

HSBC HOLDINGS PLC

Data Pack

4Q 2016

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

All information is on a reported basis.

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	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	6,868	7,185	7,847	7,913	8,059
Net fee income	2,929	3,262	3,389	3,197	3,471
Net trading income	1,897	2,231	2,488	2,836	1,408
Other income/(expense)	(2,710)	(3,166)	770	1,030	(1,166)
Net operating income before loan impairment charges and other credit risk provisions¹	8,984	9,512	14,494	14,976	11,772
Loan impairment charges and other credit risk provisions	(468)	(566)	(1,205)	(1,161)	(1,644)
Net operating income	8,516	8,946	13,289	13,815	10,128
Total operating expenses ¹	(12,459)	(8,721)	(10,364)	(8,264)	(11,542)
Operating profit/(loss)	(3,943)	225	2,925	5,551	(1,414)
Share of profit in associates and joint ventures	498	618	683	555	556
Profit/(loss) before tax	(3,445)	843	3,608	6,106	(858)
Tax expense	(572)	(803)	(720)	(1,571)	(230)
Profit/(loss) after tax	(4,017)	40	2,888	4,535	(1,088)
Profit/(loss) attributable to shareholders of the parent company	(4,229)	(204)	2,611	4,301	(1,325)
Profit attributable to non-controlling interests	212	244	277	234	237
Profit/(loss) attributable to the ordinary shareholders of the parent company	(4,440)	(617)	2,347	4,009	(1,468)

Revenue

Significant items

Debit valuation adjustment ('DVA') on derivative contracts	(70)	(55)	(7)	158	(186)
Fair value movements on non-qualifying hedges	(302)	12	(164)	(233)	26
Gain on disposal of our membership interest in Visa - Europe	—	—	584	—	—
Gain on disposal of our membership interest in Visa - US	116	—	—	—	—
Own credit spread	(1,648)	(1,370)	75	1,151	(773)
Portfolio disposals	(112)	(119)	68	—	(214)
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	2	—	(12)
Loss and trading results from disposed-of operations in Brazil	—	(1,743)	748	721	721
	(2,016)	(3,275)	1,306	1,797	(438)

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(414)	(334)	(277)
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Operating expenses

Significant items

Costs associated with portfolio disposals	(28)	—	—	—	—
Costs to achieve	(1,086)	(1,014)	(677)	(341)	(743)
Costs to establish UK ring-fenced bank	(76)	(53)	(63)	(31)	(61)
Impairment of GBP - Europe goodwill	(2,440)	—	(800)	—	—
Regulatory (provisions)/releases in GBP	(390)	50	(3)	(1)	(18)
Settlements and provisions in connection with legal matters	42	—	(723)	—	(370)
UK customer redress programmes	(70)	(456)	(33)	—	(337)
Trading results from disposed-of operations in Brazil	—	—	(555)	(504)	(599)
	(4,048)	(1,473)	(2,854)	(877)	(2,128)

Share of profit in associates and joint ventures

Significant items

Trading results from disposed-of operations in Brazil	—	—	—	(1)	—
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Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	861,504	880,851	887,556	920,139	924,454
Customer accounts	1,272,386	1,296,444	1,290,958	1,315,058	1,289,586
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	857.2	904.1	1,082.2	1,115.2	1,103.0
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	(1.6)	0.3	1.3	2.2	(0.3)

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

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

³ Return on risk-weighted assets are based on a discrete quarterly calculation, using a 2-point average.

HSBC

Retail Banking and Wealth Management

	Quarter ended				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Net interest income	3,247	3,284	3,740	3,645	3,691
Net fee income	1,156	1,293	1,303	1,241	1,391
Net trading income	122	122	81	123	167
Other income	139	219	573	50	178
Net operating income before loan impairment charges and other credit risk provisions	4,664	4,918	5,697	5,059	5,427
Loan impairment charges and other credit risk provisions	(259)	(351)	(539)	(484)	(518)
Net operating income	4,405	4,567	5,158	4,575	4,909
Total operating expenses	(3,417)	(3,592)	(3,642)	(3,487)	(4,207)
Operating profit	988	975	1,516	1,088	702
Share of profit in associates and joint ventures	2	4	7	7	6
Profit before tax	990	979	1,523	1,095	708

Revenue

Significant items

Fair value movements on non-qualifying hedges	2	(2)	—	—	—
Gain on disposal of our membership interest in Visa - Europe	—	—	354	—	—
Gain on disposal of our membership interest in Visa - US	72	—	—	—	—
Portfolio disposals	—	—	—	—	—
Loss and trading results from disposed-of operations in Brazil	—	(1)	524	462	485
	74	(3)	878	462	485

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(245)	(217)	(197)
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Operating expenses

Significant items

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

Balance sheet data

	At				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Loans and advances to customers (net)	306,056	313,369	314,754	322,476	321,749
Customer accounts	590,502	597,211	588,864	594,803	584,872
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	115.1	120.2	129.4	130.2	130.7
	%	%	%	%	%
Return on risk-weighted assets	3.4	3.1	4.7	3.4	2.1

HSBC

Commercial Banking

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

Revenue

Significant items

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

LICs

Significant items

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

Significant items

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

Balance sheet data

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

HSBC

Global Banking and Markets

	Quarter ended				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Net interest income	1,131	1,333	1,305	1,252	1,251
Net fee income	726	941	947	806	959
Net trading income	1,527	1,401	1,687	1,874	723
Other income	137	87	4	55	93
Net operating income before loan impairment charges and other credit risk provisions	3,521	3,762	3,943	3,987	3,026
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	(20)	(264)	(175)	(110)
Net operating income	3,509	3,742	3,679	3,812	2,916
Total operating expenses	(2,300)	(2,243)	(2,473)	(2,286)	(2,425)
Operating profit	1,209	1,499	1,206	1,526	491
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,209	1,499	1,206	1,526	491

Revenue

Significant items

DVA on derivative contracts	(70)	(55)	(7)	158	(186)
Loss and trading results from disposed-of operations in Brazil	—	—	116	152	92
	(70)	(55)	109	310	(94)

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	(9)	(4)	1
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Operating expenses

Significant items

Costs to achieve	(91)	(51)	(61)	(30)	(49)
Settlements and provisions in connection with legal matters	42	—	(136)	—	(20)
UK customer redress programmes	—	(10)	(18)	—	19
Trading results from disposed-of operations in Brazil	—	—	(35)	(48)	(63)
	(49)	(61)	(250)	(78)	(113)

Balance sheet data

	At				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Loans and advances to customers (net)	225,855	225,765	228,116	244,228	248,206
Customer accounts	256,095	266,927	268,850	272,187	262,802
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	300.4	307.2	334.4	344.3	330.3
	%	%	%	%	%
Return on risk-weighted assets	1.6	1.9	1.4	1.8	0.6

HSBC
Global Private Banking

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	198	199	205	214	224
Net fee income	171	196	179	207	207
Net trading income	39	45	50	51	39
Other income/(expense)	(35)	—	27	(1)	(5)
Net operating income before loan impairment charges and other credit risk provisions	373	440	461	471	465
Loan impairment (charges)/recoveries and other credit risk provisions	(8)	(2)	11	—	(4)
Net operating income	365	438	472	471	461
Total operating expenses	(3,204)	(318)	(1,170)	(382)	(407)
Operating profit/(loss)	(2,839)	120	(698)	89	54
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	(2,839)	120	(698)	89	54

Revenue

Significant items

Portfolio disposals	(26)	—	—	—	—
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	2	—	6
Loss and trading results from disposed-of operations in Brazil	—	—	6	6	7
	(26)	—	8	6	13

Operating expenses

Significant items

Costs associated with portfolio disposals	(10)	—	—	—	—
Costs to achieve	—	(1)	(3)	(2)	(15)
Impairment of GPB - Europe goodwill	(2,440)	—	(800)	—	—
Regulatory (provisions)/releases in GPB	(389)	48	—	—	(17)
Trading results from disposed-of operations in Brazil	—	—	(4)	(4)	(4)
	(2,839)	47	(807)	(6)	(36)

Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2016	2016	2016	2016	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	35,456	39,050	39,923	41,685	42,942
Customer accounts	69,850	77,421	77,981	80,806	80,404
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	15.3	16.8	17.3	17.9	18.0
	%	%	%	%	%
Return on risk-weighted assets	(70.4)	2.8	(16.0)	2.0	1.2

HSBC
Corporate Centre

	Quarter ended				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Net interest income	182	209	316	482	527
Net fee income/(expense)	32	(75)	(3)	(15)	(34)
Net trading income	133	534	523	668	341
Other income/(expense)	(2,962)	(3,477)	(146)	864	(1,457)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(2,615)	(2,809)	690	1,999	(623)
Loan impairment (charges)/recoveries and other credit risk provisions	12	48	31	(116)	(4)
Net operating income/(expense)	(2,603)	(2,761)	721	1,883	(627)
Total operating expenses	(2,066)	(1,132)	(1,461)	(548)	(2,735)
Operating profit/(loss)	(4,669)	(3,893)	(740)	1,335	(3,362)
Share of profit in associates and joint ventures	496	614	676	548	550
Profit/(loss) before tax	(4,173)	(3,279)	(64)	1,883	(2,812)

Revenue

Significant items

Fair value movements on non-qualifying hedges	(304)	14	(164)	(233)	26
Gain on disposal of our membership interest in Visa - US	44	—	—	—	—
Own credit spread	(1,648)	(1,370)	75	1,151	(773)
Portfolio disposals	(86)	(119)	68	—	(214)
Loss and trading results from disposed-of operations in Brazil	—	(1,742)	(45)	(41)	(15)
	(1,994)	(3,217)	(66)	877	(976)

Operating expenses

Significant items

Costs associated with portfolio disposals	(18)	—	—	—	—
Costs to achieve	(817)	(827)	(538)	(242)	(408)
Costs to establish UK ring-fenced bank	(75)	(51)	(63)	(31)	(61)
Regulatory (provisions)/releases in GBP	(1)	2	(3)	(1)	(1)
Settlements and provisions in connection with legal matters	—	—	(587)	—	(350)
UK customer redress programmes	—	—	—	—	(1)
Trading results from disposed-of operations in Brazil	—	—	(1)	(7)	(25)
	(911)	(876)	(1,192)	(281)	(846)

Share of profit in associates and joint ventures

Significant items

Trading results from disposed-of operations in Brazil	—	—	—	(1)	—
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Balance sheet data

	At				
	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m
Loans and advances to customers (net)	12,207	18,063	19,548	21,785	23,889
Customer accounts	14,210	14,357	20,317	21,386	13,310
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	150.5	177.6	302.3	318.5	321.8

	Quarter ended 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	983	726	226	100	(235)	1,800
Net fee income/(expense)	351	355	191	91	(26)	962
Net trading income/(expense)	16	2	975	11	(78)	926
Other income/(expense)	106	22	58	(37)	(2,190)	(2,041)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,456	1,105	1,450	165	(2,529)	1,647
Loan impairment (charges)/recoveries and other credit risk provisions	(40)	(79)	23	(10)	46	(60)
Net operating income/(expense)	1,416	1,026	1,473	155	(2,483)	1,587
Total operating expenses	(1,327)	(556)	(1,153)	(3,043)	(2,254)	(8,333)
Operating profit/(loss)	89	470	320	(2,888)	(4,737)	(6,746)
Share of profit/(loss) in associates and joint ventures	(1)	—	—	—	6	5
Profit/(loss) before tax	88	470	320	(2,888)	(4,731)	(6,741)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(50)	—	—	(50)
Fair value movements on non-qualifying hedges	2	—	(2)	—	(303)	(303)
Own credit spread	—	—	—	—	(1,526)	(1,526)
Portfolio disposals	—	—	—	(26)	—	(26)
	2	—	(52)	(26)	(1,829)	(1,905)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	(10)	(18)	(28)
Costs to achieve	(75)	2	(73)	1	(575)	(720)
Costs to establish UK ring-fenced bank	(1)	—	—	—	(75)	(76)
Impairment of GPB - Europe goodwill	—	—	—	(2,440)	—	(2,440)
Regulatory (provisions)/releases in GPB	—	—	—	(388)	(1)	(389)
Settlements and provisions in connection with legal matters	—	—	42	—	—	42
UK customer redress programmes	(59)	(11)	—	—	—	(70)
	(135)	(9)	(31)	(2,837)	(669)	(3,681)

Balance sheet data

	At 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	136,096	98,009	82,013	17,797	2,745	336,660
Customer accounts	179,947	119,910	109,173	33,375	4,209	446,614

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

	Quarter ended 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,459	873	567	44	253	3,196
Net fee income	569	303	303	59	6	1,240
Net trading income	70	48	404	24	104	650
Other income/(expense)	(16)	(8)	42	3	461	482
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,082	1,216	1,316	130	824	5,568
Loan impairment charges and other credit risk provisions	(46)	(57)	(9)	1	(14)	(125)
Net operating income/(expense)	2,036	1,159	1,307	131	810	5,443
Total operating expenses	(1,160)	(513)	(653)	(101)	(471)	(2,898)
Operating profit/(loss)	876	646	654	30	339	2,545
Share of profit in associates and joint ventures	2	—	—	—	415	417
Profit/(loss) before tax	878	646	654	30	754	2,962
Revenue						
Significant items						
DVA on derivative contracts	—	—	(15)	—	1	(14)
Fair value movements on non-qualifying hedges	—	—	2	—	(1)	1
Own credit spread	—	—	—	—	(4)	(4)
	—	—	(13)	—	(4)	(17)
Operating expenses						
Significant items						
Costs to achieve	(62)	(8)	(8)	(1)	(135)	(214)
Regulatory (provisions)/releases in GPB	—	—	—	(1)	—	(1)
	(62)	(8)	(8)	(2)	(135)	(215)

Balance sheet data

	At 31 Dec 2016					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	120,727	128,523	102,059	11,808	2,312	365,429
Customer accounts	327,135	165,863	110,577	24,777	3,371	631,723

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

HSBC
Middle East and North Africa

	Quarter ended 31 Dec 2016					
	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)