in connection with foreign exchange investigations	-	(809)	(378)	-	-
Restructuring and other related costs	(4)	(6)	(12)	(5)	(4)
UK customer redress programmes	-	(79)	(46)	(20)	-
Trading results – HSBC Bank (Colombia) S.A.	-	-	-	-	(2)
Trading results – HSBC Bank Middle East Limited's Pakistan operations	-	-	-	-	(1)
Trading results – HSBC Bank Middle East Limited's banking business in Jordan	-	-	-	(1)	(1)
	(4)	(894)	(969)	(26)	(8)

Balance sheet data

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loans and advances to customers (net)	252,215	254,463	298,424	303,133	286,649
Customer accounts	312,146	319,121	360,758	360,732	330,473
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	526.2	516.1	527.0	537.0	554.0
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	2.4	(0.1)	0.7	1.6	2.4

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 for all periods in 2014 and for 31 March 2015. The 31 March 2014 average includes RWAs at 31 December 2013 on a Basel 2.5 basis.

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

HSBC
Global Private Banking

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net interest income	246	225	233	271	265
Net fee income	276	249	274	258	275
Net trading income	84	60	75	78	81
Other income	7	23	8	(10)	12
Net operating income before loan impairment charges and other credit risk provisions	613	557	590	597	633
Loan impairment charges and other credit risk provisions	(2)	(17)	31	(11)	5
Net operating income	611	540	621	586	638
Total operating expenses	(551)	(474)	(436)	(427)	(441)
Operating profit	60	66	185	159	197
Share of profit in associates and joint ventures	5	6	5	4	4
Profit before tax	65	72	190	163	201
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	-	2	(6)	(2)	-
Regulatory provisions in GPB	(139)	(65)	-	-	-
	(139)	(63)	(6)	(2)	-

Balance sheet data

	At				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loans and advances to customers (net)	43,535	44,102	44,328	45,131	45,629
Customer accounts	82,587	85,465	86,768	89,641	96,760
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	20.1	20.8	21.0	22.0	23.0
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	1.3	1.4	3.5	2.9	3.6

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 for all periods in 2014 and for 31 March 2015. The 31 March 2014 average includes RWAs at 31 December 2013 on a Basel 2.5 basis.

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

HSBC
Other

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net interest income	(196)	(131)	(148)	(39)	(183)
Net fee income	(10)	(10)	(56)	(3)	4
Net trading income	(264)	(43)	71	(76)	(44)
Other income	2,301	2,379	1,646	1,558	1,440
Net operating income before loan impairment charges and other credit risk provisions	1,831	2,195	1,513	1,440	1,217
Loan impairment charges and other credit risk provisions	-	(1)	-	-	1
Net operating income	1,831	2,194	1,513	1,440	1,218
Total operating expenses	(1,781)	(3,428)	(1,640)	(1,894)	(1,639)
Operating profit	50	(1,234)	(127)	(454)	(421)
Share of profit in associates and joint ventures	(1)	(3)	7	-	2
Profit before tax	49	(1,237)	(120)	(454)	(419)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	(119)	(11)	109	(76)	(62)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	428	-
Gain on the partial sale of shareholding in Industrial Bank	363	-	-	-	-
Impairment of our investment in Industrial Bank	-	-	(271)	-	-
Own credit spread	298	432	200	(361)	148
Reclassification loss in respect of our holding in Vietnam Technological & Commercial Joint Stock Bank following the loss of significant influence	-	-	-	(32)	-
Trading results – HSBC Bank Middle East Limited’s banking business in Jordan	-	-	-	-	2
	542	421	38	(41)	88
Operating expenses					
Significant items					
Restructuring and other related costs	(32)	(37)	(39)	(17)	(27)
Trading results – HSBC Bank Middle East Limited’s banking business in Jordan	-	-	-	-	(2)
	(32)	(37)	(39)	(17)	(29)

Balance sheet data

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loans and advances to customers (net)	2,691	2,352	2,603	2,623	2,517
Customer accounts	1,564	981	1,525	1,447	1,944
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	36.7	45.4	41.0	41.0	40.0

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

	Quarter ended 31 March 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	1,274	819	516	146	(176)	(19)	2,560
Net fee income	472	420	206	144	(1)	-	1,241
Net trading income	(79)	9	1,554	42	(314)	19	1,231
Other income	(34)	17	(76)	8	710	(38)	587
Net operating income before loan impairment charges and other credit risk provisions	1,633	1,265	2,200	340	219	(38)	5,619
Loan impairment charges and other credit risk provisions	(41)	(39)	70	(2)	-	-	(12)
Net operating income	1,592	1,226	2,270	338	219	(38)	5,607
Total operating expenses	(1,333)	(573)	(1,134)	(381)	(662)	38	(4,045)
Operating profit	259	653	1,136	(43)	(443)	-	1,562
Share of profit in associates and joint ventures	2	-	-	-	-	-	2
Profit before tax	261	653	1,136	(43)	(443)	-	1,564
Revenue							
Significant items							
Own credit spread	-	-	-	-	208	-	208
Debit valuation adjustment on derivative contracts	-	-	54	-	-	-	54
Fair value movements on non-qualifying hedges	(63)	-	(5)	-	(122)	-	(190)
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(12)	-	-	24	-	-	12
	(75)	-	49	24	86	-	84
Operating expenses							
Significant items							
Restructuring and other related costs	(1)	(2)	(1)	-	(29)	-	(33)
Regulatory provisions in GBP	-	-	-	(139)	-	-	(139)
UK customer redress programmes	(90)	(47)	-	-	-	-	(137)
	(91)	(49)	(1)	(139)	(29)	-	(309)

Balance sheet data

	At 31 March 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)	154,149	102,263	112,526	23,532	340	-	392,810
Customer accounts	193,042	129,241	156,771	38,899	534	-	518,487

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

HSBC
Asia

Quarter ended 31 March 2015							
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	Total \$m
Net interest income	1,260	908	837	45	(22)	(4)	3,024
Net fee income	718	384	295	94	2	-	1,493
Net trading income	78	94	715	38	43	4	972
Other income	234	37	57	-	1,039	(284)	1,083
Net operating income before loan impairment charges and other credit risk provisions	2,290	1,423	1,904	177	1,062	(284)	6,572
Loan impairment charges and other credit risk provisions	(70)	(66)	41	-	-	-	(95)
Net operating income	2,220	1,357	1,945	177	1,062	(284)	6,477
Total operating expenses	(1,044)	(494)	(693)	(92)	(556)	284	(2,595)
Operating profit	1,176	863	1,252	85	506	-	3,882
Share of profit in associates and joint ventures	63	317	68	-	-	-	448
Profit before tax	1,239	1,180	1,320	85	506	-	4,330
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	27	-	-	-	27
Fair value movements on non-qualifying hedges	-	-	(3)	-	4	-	1
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	363	-	363
	-	-	24	-	367	-	391
Operating expenses							
Significant items							
Restructuring and other related costs	-	-	(3)	-	-	-	(3)
	-	-	(3)	-	-	-	(3)

Balance sheet data

At 31 March 2015							
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	Total \$m
Loans and advances to customers (net)	119,008	132,192	98,788	13,649	2,351	-	365,988
Customer accounts	289,361	151,786	105,544	29,402	773	-	576,866

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 March 2015						
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	Total \$m
Net interest income	148	114	121	-	1	3	387
Net fee income	40	65	57	-	(1)	-	161
Net trading income	15	16	56	-	-	(3)	84
Other income	8	6	(1)	-	23	(29)	7
Net operating income before loan impairment charges and other credit risk provisions	211	201	233	-	23	(29)	639
Loan impairment charges and other credit risk provisions	(5)	(11)	7	-	-	-	(9)
Net operating income	206	190	240	-	23	(29)	630
Total operating expenses	(137)	(87)	(73)	-	(35)	29	(303)
Operating profit	69	103	167	-	(12)	-	327
Share of profit in associates and joint ventures	22	44	60	5	(1)	-	130
Profit before tax	91	147	227	5	(13)	-	457
Revenue							
Significant items							
Own credit spread	-	-	-	-	(1)	-	(1)
	-	-	-	-	(1)	-	(1)
Operating expenses							
Significant items							

Balance sheet data

	At 31 March 2015						
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	Total \$m
Loans and advances to customers (net)	6,326	13,284	9,753	-	-	-	29,363
Customer accounts	18,175	11,691	8,533	-	257	-	38,656

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 March 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	576	336	176	51	2	(9)	1,132
Net fee income	115	140	209	32	(8)	-	488
Net trading income	(72)	9	153	3	6	9	108
Other income	31	19	106	(1)	488	(383)	260
Net operating income before loan impairment charges and other credit risk provisions	650	504	644	85	488	(383)	1,988
Loan impairment charges and other credit risk provisions	(52)	(18)	(9)	-	-	-	(79)
Net operating income	598	486	635	85	488	(383)	1,909
Total operating expenses	(565)	(263)	(443)	(67)	(480)	383	(1,435)
Operating profit	33	223	192	18	8	-	474
Share of profit in associates and joint ventures	-	3	-	-	-	-	3
Profit before tax	33	226	192	18	8	-	477
Revenue							
Significant items							
Own credit spread	-	-	-	-	91	-	91
Debit valuation adjustment on derivative contracts	-	-	12	-	-	-	12
Fair value movements on non-qualifying hedges	(95)	-	-	-	(1)	-	(96)
	(95)	-	12	-	90	-	7
Operating expenses							
Significant items							
Restructuring and other related costs	(1)	-	-	-	(1)	-	(2)
	(1)	-	-	-	(1)	-	(2)

Balance sheet data

	At 31 March 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)	57,932	43,335	22,352	6,263	-	-	129,882
Customer accounts	50,760	43,493	33,643	12,326	-	-	140,222

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 March 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	729	333	125	4	(1)	(12)	1,178
Net fee income	165	101	31	6	(2)	-	301
Net trading income	20	24	123	1	1	12	181
Other income	107	40	15	-	41	(36)	167
Net operating income before loan impairment charges and other credit risk provisions	1,021	498	294	11	39	(36)	1,827
Loan impairment charges and other credit risk provisions	(267)	(107)	(1)	-	-	-	(375)
Net operating income	754	391	293	11	39	(36)	1,452
Total operating expenses	(755)	(315)	(127)	(11)	(48)	36	(1,220)
Operating profit	(1)	76	166	-	(9)	-	232
Share of profit in associates and joint ventures	-	(1)	-	-	-	-	(1)
Profit before tax	(1)	75	166	-	(9)	-	231
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	5	-	-	-	5
	-	-	5	-	-	-	5
Operating expenses							
Significant items							
Restructuring and other related costs	(3)	-	-	-	(2)	-	(5)
	(3)	-	-	-	(2)	-	(5)

Balance sheet data

	At 31 March 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)	11,303	17,992	8,796	91	-	-	38,182
Customer accounts	20,737	13,939	7,655	1,960	-	-	44,291

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

	Quarter ended 31 March 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	865	533	320	27	(64)	(29)	1,652
Net fee income	553	248	141	65	7	-	1,014
Net trading income	58	48	434	28	26	30	624
Other income	177	31	34	-	615	(64)	793
Net operating income before loan impairment charges and other credit risk provisions	1,653	860	929	120	584	(63)	4,083
Loan impairment charges and other credit risk provisions	(38)	(10)	46	-	-	-	(2)
Net operating income	1,615	850	975	120	584	(63)	4,081
Total operating expenses	(573)	(223)	(379)	(59)	(145)	63	(1,316)
Operating profit	1,042	627	596	61	439	-	2,765
Share of profit in associates and joint ventures	6	-	-	-	-	-	6
Profit before tax	1,048	627	596	61	439	-	2,771
Revenue							
Significant items							
Own credit spread	-	-	-	-	(1)	-	(1)
Debit valuation adjustment on derivative contracts	-	-	7	-	-	-	7
Fair value movements on non-qualifying hedges	-	-	(3)	-	-	-	(3)
Gain on the partial sale of shareholding in Industrial Bank	-	-	-	-	363	-	363
	-	-	4	-	362	-	366
Operating expenses							
Significant items							
Restructuring and other related costs	-	-	(1)	-	(1)	-	(2)
	-	-	(1)	-	(1)	-	(2)

Balance sheet data

	At 31 March 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)	74,911	81,718	51,010	9,263	2,177	-	219,079
Customer accounts	227,007	104,444	38,529	18,708	710	-	389,398

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

Quarter ended 31 March 2015							
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	Total \$m
Net interest income	966	619	353	95	(152)	(27)	1,854
Net fee income	308	310	(29)	35	(4)	-	620
Net trading income	10	-	1,395	1	(316)	28	1,118
Other income	24	6	(116)	10	703	6	633
Net operating income before loan impairment charges and other credit risk provisions	1,308	935	1,603	141	231	7	4,225
Loan impairment charges and other credit risk provisions	10	-	69	(1)	-	-	78
Net operating income	1,318	935	1,672	140	231	7	4,303
Total operating expenses	(982)	(372)	(813)	(58)	(608)	(7)	(2,840)
Operating profit	336	563	859	82	(377)	-	1,463
Share of profit in associates and joint ventures	1	-	1	-	-	-	2
Profit before tax	337	563	860	82	(377)	-	1,465
Revenue							
Significant items							
Own credit spread	-	-	-	-	221	-	221
Debit valuation adjustment on derivative contracts	-	-	46	-	-	-	46
Fair value movements on non-qualifying hedges	-	-	4	(2)	(122)	-	(120)
Releases / (Provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(12)	-	-	24	-	-	12
	(12)	-	50	22	99	-	159
Operating expenses							
Significant items							
UK customer redress programmes	(90)	(47)	-	-	-	-	(137)
Restructuring and other related costs	(1)	(1)	(1)	-	(30)	-	(33)
	(91)	(48)	(1)	-	(30)	-	(170)

Balance sheet data

At 31 March 2015							
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	Total \$m
Loans and advances to customers (net)	129,806	77,457	96,055	10,264	-	-	313,582
Customer accounts	168,742	104,754	131,907	15,096	1	-	420,500

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 (RBWM)

	Quarter ended				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Net operating income before loan impairment charges and other credit risk provisions	207	290	447	309	291
Loan impairment charges and other credit risk provisions	(25)	27	123	(65)	(115)
Net operating income	182	317	570	244	176
Total operating expenses	(152)	(175)	(202)	(135)	(226)
Operating profit	30	142	368	109	(50)
Share of profit in associates and joint ventures	-	-	-	-	-
Profit before tax	30	142	368	109	(50)
Revenue					
Significant items					
Fair value movement on non-qualifying hedges	(95)	(117)	(12)	(93)	(95)
Gain/(Loss) on sale of several tranches of real estate secured accounts in the US	-	92	91	15	(30)
	(95)	(25)	79	(78)	(125)
Operating expenses					
Significant items					
Charge in relation to settlement agreement with Federal Housing Finance Authority	-	-	(17)	-	-
Restructuring and other related costs	(1)	1	-	(4)	-
	(1)	1	(17)	(4)	-

	At				
	31 Mar 2015 \$m	31 Dec 2014 \$m	30 Sep 2014 \$m	30 Jun 2014 \$m	31 Mar 2014 \$m
Loan portfolio information					
Loans and advances to customers (gross)	23,329	24,424	25,383	27,274	28,261
Loans and advances to customers - held for sale	553	179	1,108	221	1,157
Impairment allowances	1,472	1,679	1,904	2,338	2,604
Impairment allowances - assets held for sale	71	16	139	29	139
2+ delinquency	2,155	2,364	3,124	3,223	4,463
Write-offs (net)	141	147	122	258	322
	%	%	%	%	%
Ratios ¹ :					
Impairment allowances	6.5	6.9	7.7	8.6	9.3
Loan impairment charges	0.4	(0.4)	(1.7)	0.9	1.5
2+ delinquency	9.0	9.6	11.8	11.7	15.2
Write-offs	2.3	2.1	1.7	3.5	4.3

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
Principal RBWM

	31 March 2015			31 December 2014			30 September 2014			30 June 2014			31 March 2014		
	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m
Net interest income	3,987	284	3,703	4,171	300	3,871	4,184	340	3,844	4,075	374	3,701	4,352	376	3,976
Net fee income	1,510	-	1,510	1,646	(1)	1,647	1,731	(2)	1,733	1,662	(1)	1,663	1,629	-	1,629
Other income	308	(77)	385	77	(9)	86	462	109	353	342	(64)	406	263	(85)	348
Net operating income before loan impairment charges and other credit risk provisions	5,805	207	5,598	5,894	290	5,604	6,377	447	5,930	6,079	309	5,770	6,244	291	5,953
Loan impairment charges and other credit risk provisions	(435)	(25)	(410)	(347)	27	(374)	(247)	123	(370)	(621)	(65)	(556)	(604)	(115)	(489)
Net operating income¹	5,370	182	5,188	5,547	317	5,230	6,130	570	5,560	5,458	244	5,214	5,640	176	5,464
Total operating expenses	(3,834)	(152)	(3,682)	(4,324)	(175)	(4,149)	(4,929)	(202)	(4,727)	(4,253)	(135)	(4,118)	(4,016)	(226)	(3,790)
Operating profit	1,536	30	1,506	1,223	142	1,081	1,201	368	833	1,205	109	1,096	1,624	(50)	1,674
Share of profit in associates and joint ventures	87	-	87	76	-	76	106	-	106	128	-	128	88	-	88
Profit before tax	1,623	30	1,593	1,299	142	1,157	1,307	368	939	1,333	109	1,224	1,712	(50)	1,762

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

**HSBC
RWA**

*RWAs by global business*¹

	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2015	2014	2014	2014	2014
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	202.6	205.1	209.2	223.0	226.6
Commercial Banking	427.0	432.4	429.0	424.9	414.6
Global Banking and Markets	526.2	516.1	527.0	537.3	553.5
Global Private Banking	20.1	20.8	21.8	22.1	23.2
Other	36.7	45.4	41.0	41.3	39.8
Total	1,212.6	1,219.8	1,227.5	1,248.6	1,257.7

RWAs by geographical regions^{1,2}

	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2015	2014	2014	2014	2014
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	1,212.6	1,219.8	1,227.5	1,248.6	1,257.7
Europe	386.1	375.4	382.3	393.6	401.1
Asia	490.7	499.8	490.9	481.1	475.5
Middle East and North Africa	63.6	63.0	61.8	62.7	64.3
North America	224.4	221.4	227.6	236.9	243.3
Latin America	81.1	88.8	93.1	96.8	94.6

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.

HSBC
RoRWA's

*RoRWAs by global business*¹

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2015	2014	2014	2014	2014
	%	%	%	%	%
Retail Banking and Wealth Management	3.2	2.5	2.4	2.4	3.0
Commercial Banking	2.2	1.5	2.1	2.2	2.4
Global Banking and Markets	2.4	(0.1)	0.7	1.6	2.4
Global Private Banking	1.3	1.4	3.5	2.9	3.6
Total	2.4	0.6	1.5	1.8	2.3

RoRWAs by geographical regions^{1,2}

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2015	2014	2014	2014	2014
	%	%	%	%	%
Europe	1.7	(2.3)	0.5	0.5	2.0
Asia	3.5	2.6	2.8	3.5	3.4
Middle East and North Africa	2.9	2.2	3.1	3.1	3.2
North America	0.9	0.9	0.1	0.6	0.8
Latin America	1.1	(1.1)	0.4	0.3	1.4
Total	2.4	0.6	1.5	1.8	2.3

1 Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a CRD IV basis for all periods in 2014 and for 31 March 2015. The 31 March 2014 average includes RWAs at 31 December 2013 on a Basel 2.5 basis.

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