HSBC HOLDINGS PLC

Data Pack

4Q 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 2015*. 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 2015*, the *Interim Report 2015*, and other reports and financial information published by HSBC.

All information is on a reported basis.

	Index	Page
HSBC Holdings plc		1
Global businesses		
Retail Banking and Wealth Ma	anagement ("RBWM")	2
Commercial Banking		3
Global Banking and Markets		4
Global Private Banking ("GPB	")	5
Other		6
Geographical regions		
Europe		7
Asia		8
Middle East and North Africa		9
North America		10
Latin America		11
Further analysis		
Hong Kong		12
United Kingdom		13
Principal RBWM		14
US CML run-off portfolio (RBV	WM)	15
Risk-weighted assets		16
Return on risk-weighted asset	ts	17

HSBC HSBC Holdings plc

	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Net interest income	8,059	8,028	8,170	8,274	8,547
Net fee income	3,471	3,509	4,041	3,684	3,718
Net trading income	1,408	2,742	1,990	2,583	1,190
Other income/(expense)	(1,166)	806	2,850	1,351	851
Net operating income before loan impairment charges	(1,100)	800	2,630	1,331	631
and other credit risk provisions ¹	11,772	15,085	17,051	15,892	14,306
Loan impairment charges and other credit risk provisions	(1,644)	(638)	(869)	(570)	(1,250)
Net operating income	10,128	14,447	16,182	15,322	13,056
Total operating expenses ¹	(11,542)	(9,039)	(10,342)	(8,845)	(11,892)
Operating profit/(loss)	(1,414)	5,408	5,840	6,477	1,164
Share of profit in associates and joint ventures	556	689	729	582	567
Profit/(loss) before tax	(858)	6,097	6,569	7,059	1,731
Tax expense	(230)	(634)	(1,540)	(1,367)	(966)
Profit/(loss) after tax	(1,088)	5,463	5,029	5,692	765
Profit attributable to shareholders of the parent company	(1,325)	5,229	4,359	5,259	511
Profit attributable to snareholders of the parent company Profit attributable to non-controlling interests	237	234	670	433	254
	237	234	070	433	234
Revenue					
Significant items					
Disposal costs of Brazilian operations	(18)	-	-	-	-
Debit valuation adjustment on derivative contracts	(186)	251	67	98	(54)
Fair value movements on non-qualifying hedges	26	(308)	240	(285)	(200)
Gain on the partial sale of shareholding in Industrial Bank	-	-	1,009	363	-
(Loss)/gain on sale of several tranches of real estate secured accounts					
in the US	(214)	(17)	17	-	92
Own credit spread	(773)	1,125	352	298	432
(Provisions)/releases arising from the ongoing review of compliance					
with the Consumer Credit Act in the UK	(12)	(10)	_	12	(52)
Loss and trading results from disposals and changes in ownership levels	` -	-	_	_	(27)
	(1,177)	1,041	1,685	486	(191)
	(-//	_,,,,,_	_,,		()
Operating expenses					
Significant items					
Disposal costs of Brazilian operations	(56)	(54)			
Costs-to-achieve	(743)	(165)	-	-	-
			-	-	-
Costs to establish UK ring-fenced bank	(61)	(28)	-	-	
Regulatory provisions in GPB	(18)	(7)	(8)	(139)	(65)
Restructuring and other related costs	-	-	(74)	(43)	(128)
Settlements and provisions in connection with legal matters	(370)	(135)	(1,144)	-	(809)
UK customer redress programmes	(337)	(67)	-	(137)	(340)
	(1,585)	(456)	(1,226)	(319)	(1,342)
Balance sheet data					
			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	924,454	927,428	953,985	956,225	974,660
Customer accounts	1,289,586	1,310,643	1,335,800	1,318,522	1,350,642
	-,,0	,,	,/	,,	,,
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ²	1,103.0	1,143.5	1,193.2	1,212.6	1,219.8
mak weighted daaeta	1,103.0	1,143.3	1,173.4	1,212.0	1,413.0
	%	%	%	%	%
3.4					
Return on risk-weighted assets ^{3,4}	(0.3)	2.1	2.2	2.4	0.6

- 1 The difference between the consolidated group result and the sum of geographical regions and global businesses is attributable to inter-segment eliminations.
- ${\it 2~Risk-weighted~assets~are~calculated~and~presented~on~a~CRD~IV~basis.}$
- 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 is based on a discrete quarterly calculation, based on a 2-point average.

Retail Banking and Wealth Management

Retail Banking and Wealth Management		Quarter ended							
	31 Dec	31 Dec 30 Sep 30 Jun 31 Mar							
	2015	2015	2015	2015	2014				
	\$m	\$m	\$m	\$m	\$m				
Net interest income	3,916	3,956	4,003	4,051	4,243				
Net fee income	1,402	1,482	1,792	1,542	1,685				
Net trading income/(expense)	279	(48)	328	(38)	(76				
Other income	7	80	408	356	162				
Net operating income before loan impairment charges									
and other credit risk provisions	5,604	5,470	6,531	5,911	6,014				
Loan impairment charges and other credit risk provisions	(543)	(462)	(474)	(460)	(368				
Net operating income	5,061	5,008	6,057	5,451	5,646				
Total operating expenses	(4,712)	(3,954)	(4,426)	(3,928)	(4,445				
Operating profit	349	1,054	1,631	1,523	1,201				
Share of profit in associates and joint ventures	96	106	121	87	76				
Profit before tax	445	1,160	1,752	1,610	1,277				
Revenue									
Significant items									
Fair value movements on non-qualifying hedges	40	(148)	176	(158)	(192				
(Loss)/gain on sale of several tranches of real estate secured accounts									
in the US	(214)	(17)	17	-	92				
Provisions arising from the ongoing review of compliance									
with the Consumer Credit Act in the UK	_	(10)	_	(12)	(24				
Loss and trading results from disposals and changes in ownership levels	_	-	-	-	(11				
	(174)	(175)	193	(170)	(135				
Operating expenses									
Significant items									
Disposal costs of Brazilian operations	(32)	(34)	-	-	-				
Costs-to-achieve	(142)	(56)	-	-	-				
Restructuring and other related costs	-	-	(27)	(5)	(59				
Settlements and provisions in connection with legal matters	(350)	-	(350)	-	_				
UK customer redress programmes	(378)	(73)	-	(90)	(182				
	(902)	(163)	(377)	(95)	(241				
Balance sheet data									
			At						
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec				
	2015	2015	2015	2015	2014				
	\$m	\$m	\$m	\$m	\$m				
Loans and advances to customers (net)	340,009	342,465	352,189	349,424	360,704				
Customer accounts	584,872	580,592	589,715	573,993	583,757				
	\$bn	\$bn	\$bn	\$bn	\$bn				
Risk-weighted assets ¹	189.5	200.3	204.6	204.5	207.2				
	%	%	%	%	9				
Return on risk-weighted assets ^{2,3}	0.9	2.3	3.4	3.2	2.4				

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

 $^{2\ \}textit{Return on risk-weighted assets is on a reported basis, and calculated using average \textit{Risk-weighted assets on a CRD IV basis}.$

 $^{{\}it 3 Return on risk-weighted assets is based on a {\it discrete quarterly calculation, based on a 2-point average.} \\$

Commercial Banking

31 Dec 30 Sep 30 Jun 31 Mar 31 Dec 2015	Commercial Banking		0	uarter ended		
Part		31 Dec			31 Mar	31 Dec
Net interest income 5m 5m <th></th> <th></th> <th>•</th> <th></th> <th></th> <th></th>			•			
Net increast income 1,472 2,485 2,445 2,447 2,548 2,647 1,080 1,080 1,091 1,077 1,080 1,080 1,091 1,077 1,080 1,080 1,091 1,097 1,080 1,091 1,097 1,080 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097 1,091 1,097						
Net reached 973 1,049 1,091 1,077 1,080 Net trading income 145 109 149 152 135	Net interest income					
Other income 44 49 63 110 104 Net operating income before loan impairment charges 3,634 3,702 3,748 3,786 3,862 Loan impairment charges and other credit risk provisions 1,0133 (246) (295) (216) (884) Net operating income 2,261 3,362 1,1676 (1,682) (1,639) 1,183 Total operating expenses 1,124 1,2676 1,182 1,183 1,184 Operating profit 874 1,1676 1,182 1,184 Share of profit in associates and joint ventures 350 446 458 363 360 Profit before tax 2 2,224 2,226 2,229 2,294 1,704 Revenue 3 1 1 2 </td <td>Net fee income</td> <td></td> <td>1,049</td> <td>1,091</td> <td>1,077</td> <td>1,080</td>	Net fee income		1,049	1,091	1,077	1,080
Net operating income before loan impairment charges and other credit risk provisions 3,634 3,702 3,748 3,786 3,862 1,061 1,0613 1,062 1,062 1,068 1,068 1,068 1,067 1,067 1,068 1,068 1,068 1,068 1,067 1,067 1,068 1,06	Net trading income	145				
1,000 3,620 3,768 3,862 3,862 3,768 3,862 3,862 3,862 3,862 3,862 3,862 3,862 3,863 3,862 3,863 3,862 3,863 3,862 3,863 3,86	Other income	44	49	63	110	104
Net operating income 1,013 2,46 2,95 2,16 6,84 Net operating income 2,621 3,45 3,45 3,53 3,57 3,178 Total operating expenses 1,1,747 (1,676) (1,682) (1,639) (1,834) Operating profit 874 1,780 1,771 1,931 1,344 Share of profit in associates and joint ventures 350 446 458 363 360 Profit before tax 2,226 2,229 2,24 1,704 Revenue Significant items 5 1	Net operating income before loan impairment charges					
Net operating income	and other credit risk provisions	3,634	3,702	3,748	3,786	3,862
Class and practing expenses (1,747) (1,676) (1,682) (1,639) (1,834) Operating profit in associates and joint ventures 874 1,780 1,771 1,931 1,344 Share of profit in associates and joint ventures 875 446 458 363 3600 Profit before tax 1,224 2,226 2,229 2,294 1,704 Revenue Significant items Fair value movements on non-qualifying hedges 1	Loan impairment charges and other credit risk provisions	(1,013)	(246)	(295)	(216)	(684)
Spraing profit	Net operating income	2,621	3,456	3,453	3,570	3,178
Share of profit in associates and joint ventures 350 446 458 363 360 Profit before tax 1,224 2,226 2,229 2,234 1,704 Revenue Significant items Significant item Signifi	Total operating expenses	(1,747)	(1,676)	(1,682)	(1,639)	(1,834)
Profit before tax 1,224 2,226 2,229 2,294 1,704	Operating profit	874	1,780	1,771	1,931	1,344
Revenue Significant items Fair value movements on non-qualifying hedges 1	Share of profit in associates and joint ventures				363	
Pair value movements on non-qualifying hedges	Profit before tax	1,224	2,226	2,229	2,294	1,704
Pair value movements on non-qualifying hedges	Revenue					
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK (18)						
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	· ·	1	_	_	-	_
with the Consumer Credit Act in the UK (18) - - - (8) Loss and trading results from disposals and changes in ownership levels - - - - 1 (13) Operating expenses Significant items Significant items Disposal costs of Brazilian operations (10) (6) -		_				
Coperating expenses Coperating expenses		(18)	_	_	_	(8)
Coperating expenses Significant items Si		-	_	-	-	
Significant items		(17)	-	-	-	
Significant items	Operating expenses					
Disposal costs of Brazilian operations						
Costs-to-achieve (150) (13) -	· ·	(10)	(6)	_	_	_
Restructuring and other related costs - - (3) (2) (27) UK customer redress programmes 23 6 - (47) (79) (137) (13) (3) (49) (106) Balance sheet data	·			_	_	_
UK customer redress programmes 23 6 - (47) (79) (137) (13) (3) (49) (106) Balance sheet data At At 2015 30 Sep 30 Jun 31 Mar 31 Dec 2015 2015 2015 2014 \$m \$m \$m \$m \$m \$m Customer accounts 302,240 310,224 310,256 308,360 313,039 Customer accounts 361,701 357,681 362,069 348,232 361,318 Risk-weighted assets¹ \$bn \$bn \$bn \$bn \$bn 421.0 430.1 439.6 425.1 430.3		(130)		(3)	(2)	(27)
Customer accounts Sun Su		23	6			
State	on costonic rearess programmes					
State		-				
31 Dec 30 Sep 30 Jun 31 Mar 31 Dec 2015 2015 2015 2015 2014 5m \$m \$m \$m \$m \$m \$m \$m	Balance sheet data			At		
Sm Sm Sm Sm Sm Sm Sm Sm		31 Dec	30 Sep		31 Mar	31 Dec
Loans and advances to customers (net) 302,240 310,224 310,256 308,360 313,039 Customer accounts 361,701 357,681 362,069 348,232 361,318 Risk-weighted assets¹ \$bn \$bn \$bn \$bn \$bn 421.0 430.1 439.6 425.1 430.3 % % % % %		2015	2015	2015	2015	2014
Customer accounts 361,701 357,681 362,069 348,232 361,318 \$bn \$day		\$m	\$m	\$m	\$m	\$m
\$bn \$add	Loans and advances to customers (net)	302,240	310,224	310,256	308,360	313,039
Risk-weighted assets ¹ 421.0 430.1 439.6 425.1 430.3 % % % % % % % % % % % % % % % % % % %	Customer accounts	361,701	357,681	362,069	348,232	361,318
Risk-weighted assets ¹ 421.0 430.1 439.6 425.1 430.3 % % % % % % % % % % % % % % % % % % %		Śbn	Śbn	Śbn	Śbn	Śbn
	Risk-weighted assets ¹	•			•	
		%	%	%	%	%
	Return on risk-weighted assets ^{2,3}	1.1	2.0	2.1	2.2	1.6

 $^{{\}it 1~Risk-weighted~assets~are~calculated~and~presented~on~a~CRD~IV~basis.}$

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

 $^{{\}it 3 Return on risk-weighted assets is based on a {\it discrete quarterly calculation, based on a 2-point average.} \\$

Global Banking and Markets

Global Balikilig allu Markets		O	uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Net interest income	1,699	1,603	1,854	1,775	1,751
Net fee income	904	760	913	798	713
Net trading income	889	2,537	1,142	2,601	1,028
Other (expense)/income	(45)	(375)	1,110	68	(184)
Net operating income before loan impairment charges					
and other credit risk provisions	3,447	4,525	5,019	5,242	3,308
Loan impairment (charges)/recoveries and other credit risk provisions	(90)	79	(97)	108	(180)
Net operating income	3,357	4,604	4,922	5,350	3,128
Total operating expenses	(2,449)	(2,595)	(3,353)	(2,437)	(3,341)
Operating profit/(loss)	908	2,009	1,569	2,913	(213)
Share of profit in associates and joint ventures	107	132	144	128	128
Profit/(loss) before tax	1,015	2,141	1,713	3,041	(85)
Revenue					
Significant items					
Debit valuation adjustment on derivative contracts	(186)	251	67	98	(54)
Fair value movements on non-qualifying hedges	(13)	4	(14)	(8)	3
Loss and trading results from disposals and changes in ownership levels	-	_	-	-	(3)
g g	(199)	255	53	90	(54)
Operating expenses					
Significant items					
Disposal costs of Brazilian operations	(8)	(6)	_	_	_
Costs-to-achieve	(49)	(20)	-	-	_
Restructuring and other related costs		-	(18)	(4)	(6)
Settlements and provisions in connection with legal matters	(20)	(135)	(794)	-	(809)
UK customer redress programmes	19	-	-	-	(79)
• •	(58)	(161)	(812)	(4)	(894)
Balance sheet data					
			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	236,932	229,445	244,321	252,215	254,463
Customer accounts	261,728	289,035	299,181	312,146	319,121
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	440.6	458.7	491.0	526.2	516.1
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	0.9	1.8	1.4	2.4	(0.1)

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

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

 $^{{\}it 3 Return on risk-weighted assets is based on a {\it discrete quarterly calculation, based on a 2-point average.} \\$

Global Private Banking

Net interest income Net fee income	31 Dec 2015 \$m 213	30 Sep 2015	30 Jun 2015	31 Mar	31 Dec
Net fee income	2015 \$m	2015			JI DCC
Net fee income	\$m			2015	2014
Net fee income	•	\$m	\$m	\$m	\$m
Net fee income		203	208	246	225
	207	225	251	276	249
Net trading income	73	78	90	84	60
Other (expense)/income	(6)	2	15	7	23
Net operating income before loan impairment charges	(0)		13	,	
and other credit risk provisions	487	508	564	613	557
Loan impairment charges and other credit risk provisions	(3)	(4)	(3)	(2)	(17)
Net operating income	484	504	561	611	540
Total operating expenses	(405)	(426)	(450)	(551)	(474)
Operating profit	79	78	111	60	66
Share of profit in associates and joint ventures	4	3	4	5	6
Profit before tax	83	81	115	65	72
			110		
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	6	_	_	24	(20)
man the consumer of care vice in the ox	6	1	_	24	(21)
					(==)
Operating expenses					
Significant items					
Disposal costs of Brazilian operations	(1)	_	_	_	_
Costs-to-achieve	(15)	(1)	_	_	_
Regulatory provisions in GPB	(17)	(7)	(8)	(139)	(65)
Restructuring and other related costs	(17)	-	(18)	(133)	2
nestructuring and other related costs	(33)	(8)	(26)	(139)	(63)
-	(,	(-/	(- /	(,	()
Balance sheet data					
			At		
T	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	42,942	42,820	44,242	43,535	44,102
Customer accounts	80,404	82,219	82,878	82,587	85,465
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	19.3	20.5	21.1	20.1	20.8
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	1.7	1.5	2.2	1.3	1.4

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

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

 $^{{\}it 3 Return on risk-weighted assets is based on a discrete quarterly calculation, based on a {\it 2-point average}.}$

HSBC Other

	Quarter ended							
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec			
	2015	2015	2015	2015	2014			
	\$m	\$m	\$m	\$m	\$m			
Net interest expense	(183)	(130)	(201)	(196)	(131)			
Net fee expense	(15)	(7)	(5)	(10)	(10)			
Net trading (expense)/income	(36)	(33)	141	(264)	(43)			
Other income	611	2,710	2,921	2,301	2,379			
Net operating income before loan impairment charges								
and other credit risk provisions	377	2,540	2,856	1,831	2,195			
Loan impairment recoveries/(charges) and other credit risk provisions	5	(5)	-	-	(1)			
Net operating income	382	2,535	2,856	1,831	2,194			
Total operating expenses	(4,006)	(2,048)	(2,098)	(1,781)	(3,428)			
Operating (loss)/profit	(3,624)	487	758	50	(1,234)			
Share of (loss)/profit in associates and joint ventures	(1)	2	2	(1)	(3)			
(Loss)/Profit before tax	(3,625)	489	760	49	(1,237)			
Revenue								
Significant items								
Disposal costs of Brazilian operations	(18)	-	-	-	-			
Fair value movements on non-qualifying hedges	(2)	(165)	78	(119)	(11)			
Gain on the partial sale of shareholding in Industrial Bank	•	-	1,009	363	-			
Own credit spread	(773)	1,125	352	298	432			
•	(793)	960	1,439	542	421			
Operating expenses								
Significant items								
Disposal costs of Brazilian operations	(5)	(8)	-	-	-			
Costs-to-achieve	(387)	(75)	-	-	-			
Costs to establish UK ring-fenced bank	(61)	(28)	-	-	-			
Regulatory provisions in GPB	(1)	-	-	-	-			
Restructuring and other related costs	-	-	(8)	(32)	(37)			
UK customer redress programmes	(1)	-	-	-	-			
	(455)	(111)	(8)	(32)	(37)			
Balance sheet data								
	24.5	20.5	At	24.14	24.5			
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec			
	2015	2015	2015	2015	2014			
	\$m	\$m	\$m	\$m	\$m			
Loans and advances to customers (net)	2,331	2,474	2,977	2,691	2,352			
Customer accounts	881	1,116	1,957	1,564	981			
	\$bn	\$bn	\$bn	\$bn	\$bn			
Risk-weighted assets ¹	32.6	33.9	36.9	36.7	45.4			
Misk-Meißlifen assers	32.6	33.3	30.9	30.7	45.4			

Quarter ended

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

HSBC Europe

	Quarter ended 31 December 2015						
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,252	878	441	111	(176)	(48)	2,458
Net fee income/(expense)	447	405	265	118	(18)	-	1,217
Net trading income/(expense)	36	5	496	44	(41)	48	588
Other income/(expense)	110	14	(124)	(1)	(533)	(143)	(677)
Net operating income/(expense) before loan impairment charges							
and other credit risk provisions	1,845	1,302	1,078	272	(768)	(143)	3,586
Loan impairment (charges)/recoveries and other credit risk provisions	(89)	(279)	34	(10)	5	-	(339)
Net operating income	1,756	1,023	1,112	262	(763)	(143)	3,247
Total operating expenses	(1,748)	(647)	(1,230)	(235)	(2,662)	143	(6,379)
Operating profit/(loss)	8	376	(118)	27	(3,425)	-	(3,132)
Share of profit/(loss) in associates and joint ventures	(3)	(2)	7	1	(1)	-	2
Profit/(loss) before tax	5	374	(111)	28	(3,426)	-	(3,130)
Revenue Significant items Debit valuation adjustment on derivative contracts	-	_	(70)	_		_	(70)
Fair value movements on non-qualifying hedges	8	1	(7)		(5)		(3)
Own credit spread (Provisions)/releases arising from the ongoing review of compliance with	-		-		(762)		(762)
the Consumer Credit Act in the UK		(18)		6			(12)
the consumer credit Act in the OK	- 8	(18)	(77)	6	(767)		(847)
		(17)	(77)		(707)		(047)
Operating expenses Significant items							
Costs-to-achieve	(66)	(122)	(41)	(11)	(271)	-	(511)
Costs to establish UK ring-fenced bank	-	-	-	-	(61)	-	(61)
Regulatory provisions in GPB	-	-	-	(17)	(1)	-	(18)
Settlements and provisions in connection with legal matters	-	-	(20)	-	-	-	(20)
UK customer redress programmes	(378)	23	19	-	(1)	-	(337)
	(444)	(99)	(42)	(28)	(334)	-	(947)

Balance sheet data

		At 31 December 2015						
	Retail	Retail Global						
	Banking		Banking	Global		Inter-		
	and Wealth	Commercial	and	Private		segment		
	Management	Banking	Markets	Banking	Other	elimination	Total	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	156,156	110,617	101,568	23,273	427	-	392,041	
Customer accounts	200,437	132,928	126,225	37,810	476	-	497,876	

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

HSBC Asia

	Quarter ended 31 December 2015						
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,309	895	826	44	(15)	2	3,061
Net fee income	609	331	326	57	3	-	1,326
Net trading income	47	94	345	26	-	(2)	510
Other income/(expense)	99	(9)	41	1	681	(250)	563
Net operating income before loan impairment charges							
and other credit risk provisions	2,064	1,311	1,538	128	669	(250)	5,460
Loan impairment (charges)/recoveries and other credit risk provisions	(95)	(237)	1	3		-	(328)
Net operating income	1,969	1,074	1,539	131	669	(250)	5,132
Total operating expenses	(1,082)	(504)	(631)	(88)	(708)	250	(2,763)
Operating profit/(loss)	887	570	908	43	(39)	-	2,369
Share of profit in associates and joint ventures	67	315	64	-	-	-	446
Profit/(loss) before tax	954	885	972	43	(39)	-	2,815
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	(61)	-	-	-	(61)
Fair value movements on non-qualifying hedges	-	-	(3)	-	2	-	(1)
Own credit spread	-	-	-	-	6	-	6
	-	-	(64)	-	8	-	(56)
Operating expenses							
Significant items							
Costs-to-achieve	(29)	(13)	(5)	(2)	(66)	-	(115)
	(29)	(13)	(5)	(2)	(66)	-	(115)
Balance sheet data							
				31 December 201	5		
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	117,807	130,513	93,007	13,144	1,904	-	356,375
Customer accounts	303,536	165,202	100,998	28,685	199	-	598,620

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

Middle East and North Africa

	Quarter ended 31 December 2015						
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	148	115	117	-	1	4	385
Net fee income/(expense)	47	55	62	-	(1)	-	163
Net trading income	5	15	52	-	-	(4)	68
Other income	6	6	8	-	22	(22)	20
Net operating income before loan impairment charges							
and other credit risk provisions	206	191	239	-	22	(22)	636
Loan impairment charges and other credit risk provisions	(31)	(119)	(15)	-	-		(165)
Net operating income	175	72	224	-	22	(22)	471
Total operating expenses	(136)	(90)	(69)	-	(30)	22	(303)
Operating profit/(loss)	39	(18)	155	-	(8)	-	168
Share of profit in associates and joint ventures	32	38	36	3	-	-	109
Profit/(loss) before tax	71	20	191	3	(8)	-	277
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts			(1)		_	_	(1)
Own credit spread			-		(1)	_	(1)
	-	-	(1)	-	(1)	-	(2)
Operating expenses							
Significant items		4-1					45
Costs-to-achieve	(3)	(5)	(2)	-	(3)	-	(13)
	(3)	(5)	(2)	•	(3)	•	(13)

Balance sheet data

Global	Inter-	
rivate	segment	
nking Other	elimination	Total
\$m \$m	\$m	\$m
	-	29,894
- 203	-	36,468
0	\$m \$m	Private segment anking Other elimination \$m \$m \$m \$m

HSBC North America

			Ouarter end	led 31 December 2	2015		
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	521	343	201	54	3	(6)	1,116
Net fee income	131	125	213	27	2	-	498
Net trading income	106	8	15	2	10	6	147
Other (expense)/income	(218)	18	48	(6)	386	(397)	(169)
Net operating income before loan impairment charges	(-,			(-,		(,	(/
and other credit risk provisions	540	494	477	77	401	(397)	1,592
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	(234)	(49)	4		-	(327)
Net operating income	492	260	428	81	401	(397)	1,265
Total operating expenses	(969)	(281)	(399)	(72)	(495)	397	(1,819)
Operating profit/(loss)	(477)	(21)	29	9	(94)	-	(554)
Share of (loss)/profit in associates and joint ventures	-	(1)	-	-	-	-	(1)
(Loss)/profit before tax	(477)	(22)	29	9	(94)	-	(555)
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	-	-	(17)	-	-	-	(17)
Fair value movements on non-qualifying hedges	32	-	(2)	-	-	-	30
Loss on sale of several tranches of real estate							
secured accounts in the US	(214)	-	-	-	-	-	(214)
Own credit spread	-	-	-	-	(16)	-	(16)
	(182)	-	(19)	-	(16)	-	(217)
Operating expenses							
Significant items							
Costs-to-achieve	(26)	(7)	(2)	-	(30)	-	(65)
Settlements and provisions in connection with legal matters	(350)	(7)	(2)	-	(30)	-	(350)
				-		-	

Balance sheet data

Bulance sheet data							
			At 31	December 2015			
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	53,737	40,696	27,940	6,478	-	-	128,851
Customer accounts	51,685	45,475	24,182	13,807	3	-	135,152

Latin America

			Quarter end	ded 31 December 2	2015		
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	686	241	114	4	4	2	1,051
Net fee income/(expense)	168	57	38	5	(1)	-	267
Net trading income/(expense)	85	23	(19)	1	(5)	(2)	83
Other income	10	15	6	-	55	(62)	24
Net operating income before loan impairment charges							
and other credit risk provisions	949	336	139	10	53	(62)	1,425
Loan impairment charges and other credit risk provisions	(280)	(144)	(61)	-	-	-	(485)
Net operating income	669	192	78	10	53	(62)	940
Total operating expenses	(777)	(225)	(144)	(10)	(111)	62	(1,205)
Operating (loss)/profit	(108)	(33)	(66)	-	(58)	-	(265)
Share of profit in associates and joint ventures	-	-	-	-	-	-	-
(Loss)/profit before tax	(108)	(33)	(66)	-	(58)	-	(265)
_							
Revenue							
Significant items					(4.0)		(4.0)
Disposal costs of Brazilian operations	-	•	-	-	(18)	•	(18)
Debit valuation adjustment on derivative contracts	-	-	(37)	-	- (4.0)	-	(37)
	-	-	(37)	-	(18)	-	(55)
Operating expenses							
Significant items							
Disposal costs of Brazilian operations	(32)	(10)	(8)	(1)	(5)		(56)
Costs-to-achieve	(18)	(10)	(8)	(2)	(15)		(39)
COSES-TO-actilieve	(50)	(14)	(8)	(3)	(20)		(95)
	(30)	(14)	(0)	(3)	(20)	-	(93)

Balance sheet data

Loans and advances to customers (net) Customer accounts

		At 31	December 2015			
Retail		Global				
Banking		Banking	Global		Inter-	
and Wealth	Commercial	and	Private		segment	
Management	Banking	Markets	Banking	Other	elimination	Total
\$m	\$m	\$m	\$m	\$m	\$m	\$m
5,935	6,719	4,592	47	-	-	17,293
12,042	5,904	3,422	102	-	-	21,470

HSBC Hong Kong

			Quarter end	ded 31 December 2	2015		
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	923	532	338	27	(52)	(19)	1,749
Net fee income	484	226	180	32	6	-	928
Net trading income/(expense)	32	50	183	19	(21)	19	282
Other income/(expense)	41	(25)	23	5	245	(40)	249
Net operating income before loan impairment charges							
and other credit risk provisions	1,480	783	724	83	178	(40)	3,208
Loan impairment (charges)/recoveries and other credit risk provisions	(43)	3	3	_	1	_	(36)
Net operating income	1,437	786	727	83	179	(40)	3,172
Total operating expenses	(577)	(220)	(316)	(62)	(291)	40	(1,426)
Operating profit/(loss)	860	566	411	21	(112)	-	1,746
Share of profit in associates and joint ventures	8		-		1	_	9
Profit/(loss) before tax	868	566	411	21	(111)	-	1,755
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts	_		(14)	_	_	_	(14)
Fair value movements on non-qualifying hedges	_	_	(3)	_	_	_	(3)
Own credit spread	_	_	-	_	3	_	3
own create spread	-	-	(17)	-	3	-	(14)
Operating expenses							
Significant items							
Costs-to-achieve	(8)	(1)	(1)	(2)	(27)		(39)
costs to demote	(8)	(1)	(1)	(2)	(27)	-	(39)
	(-)	\-/	(-/	(-/	()		(00)

Balance sheet data

			At 3:	L December 2015			
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	74,909	81,720	48,804	9,041	1,758	-	216,232
Customer accounts	244,485	118,568	39,744	18,602	139	-	421,538

HSBC United Kingdom

	Retail Banking		Global				
	. 0						
			Banking	Global		Inter-	
ā	and Wealth	Commercial	and	Private		segment	
M	lanagement	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	960	671	291	69	(150)	(21)	1,820
Net fee income/(expense)	319	306	88	37	(16)	-	734
Net trading income/(expense)	28	-	577	4	(40)	20	589
Other income/(expense)	103	11	(134)	7	(550)	(49)	(612)
Net operating income before loan impairment charges							
and other credit risk provisions	1,410	988	822	117	(756)	(50)	2,531
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	(178)	20	(8)	3	-	(196)
Net operating income	1,377	810	842	109	(753)	(50)	2,335
Total operating expenses	(1,399)	(460)	(923)	(75)	(2,613)	50	(5,420)
Operating profit	(22)	350	(81)	34	(3,366)	-	(3,085)
Share of profit/(loss) in associates and joint ventures	(2)	-	6	-	-	-	4
(Loss)/profit before tax	(24)	350	(75)	34	(3,366)	-	(3,081)
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts			(57)		_	_	(57)
Fair value movements on non-qualifying hedges		1	(3)		(6)	_	(8)
Own credit spread	-	-	-	_	(757)	_	(757)
(Provisions)/Releases arising from the ongoing review of compliance with					(/		(,
the Consumer Credit Act in the UK	-	(18)	_	6	_	_	(12)
the consumer oreal rate in the ox	-	(17)	(60)	6	(763)	-	(834)
Operating expenses							
Significant items							
Costs-to-achieve	(55)	(119)	(37)	(2)	(241)	-	(454)
Costs to establish UK ring-fenced bank	-	` -	-	-	(61)	-	(61)
Settlements and provisions in connection with legal matters	-	-	(20)	-	-	-	(20)
UK customer redress programmes	(379)	23	19	-	-	-	(337)
	(434)	(96)	(38)	(2)	(302)	-	(872)

Balance sheet data

Building Street dutu							
			At 31	December 2015			
	Retail		Global				
	Banking		Banking	Global		Inter-	
	and Wealth	Commercial	and	Private		segment	
	Management	Banking	Markets	Banking	Other	elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	131,887	84,072	85,491	9,387	110	-	310,947
Customer accounts	176,221	108,051	104,684	15,126	1	-	404,083

HSBC Principal RBWM

•							ğ	Quarter ended							
	31 De	31 December 2015		30 S	30 September 2015	10	3(30 June 2015		31	31 March 2015		31 0	31 December 2014	
	Total	JS run-off	Principal	Total	US run-off	Principal	Total	US run-off	Principal	Total	US run-off	Principal	Total	US run-off	Principal
	RBWM	BWM portfolio	RBWM	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM
	\$m	\$m	\$m	\$m	\$m	\$w	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	3,916	242	3,674	3,956	255	3,701	4,003	252	3,751	4,051	284	3,767	4,243	300	3,943
Net fee income/(expense)	1,402		1,402	1,482	(2)	1,484	1,792	(2)	1,794	1,542	•	1,542	1,685	(1)	1,686
Other income/(expense)	286	(127)	413	32	(122)	154	736	123	613	318	(77)	395	98	(6)	95
Net operating income before loan impairment charges and other credit risk provisions	5,604	115	5,489	5,470	131	5,339	6,531	373	6,158	5,911	207	5,704	6,014	290	5,724
andisting and the second free selections and the second is selected to the second seco	(5/3)	(36)	(517)	(462)	;	(472)	(474)	(66)	(453)	(460)	(36)	(406)	(096)	7.0	(300)
Logil IIIIpaiiiiieii (ciiai ges)/i ecoveries ariu otiiei cieut iisk provisioris	(545)	(20)	4 077	(402)	117	4 000	(+/+)	257	(404)	(+00)	103)	(432)	(300)	772	(255)
Net operating income	190'5	68 1	4,972	5,008	142	4,866	6,057	351	5,706	5,451	182	5,269	5,646	31/	675'5
Total operating expenses	(4,712)	(533)	(4,179)	(3,954)	(163)	(3,791)	(4,426)	(536)	(3,890)	(3,928)	(157)	(3,776)	(4,445)	(1/5)	(4,270)
Operating profit/(loss)	349	(444)	793	1,054	(21)	1,075	1,631	(182)	1,816	1,523	30	1,493	1,201	142	1,059
Share of profit in associates and joint ventures	96		96	106	•	106	121		121	87	•	87	9/	•	92
Profit/(loss) before tax	445	(444)	889	1,160	(21)	1,181	1,752	(185)	1,937	1,610	30	1,580	1,277	142	1,135
Revenue Significant Items Fair value movements on non-qualifying hedges	40	32	∞	(148)	(134)	(14)	176	83	94	(158)	(98)	(63)	(192)	(117)	(75)
(Loss)/gain on sale of several tranches of real estate secured accounts	į	į		;	į		!	!					;	;	
in the US	(214)	(214)		(17)	(17)		17	17					92	92	
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	٠		•	(10)	,	(10)		•		(12)		(12)	(24)		(24)
Loss and trading results from disposals and changes in ownership levels	•												(11)		(11)
	(174)	(182)	8	(175)	(151)	(24)	193	66	94	(170)	(62)	(75)	(135)	(25)	(110)
Operating expenses Significant items															
Disposal costs of Brazilian operations	(32)	,	(32)	(34)	1	(34)	•	1		•	•		•	•	•
Costs-to-achieve	(142)	(20)	(122)	(26)	(24)	(32)	•	,		•	•		•	•	
Restructuring and other related costs			•	•	•		(27)	(22)	(2)	(2)	(1)	(4)	(69)	1	(09)
Settlements and provisions in connection with legal matters	(320)	(350)	,	•	•	٠	(320)	(320)	,	•	•	,	•	•	,
JK customer redress programmes	(378)	•	(378)	(73)	٠	(73)	•	•	٠	(06)	•	(06)	(182)	•	(182)
	(905)	(370)	(532)	(163)	(24)	(139)	(377)	(372)	(2)	(62)	(1)	(94)	(241)	1	(242)

HSBC
US CML run-off portfolio (RBWM)

US CIVIL run-οπ portfolio (κΒννίνι)		Qu	arter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Net operating income before loan impairment charges					
and other credit risk provisions	115	131	373	207	290
Loan impairment (charges)/recoveries and other credit risk provisions	(26)	11	(22)	(25)	27
Net operating income	89	142	351	182	317
Total operating expenses	(533)	(163)	(536)	(152)	(175)
Operating (loss)/profit	(444)	(21)	(185)	30	142
Share of profit in associates and joint ventures	-	-	-	-	
(Loss)/profit before tax	(444)	(21)	(185)	30	142
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	32	(134)	82	(95)	(117)
(Loss)/gain on sale of several tranches of real estate secured accounts					
in the US	(214)	(17)	17	- (05)	92
	(182)	(151)	99	(95)	(25)
Operating expenses					
Significant items	4				
Costs-to-achieve	(20)	(24)	-	-	-
Restructuring and other related costs	(0.70)	-	(22)	(1)	1
Settlements and provisions in connection with legal matters	(350)	(24)	(350)	(1)	1
	(370)	(24)	(372)	(1)	
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$m	\$m	\$m	\$m	\$m
Loan portfolio information Loans and advances to customers (gross)	19,246	19,894	22,592	23,329	24,424
Loans and advances to customers - held for sale	-	1,948	149	553	179
Impairment allowances	986	1,030	1,359	1,472	1,679
Impairment allowances - assets held for sale	-	207	15	71	16
2+ delinquency	1,154	1,837	1,845	2,155	2,364
Write-offs (net)	58	83	121	141	147
- u 1	%	%	%	%	%
Ratios ¹ : Impairment allowances	5.1	5.7	6.0	6.5	6.9
Loan impairment charges	0.5	(0.2)	0.4	0.4	(0.4)
2+ delinquency	6.0	8.4	8.1	9.0	9.6
Write-offs	1.2	1.4	2.0	2.3	2.1

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}

This weighted assets by grobal basiness			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	189.5	200.3	204.6	204.5	207.2
Commercial Banking	421.0	430.1	439.6	425.1	430.3
Global Banking and Markets	440.6	458.7	491.0	526.2	516.1
Global Private Banking	19.3	20.5	21.1	20.1	20.8
Other	32.6	33.9	36.9	36.7	45.4
Total	1,103.0	1,143.5	1,193.2	1,212.6	1,219.8

Risk-weighted assets by geographical regions ^{1,2,3}

		At		
31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
2015	2015	2015	2015	2014
\$bn	\$bn	\$bn	\$bn	\$bn
1,103.0	1,143.5	1,193.2	1,212.6	1,219.8
337.4	349.6	369.5	386.1	375.4
459.7	472.7	487.4	490.7	499.8
60.4	62.5	63.1	63.6	63.0
191.6	205.5	215.7	224.4	221.4
73.4	76.3	82.3	81.1	88.8
156.9	160.6	168.4	172.5	177.5
253.4	261.7	276.1	296.6	278.6
	2015 \$bn 1,103.0 337.4 459.7 60.4 191.6 73.4	2015 2015 \$bn \$bn 1,103.0 1,143.5 337.4 349.6 459.7 472.7 60.4 62.5 191.6 205.5 73.4 76.3	31 Dec 30 Sep 30 Jun 2015 2015 2015 \$bn \$bn \$bn 1,103.0 1,143.5 1,193.2 337.4 349.6 369.5 459.7 472.7 487.4 60.4 62.5 63.1 191.6 205.5 215.7 73.4 76.3 82.3 156.9 160.6 168.4	31 Dec 30 Sep 30 Jun 31 Mar 2015 2015 2015 2015 \$bn \$bn \$bn \$bn 1,103.0 1,143.5 1,193.2 1,212.6 337.4 349.6 369.5 386.1 459.7 472.7 487.4 490.7 60.4 62.5 63.1 63.6 191.6 205.5 215.7 224.4 73.4 76.3 82.3 81.1 156.9 160.6 168.4 172.5

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

 $^{2\ \}textit{Risk-weighted assets is on a reported basis, and calculated using average\ \textit{Risk-weighted assets on a CRD\ IV\ basis.}$

 $^{{\}it 3~RWAs~are~non-additive~across~geographical~regions~due~to~market~risk~diversification~effects~within~the~Group.}$

HSBC Return on risk-weighted assets

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

netam on non menginear assets by grobal basiness	Quarter ended						
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec		
	2015	2015	2015	2015	2014		
	%	%	%	%	%		
Retail Banking and Wealth Management	0.9	2.3	3.4	3.2	2.4		
Commercial Banking	1.1	2.0	2.1	2.2	1.6		
Global Banking and Markets	0.9	1.8	1.4	2.4	(0.1)		
Global Private Banking	1.7	1.5	2.2	1.3	1.4		
Total	(0.3)	2.1	2.2	2.4	0.6		

Return on risk-weighted assets by geographical regions ^{1,2}

73 7 7	Quarter ended						
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec		
	2015	2015	2015	2015	2014		
	%	%	%	%	%		
Europe	(3.6)	1.7	0.7	1.7	(2.3)		
Asia	2.4	2.9	4.2	3.5	2.6		
Middle East and North Africa	1.8	2.3	2.8	2.9	2.2		
North America	(1.1)	0.9	0.4	0.9	0.9		
Latin America	(1.4)	0.7	1.0	1.1	(1.1)		
Total	(0.3)	2.1	2.2	2.4	0.6		

 $^{1\} Return\ on\ risk-weighted\ assets\ is\ on\ a\ reported\ basis,\ and\ calculated\ using\ average\ Risk-weighted\ assets\ on\ a\ CRD\ IV\ basis.$

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