HSBC HOLDINGS PLC

Data Pack

3Q 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,* the *Earnings Release 3Q 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 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Net interest income	**8,028**	8,170	8,274	8,547	8,753
Net fee income	**3,509**	4,041	3,684	3,718	4,062
Net trading income	**2,742**	1,990	2,583	1,190	2,295
Other income	**806**	2,850	1,351	851	665
Net operating income before loan impairment charges and other credit risk provisions[1]	**15,085**	17,051	15,892	14,306	15,775
Loan impairment charges and other credit risk provisions	**(638)**	(869)	(570)	(1,250)	(760)
Net operating income	**14,447**	16,182	15,322	13,056	15,015
Total operating expenses[1]	**(9,039)**	(10,342)	(8,845)	(11,892)	(11,091)
Operating profit	**5,408**	5,840	6,477	1,164	3,924
Share of profit in associates and joint ventures	**689**	729	582	567	685
Profit before tax	**6,097**	6,569	7,059	1,731	4,609
Tax expense	**(634)**	(1,540)	(1,367)	(966)	(987)
Profit after tax	**5,463**	5,029	5,692	765	3,622
Profit attributable to shareholders of the parent company	**5,229**	4,359	5,259	511	3,431
Profit attributable to non-controlling interests	**234**	670	433	254	191
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	**251**	67	98	(54)	(123)
Fair value movements on non-qualifying hedges	**(308)**	240	(285)	(200)	(19)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	**(17)**	17	-	92	91
Gain on the partial sale of shareholding in Industrial Bank	**-**	1,009	363	-	-
Impairment of our investment in Industrial Bank	**-**	-	-	-	(271)
Own credit spread	**1,125**	352	298	432	200
(Provisions)/releases arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(10)**	-	12	(52)	(213)
(Loss)/gain and trading results from disposals and changes in ownership levels	**-**	-	-	(27)	5
	1,041	1,685	486	191	(330)
Operating expenses					
Significant items					
Brazil disposal costs	**(54)**	-	-	-	-
Charge in relation to settlement agreement with Federal Housing Finance Authority	**-**	-	-	-	(550)
Costs to achieve	**(165)**	-	-	-	-
Costs to establish UK ring-fenced bank	**(28)**	-	-	-	-
Regulatory provisions in GPB	**(7)**	(8)	(139)	(65)	-
Restructuring and other related costs	**-**	(74)	(43)	(128)	(68)
Settlements and provisions in connection with legal matters	**(135)**	(1,144)	-	(809)	(378)
UK customer redress programmes	**(67)**	-	(137)	(340)	(701)
Trading results from disposals and changes in ownership levels	**-**	-	-	-	(5)
	(456)	(1,226)	(319)	(1,342)	(1,702)

Balance sheet data

	At				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Loans and advances to customers (net)	**927,428**	953,985	956,225	974,660	1,028,880
Customer accounts	**1,310,643**	1,335,800	1,318,522	1,350,642	1,395,116
	$bn	$bn	$bn	$bn	$bn
Risk-weighted assets[2]	**1,143.5**	1,193.2	1,212.6	1,219.8	1,227.5
	%	%	%	%	%
Return on risk-weighted assets[3,4]	**2.1**	2.2	2.4	0.6	1.5

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

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

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

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

HSBC
Retail Banking and Wealth Management

	Quarter ended				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Net interest income	**3,956**	4,003	4,051	4,243	4,269
Net fee income	**1,482**	1,792	1,542	1,685	1,774
Net trading income	**(48)**	328	(38)	(76)	70
Other income	**80**	408	356	162	405
Net operating income before loan impairment charges and other credit risk provisions	**5,470**	6,531	5,911	6,014	6,518
Loan impairment charges and other credit risk provisions	**(462)**	(474)	(460)	(368)	(269)
Net operating income	**5,008**	6,057	5,451	5,646	6,249
Total operating expenses	**(3,954)**	(4,426)	(3,928)	(4,445)	(5,053)
Operating profit	**1,054**	1,631	1,523	1,201	1,196
Share of profit in associates and joint ventures	**106**	121	87	76	107
Profit before tax	**1,160**	1,752	1,610	1,277	1,303
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	**(148)**	176	(158)	(192)	(68)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	**(17)**	17	-	92	91
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(10)**	-	(12)	(24)	(191)
(Loss)/gain and trading results from disposals and changes in ownership levels	**-**	-	-	(11)	1
	(175)	193	(170)	(135)	(167)
Operating expenses					
Significant items					
Brazil disposal costs	**(34)**	-	-	-	-
Charge in relation to the settlement agreement with Federal Housing Finance Authority	**-**	-	-	-	(17)
Costs to achieve	**(56)**	-	-	-	-
Restructuring and other related costs	**-**	(27)	(5)	(59)	(7)
Settlements and provisions in connection with legal matters	**-**	(350)	-	-	-
UK customer redress programmes	**(73)**	-	(90)	(182)	(616)
Trading results from disposals and changes in ownership levels	**-**	-	-	-	(2)
	(163)	(377)	(95)	(241)	(642)

Balance sheet data

	At				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Loans and advances to customers (net)	**342,465**	352,189	349,424	360,704	367,770
Customer accounts	**580,592**	589,715	573,993	583,757	590,257
	$bn	$bn	$bn	$bn	$bn
Risk-weighted assets[1]	**200.3**	204.6	204.5	207.2	211.5
	%	%	%	%	%
Return on risk-weighted assets[2,3]	**2.3**	3.4	3.2	2.4	2.4

1 Risk-weighted assets are calculated and presented on a CRD IV basis.

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, based on a 2-point average.

HSBC
Commercial Banking

	Quarter ended				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Net interest income	**2,495**	2,445	2,447	2,543	2,619
Net fee income	**1,049**	1,091	1,077	1,080	1,163
Net trading income	**109**	149	152	135	147
Other income	**49**	63	110	104	132
Net operating income before loan impairment charges and other credit risk provisions	**3,702**	3,748	3,786	3,862	4,061
Loan impairment charges and other credit risk provisions	**(246)**	(295)	(216)	(684)	(386)
Net operating income	**3,456**	3,453	3,570	3,178	3,675
Total operating expenses	**(1,676)**	(1,682)	(1,639)	(1,834)	(1,819)
Operating profit	**1,780**	1,771	1,931	1,344	1,856
Share of profit in associates and joint ventures	**446**	458	363	360	439
Profit before tax	**2,226**	2,229	2,294	1,704	2,295
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	**-**	-	-	-	1
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**-**	-	-	(8)	(2)
(Loss)/gain and trading results from disposals and changes in ownership levels	**-**	-	-	(13)	3
	-	-	-	(21)	2
Operating expenses					
Significant items					
Brazil disposal costs	**(6)**	-	-	-	-
Costs to achieve	**(13)**	-	-	-	-
Restructuring and other related costs	**-**	(3)	(2)	(27)	(4)
UK customer redress programmes	**6**	-	(47)	(79)	(39)
Trading results from disposals and changes in ownership levels	**-**	-	-	-	(2)
	(13)	(3)	(49)	(106)	(45)

Balance sheet data

	At				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Loans and advances to customers (net)	**310,224**	310,256	308,360	313,039	315,755
Customer accounts	**357,681**	362,069	348,232	361,318	355,807
	$bn	$bn	$bn	$bn	$bn
Risk-weighted assets[1]	**430.1**	439.6	425.1	430.3	426.7
	%	%	%	%	%
Return on risk-weighted assets[2,3]	**2.0**	2.1	2.2	1.6	2.1

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HSBC
Global Banking and Markets

	Quarter ended				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Net interest income	**1,603**	1,854	1,775	1,751	1,669
Net fee income	**760**	913	798	713	908
Net trading income	**2,537**	1,142	2,601	1,028	2,043
Other income	**(375)**	1,110	68	(184)	59
Net operating income before loan impairment charges and other credit risk provisions	**4,525**	5,019	5,242	3,308	4,679
Loan impairment recoveries/(charges) and other credit risk provisions	**79**	(97)	108	(180)	(136)
Net operating income	**4,604**	4,922	5,350	3,128	4,543
Total operating expenses	**(2,595)**	(3,353)	(2,437)	(3,341)	(3,729)
Operating profit/(loss)	**2,009**	1,569	2,913	(213)	814
Share of profit in associates and joint ventures	**132**	144	128	128	127
Profit/(loss) before tax	**2,141**	1,713	3,041	(85)	941
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	**251**	67	98	(54)	(123)
Fair value movements on non-qualifying hedges	**4**	(14)	(8)	3	(61)
(Loss)/gain and trading results from disposals and changes in ownership levels	**-**	-	-	(3)	1
	255	53	90	(54)	(183)
Operating expenses					
Significant items					
Brazil disposal costs	**(6)**	-	-	-	-
Charge in relation to the settlement agreement with Federal Housing Finance Authority	**-**	-	-	-	(533)
Costs to achieve	**(20)**	-	-	-	-
Restructuring and other related costs	**-**	(18)	(4)	(6)	(11)
Settlements and provisions in connection with legal matters	**(135)**	(794)	-	(809)	(378)
UK customer redress programmes	**-**	-	-	(79)	(46)
Trading results from disposals and changes in ownership levels	**-**	-	-	-	(1)
	(161)	(812)	(4)	(894)	(969)

Balance sheet data

	At				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Loans and advances to customers (net)	**229,445**	244,321	252,215	254,463	298,424
Customer accounts	**289,035**	299,181	312,146	319,121	360,758
	$bn	$bn	$bn	$bn	$bn
Risk-weighted assets[1]	**458.7**	491.0	526.2	516.1	527.0
	%	%	%	%	%
Return on risk-weighted assets[2,3]	**1.8**	1.4	2.4	(0.1)	0.7

1 Risk-weighted assets are calculated and presented on a CRD IV basis.

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HSBC
Global Private Banking

	Quarter ended				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Net interest income	**203**	208	246	225	233
Net fee income	**225**	251	276	249	274
Net trading income	**78**	90	84	60	75
Other income	**2**	15	7	23	8
Net operating income before loan impairment charges and other credit risk provisions	**508**	564	613	557	590
Loan impairment (charges)/recoveries and other credit risk provisions	**(4)**	(3)	(2)	(17)	31
Net operating income	**504**	561	611	540	621
Total operating expenses	**(426)**	(450)	(551)	(474)	(436)
Operating profit	**78**	111	60	66	185
Share of profit in associates and joint ventures	**3**	4	5	6	5
Profit before tax	**81**	115	65	72	190
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	**1**	-	-	(1)	-
Releases/(provisions) arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**-**	-	24	(20)	(20)
	1	-	24	(21)	(20)
Operating expenses					
Significant items					
Costs to achieve	**(1)**	-	-	-	-
Regulatory provisions in GPB	**(7)**	(8)	(139)	(65)	-
Restructuring and other related costs	**-**	(18)	-	2	(6)
	(8)	(26)	(139)	(63)	(6)

Balance sheet data

	At				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	$m	$m	$m	$m	$m
Loans and advances to customers (net)	**42,820**	44,242	43,535	44,102	44,328
Customer accounts	**82,219**	82,878	82,587	85,465	86,768
	$bn	$bn	$bn	$bn	$bn
Risk-weighted assets[1]	**20.5**	21.1	20.1	20.8	21.3
	%	%	%	%	%
Return on risk-weighted assets[2,3]	**1.5**	2.2	1.3	1.4	3.5

1 Risk-weighted assets are calculated and presented on a CRD IV basis.

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, based on a 2-point average.

HSBC
Other

	Quarter ended				
	30 Sep 2015 $m	30 Jun 2015 $m	31 Mar 2015 $m	31 Dec 2014 $m	30 Sep 2014 $m
Net interest income	**(130)**	(201)	(196)	(131)	(148)
Net fee income	**(7)**	(5)	(10)	(10)	(56)
Net trading income	**(33)**	141	(264)	(43)	71
Other income	**2,710**	2,921	2,301	2,379	1,646
Net operating income before loan impairment charges and other credit risk provisions	**2,540**	2,856	1,831	2,195	1,513
Loan impairment charges and other credit risk provisions	**(5)**	-	-	(1)	-
Net operating income	**2,535**	2,856	1,831	2,194	1,513
Total operating expenses	**(2,048)**	(2,098)	(1,781)	(3,428)	(1,640)
Operating profit/(loss)	**487**	758	50	(1,234)	(127)
Share of profit in associates and joint ventures	**2**	2	(1)	(3)	7
Profit/(loss) before tax	**489**	760	49	(1,237)	(120)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	**(165)**	78	(119)	(11)	109
Gain on the partial sale of shareholding in Industrial Bank	**-**	1,009	363	-	-
Impairment of our investment in Industrial Bank	**-**	-	-	-	(271)
Own credit spread	**1,125**	352	298	432	200
	960	1,439	542	421	38
Operating expenses					
Significant items					
Brazil disposal costs	**(8)**	-	-	-	-
Costs to achieve	**(75)**	-	-	-	-
Costs to establish UK ring-fenced bank	**(28)**	-	-	-	-
Restructuring and other related costs	**-**	(8)	(32)	(37)	(40)
	(111)	(8)	(32)	(37)	(40)

Balance sheet data

	At				
	30 Sep 2015 $m	30 Jun 2015 $m	31 Mar 2015 $m	31 Dec 2014 $m	30 Sep 2014 $m
Loans and advances to customers (net)	**2,474**	2,977	2,691	2,352	2,603
Customer accounts	**1,116**	1,957	1,564	981	1,526
	$bn	$bn	$bn	$bn	$bn
Risk-weighted assets[1]	**33.9**	36.9	36.7	45.4	41.0

1 Risk-weighted assets are calculated and presented on a CRD IV basis.

HSBC
Europe

	Quarter ended 30 September 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	1,295	885	332	105	(137)	(48)	2,432
Net fee income	483	426	204	118	(4)	-	1,227
Net trading income	(10)	9	1,510	47	(45)	48	1,559
Other income	(12)	(28)	(499)	(1)	1,387	(62)	785
Net operating income before loan impairment charges and other credit risk provisions	1,756	1,292	1,547	269	1,201	(62)	6,003
Loan impairment (charges)/recoveries and other credit risk provisions	(50)	(60)	59	(6)	(6)	-	(63)
Net operating income	1,706	1,232	1,606	263	1,195	(62)	5,940
Total operating expenses	(1,384)	(575)	(1,351)	(253)	(875)	62	(4,376)
Operating profit	322	657	255	10	320	-	1,564
Share of profit in associates and joint ventures	4	1	(1)	(1)	1	-	4
Profit before tax	326	658	254	9	321	-	1,568
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	88	-	-	-	88
Fair value movements on non-qualifying hedges	(14)	-	2	1	(162)	-	(173)
Own credit spread	-	-	-	-	1,020	-	1,020
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(10)	-	-	-	-	-	(10)
	(24)	-	90	1	858	-	925
Operating expenses							
Significant items							
Costs to achieve	(5)	(10)	(17)	(1)	(56)	-	(89)
Costs to establish UK ring-fenced bank	-	-	-	-	(28)	-	(28)
Regulatory provisions in GPB	-	-	-	(7)	-	-	(7)
Settlements and provisions in connection with legal matters	-	-	(135)	-	-	-	(135)
UK customer redress programmes	(73)	6	-	-	-	-	(67)
	(78)	(4)	(152)	(8)	(84)	-	(326)

Balance sheet data

	At 30 September 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)	159,233	112,892	96,225	23,465	481	-	392,296
Customer accounts	201,696	136,314	142,198	38,818	550	-	519,576

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

	Quarter ended 30 September 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	1,295	910	839	42	(13)	(10)	3,063
Net fee income	688	361	289	73	4	-	1,415
Net trading income	19	54	667	27	24	10	801
Other income	(32)	43	76	-	698	(286)	499
Net operating income before loan impairment charges and other credit risk provisions	1,970	1,368	1,871	142	713	(286)	5,778
Loan impairment (charges)/recoveries and other credit risk provisions	(72)	(46)	(3)	1	1	-	(119)
Net operating income	1,898	1,322	1,868	143	714	(286)	5,659
Total operating expenses	(1,072)	(501)	(674)	(90)	(618)	286	(2,669)
Operating profit	826	821	1,194	53	96	-	2,990
Share of profit in associates and joint ventures	75	398	85	-	-	-	558
Profit before tax	901	1,219	1,279	53	96	-	3,548
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	69	-	-	-	69
Fair value movements on non-qualifying hedges	-	-	1	-	(3)	-	(2)
	-	-	70	-	(3)	-	67
Operating expenses							
Significant items							
Costs to achieve	-	-	(2)	-	(5)	-	(7)
	-	-	(2)	-	(5)	-	(7)

Balance sheet data

	At 30 September 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)	115,988	132,818	95,691	12,859	1,993	-	359,349
Customer accounts	297,860	159,722	109,953	28,530	352	-	596,417

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

	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
	Quarter ended 30 September 2015						
Net interest income	147	116	122	-	6	(3)	388
Net fee income	42	65	39	-	(1)	-	145
Net trading income	16	15	62	-	(6)	3	90
Other income	2	(1)	8	1	33	(26)	17
Net operating income before loan impairment charges and other credit risk provisions	207	195	231	1	32	(26)	640
Loan impairment (charges)/recoveries and other credit risk provisions	(67)	(37)	1	-	-	-	(103)
Net operating income	140	158	232	1	32	(26)	537
Total operating expenses	(138)	(92)	(68)	-	(35)	26	(307)
Operating profit/(loss)	2	66	164	1	(3)	-	230
Share of profit in associates and joint ventures	27	49	48	4	1	-	129
Profit/(loss) before tax	29	115	212	5	(2)	-	359
Revenue							
Significant items							
Own credit spread	-	-	-	-	8	-	8
	-	-	-	-	8	-	8
Operating expenses							
Significant items							
Costs to achieve	-	-	(1)	-	-	-	(1)
	-	-	(1)	-	-	-	(1)

Balance sheet data

	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
	At 30 September 2015						
Loans and advances to customers (net)	6,442	14,034	9,934	-	-	-	30,410
Customer accounts	17,673	11,828	7,062	-	213	-	36,776

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

HSBC
North America

	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
	Quarter ended 30 September 2015						
Net interest income	543	340	201	51	9	(6)	1,138
Net fee income	104	136	199	29	(5)	-	463
Net trading income	(94)	9	186	3	(8)	6	102
Other income	18	19	54	2	542	(399)	236
Net operating income before loan impairment charges and other credit risk provisions	571	504	640	85	538	(399)	1,939
Loan impairment (charges)/recoveries and other credit risk provisions	(8)	(51)	(6)	1	-	-	(64)
Net operating income	563	453	634	86	538	(399)	1,875
Total operating expenses	(559)	(280)	(426)	(73)	(456)	399	(1,395)
Operating profit	4	173	208	13	82	-	480
Share of profit in associates and joint ventures	-	(1)	-	-	-	-	(1)
Profit before tax	4	172	208	13	82	-	479
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	15	-	-	-	15
Fair value movements on non-qualifying hedges	(134)	-	1	-	-	-	(133)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	(17)	-	-	-	-	-	(17)
Own credit spread	-	-	-	-	97	-	97
	(151)	-	16	-	97	-	(38)
Operating expenses							
Significant items							
Costs to achieve	(25)	-	-	-	(13)	-	(38)
	(25)	-	-	-	(13)	-	(38)

Balance sheet data

	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
	At 30 September 2015						
Loans and advances to customers (net)	54,786	43,535	22,952	6,453	-	-	127,726
Customer accounts	51,390	43,290	25,977	14,766	-	-	135,423

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 September 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	676	244	109	5	5	(21)	1,018
Net fee income	165	61	29	5	(1)	-	259
Net trading income	21	22	112	1	2	21	179
Other income	104	16	25	-	50	(42)	153
Net operating income before loan impairment charges and other credit risk provisions	966	343	275	11	56	(42)	1,609
Loan impairment (charges)/recoveries and other credit risk provisions	(265)	(52)	28	-	-	-	(289)
Net operating income	701	291	303	11	56	(42)	1,320
Total operating expenses	(801)	(228)	(115)	(10)	(64)	42	(1,176)
Operating (loss)/profit	(100)	63	188	1	(8)	-	144
Share of profit in associates and joint ventures	-	(1)	-	-	-	-	(1)
(Loss)/profit before tax	(100)	62	188	1	(8)	-	143
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	79	-	-	-	79
	-	-	79	-	-	-	79
Operating expenses							
Significant items							
Brazil disposal costs	(34)	(6)	(6)	-	(8)	-	(54)
Costs to achieve	(26)	(3)	-	-	(1)	-	(30)
	(60)	(9)	(6)	-	(9)	-	(84)

Balance sheet data

	At 30 September 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)	6,016	6,945	4,643	43	-	-	17,647
Customer accounts	11,973	6,527	3,845	105	1	-	22,451

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

HSBC
Hong Kong

	Quarter ended 30 September 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	903	542	332	26	(57)	(34)	1,712
Net fee income	549	241	134	53	7	-	984
Net trading income	4	9	319	19	(10)	34	375
Other income	(46)	33	51	(4)	231	(58)	207
Net operating income before loan impairment charges and other credit risk provisions	1,410	825	836	94	171	(58)	3,278
Loan impairment (charges)/recoveries and other credit risk provisions	(45)	(11)	(7)	2	(1)	-	(62)
Net operating income	1,365	814	829	96	170	(58)	3,216
Total operating expenses	(610)	(233)	(358)	(58)	(204)	58	(1,405)
Operating profit/(loss)	755	581	471	38	(34)	-	1,811
Share of profit in associates and joint ventures	6	-	-	-	-	-	6
Profit/(loss) before tax	761	581	471	38	(34)	-	1,817
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	13	-	-	-	13
Fair value movements on non-qualifying hedges	-	-	2	-	-	-	2
Own credit spread	-	-	-	-	2	-	2
	-	-	15	-	2	-	17
Operating expenses							
Significant items							
Costs to achieve	-	-	(2)	-	(2)	-	(4)
	-	-	(2)	-	(2)	-	(4)

Balance sheet data

	At 30 September 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)	73,862	81,724	50,565	8,587	1,827	-	216,565
Customer accounts	238,983	115,371	44,466	18,269	272	-	417,361

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

HSBC
United Kingdom

	Quarter ended 30 September 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	991	677	282	65	(127)	(40)	1,848
Net fee income	334	329	44	29	(5)	-	731
Net trading income	10	-	1,232	5	(23)	41	1,265
Other income	81	(35)	(517)	8	1,319	16	872
Net operating income before loan impairment charges and other credit risk provisions	1,416	971	1,041	107	1,164	17	4,716
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	(23)	55	(7)	(4)	-	20
Net operating income	1,415	948	1,096	100	1,160	17	4,736
Total operating expenses	(1,061)	(374)	(1,039)	(67)	(824)	(17)	(3,382)
Operating profit	354	574	57	33	336	-	1,354
Share of profit in associates and joint ventures	1	1	2	-	(2)	-	2
Profit before tax	355	575	59	33	334	-	1,356
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	68	-	-	-	68
Fair value movements on non-qualifying hedges	-	-	8	-	(160)	-	(152)
Own credit spread	-	-	-	-	984	-	984
(Provisions)/Releases arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(10)	-	-	-	-	-	(10)
	(10)	-	76	-	824	-	890
Operating expenses							
Significant items							
Costs to achieve	(5)	(9)	(16)	(1)	(51)	-	(82)
Costs to establish UK ring-fenced bank	-	-	-	-	(28)	-	(28)
Settlements and provisions in connection with legal matters	-	-	(135)	-	-	-	(135)
UK customer redress programmes	(73)	6	-	-	-	-	(67)
	(78)	(3)	(151)	(1)	(79)	-	(312)

Balance sheet data

	At 30 September 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)	134,202	85,418	79,835	9,754	112	-	309,321
Customer accounts	177,062	112,137	117,622	15,317	-	-	422,138

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

HSBC
Principal RBWM

	Quarter ended														
	30 September 2015			30 June 2015			31 March 2015			31 December 2014			30 September 2014		
	Total RBWM	**US run-off portfolio**	**Principal RBWM**	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM
	$m	**$m**	**$m**	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m
Net interest income	**3,956**	**255**	**3,701**	4,003	252	3,751	4,051	284	3,767	4,243	300	3,943	4,269	340	3,929
Net fee income	**1,482**	**(2)**	**1,484**	1,792	(2)	1,794	1,542	-	1,542	1,685	(1)	1,686	1,774	(2)	1,776
Other income	**32**	**(122)**	**154**	736	123	613	318	(77)	395	86	(9)	95	475	109	366
Net operating income before loan impairment charges and other credit risk provisions	**5,470**	**131**	**5,339**	6,531	373	6,158	5,911	207	5,704	6,014	290	5,724	6,518	447	6,071
Loan impairment (charges)/recoveries and other credit risk provisions	**(462)**	**11**	**(473)**	(474)	(22)	(452)	(460)	(25)	(435)	(368)	27	(395)	(269)	123	(392)
Net operating income	**5,008**	**142**	**4,866**	6,057	351	5,706	5,451	182	5,269	5,646	317	5,329	6,249	570	5,679
Total operating expenses	**(3,954)**	**(163)**	**(3,791)**	(4,426)	(536)	(3,890)	(3,928)	(152)	(3,776)	(4,445)	(175)	(4,270)	(5,053)	(202)	(4,851)
Operating profit/(loss)	**1,054**	**(21)**	**1,075**	1,631	(185)	1,816	1,523	30	1,493	1,201	142	1,059	1,196	368	828
Share of profit in associates and joint ventures	**106**	**-**	**106**	121	-	121	87	-	87	76	-	76	107	-	107
Profit/(loss) before tax	**1,160**	**(21)**	**1,181**	1,752	(185)	1,937	1,610	30	1,580	1,277	142	1,135	1,303	368	935
Revenue															
Significant items															
Fair value movements on non-qualifying hedges	**(148)**	**(134)**	**(14)**	176	82	94	(158)	(95)	(63)	(192)	(117)	(75)	(68)	(12)	(56)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	**(17)**	**(17)**	**-**	17	17	-	-	-	-	92	92	-	91	91	-
(Provisions)/releases arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(10)**	**-**	**(10)**	-	-	-	(12)	-	(12)	(24)	-	(24)	(191)	-	(191)
(Loss)/gain and trading results from disposals and changes in ownership levels	**-**	**-**	**-**	-	-	-	-	-	-	(11)	-	(11)	1	-	1
	(175)	**(151)**	**(24)**	193	99	94	(170)	(95)	(75)	(135)	(25)	(110)	(167)	79	(246)
Operating expenses															
Significant items															
Brazil disposal costs	**(34)**	**-**	**(34)**	-	-	-	-	-	-	-	-	-	-	-	-
Costs to achieve	**(56)**	**(24)**	**(32)**	-	-	-	-	-	-	-	-	-	-	-	-
Charge in relation to the settlement agreement with Federal Housing Finance Authority	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-	(17)	(17)	-
Restructuring and other related costs	**-**	**-**	**-**	(27)	(22)	(5)	(5)	(1)	(4)	(59)	1	(60)	(7)	-	(7)
Settlements and provisions in connection with legal matters	**-**	**-**	**-**	(350)	(350)	-	-	-	-	-	-	-	-	-	-
UK customer redress programmes	**(73)**	**-**	**(73)**	-	-	-	(90)	-	(90)	(182)	-	(182)	(616)	-	(616)
Trading results from disposals and changes in ownership levels	**-**		**-**	-	-	-	-	-	-	-	-	-	(2)	-	(2)
	(163)	**(24)**	**(139)**	(377)	(372)	(5)	(95)	(1)	(94)	(241)	1	(242)	(642)	(17)	(625)

HSBC
US CML run-off portfolio (RBWM)

	Quarter ended				
	30 Sep 2015 $m	30 Jun 2015 $m	31 Mar 2015 $m	31 Dec 2014 $m	30 Sep 2014 $m
Net operating income before loan impairment charges and other credit risk provisions	**131**	373	207	290	447
Loan impairment recoveries/(charges) and other credit risk provisions	**11**	(22)	(25)	27	123
Net operating income	**142**	351	182	317	570
Total operating expenses	**(163)**	(536)	(152)	(175)	(202)
Operating (loss)/profit	**(21)**	(185)	30	142	368
Share of profit in associates and joint ventures	**-**	-	-	-	-
(Loss)/profit before tax	**(21)**	(185)	30	142	368
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	**(134)**	82	(95)	(117)	(12)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	**(17)**	17	-	92	91
	(151)	99	(95)	(25)	79
Operating expenses					
Significant items					
Costs to achieve	**(24)**	-	-	-	-
Charge in relation to settlement agreement with Federal Housing Finance Authority	**-**	-	-	-	(17)
Restructuring and other related costs	**-**	(22)	(1)	1	-
Settlements and provisions in connection with legal matters	**-**	(350)	-	-	-
	(24)	(372)	(1)	1	(17)

Balance sheet data

	At				
	30 Sep 2015 $m	30 Jun 2015 $m	31 Mar 2015 $m	31 Dec 2014 $m	30 Sep 2014 $m
Loan portfolio information					
Loans and advances to customers (gross)	**19,894**	22,592	23,329	24,424	25,383
Loans and advances to customers - held for sale	**1,948**	149	553	179	1,108
Impairment allowances	**1,030**	1,359	1,472	1,679	1,904
Impairment allowances - assets held for sale	**207**	15	71	16	139
2+ delinquency	**1,837**	1,845	2,155	2,364	3,124
Write-offs (net)	**83**	121	141	147	122
	%	%	%	%	%
Ratios[1]:					
Impairment allowances	**5.7**	6.0	6.5	6.9	7.7
Loan impairment charges	**(0.2)**	0.4	0.4	(0.4)	(1.7)
2+ delinquency	**8.4**	8.1	9.0	9.6	11.8
Write-offs	**1.4**	2.0	2.3	2.1	1.7

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
Risk-weighted assets

Risk-weighted assets by global business [1,2]

	At				
	30 Sep 2015 $bn	30 Jun 2015 $bn	31 Mar 2015 $bn	31 Dec 2014 $bn	30 Sep 2014 $bn
Retail Banking and Wealth Management	**200.3**	204.6	204.5	207.2	211.5
Commercial Banking	**430.1**	439.6	425.1	430.3	426.7
Global Banking and Markets	**458.7**	491.0	526.2	516.1	527.0
Global Private Banking	**20.5**	21.1	20.1	20.8	21.3
Other	**33.9**	36.9	36.7	45.4	41.0
Total	**1,143.5**	1,193.2	1,212.6	1,219.8	1,227.5

Risk-weighted assets by geographical regions [1,2]

	At				
	30 Sep 2015 $bn	30 Jun 2015 $bn	31 Mar 2015 $bn	31 Dec 2014 $bn	30 Sep 2014 $bn
Total	**1,143.5**	1,193.2	1,212.6	1,219.8	1,227.5
Europe	**349.6**	369.5	386.1	375.4	382.3
Asia	**472.7**	487.4	490.7	499.8	490.9
Middle East and North Africa	**62.5**	63.1	63.6	63.0	61.8
North America	**205.5**	215.7	224.4	221.4	227.6
Latin America	**76.3**	82.3	81.1	88.8	93.1
Hong Kong	**160.6**	168.4	172.5	177.5	169.5
United Kingdom	**261.7**	276.1	296.6	278.6	285.2

1 Risk-weighted assets are calculated and presented on a CRD IV basis.

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

HSBC
Return on risk-weighted assets

Return on risk-weighted assets by global business [1,2]

	Quarter ended				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	%	%	%	%	%
Retail Banking and Wealth Management	**2.3**	3.4	3.2	2.4	2.4
Commercial Banking	**2.0**	2.1	2.2	1.6	2.1
Global Banking and Markets	**1.8**	1.4	2.4	(0.1)	0.7
Global Private Banking	**1.5**	2.2	1.3	1.4	3.5
Total	**2.1**	2.2	2.4	0.6	1.5

Return on risk-weighted assets by geographical regions [1,2]

	Quarter ended				
	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014
	%	%	%	%	%
Europe	**1.7**	0.7	1.7	(2.3)	0.5
Asia	**2.9**	4.2	3.5	2.6	2.8
Middle East and North Africa	**2.3**	2.8	2.9	2.2	3.1
North America	**0.9**	0.4	0.9	0.9	0.1
Latin America	**0.7**	1.0	1.1	(1.1)	0.4
Total	**2.1**	2.2	2.4	0.6	1.5

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

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