HSBC HOLDINGS PLC

Data Pack

3Q 2014

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 2013* . The financial information does not constitute interim financial statements prepared in accordance with IAS 34 'Interim Financial Reporting', is not complete and should be read in conjunction with the *Annual Report and Accounts 2013* , the *Interim Report 2014* and other reports and financial information published by HSBC.

All information is on a reported basis.

Contents

	Page
HSBC Group	HSBC Group 1
Global businesses	
Retail Banking and Wealth Management	RBWM 1
Commercial Banking	CMB 1
Global Banking and Markets	GB&M 1
Global Private Banking	GPB 1
Other	Other 1
Geographical regions	
Europe	Europe 1
Asia	Asia 1
Middle East and North Africa	MENA 1
North America	NAm 1
Latin America	LatAm 1
Further analysis	
Hong Kong	HK 1
UK	UK 1
US run-off portfolios	US run-off 1
Principal RBWM	Principal RBWM 1
Risk-weighted assets ("RWAs")	RWAs 1
Return on risk-weighted assets ("RoRWAs")	RoRWAs 1

HSBC
HSBC Holdings plc

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Net interest income/(expense)	**8,753**	8,684	8,721	9,005	8,714	8,851	8,968
Net fee income/(expense)	**4,062**	4,131	4,046	3,993	4,037	4,157	4,245
Net trading income/(expense)	**2,295**	995	2,280	1,045	1,283	2,521	3,843
Other income/(expense)	**665**	1,473	837	1,152	1,044	427	1,360
Net operating income/(expense) before loan impairment charges and other credit risk provisions	**15,775**	15,283	15,884	15,195	15,078	15,956	18,416
Loan impairment (charges)/recoveries and other credit risk provisions	**(760)**	(1,043)	(798)	(1,140)	(1,593)	(1,945)	(1,171)
Net operating income/(expenses)	**15,015**	14,240	15,086	14,055	13,485	14,011	17,245
Total operating expenses	**(11,091)**	(9,414)	(8,852)	(10,573)	(9,584)	(9,052)	(9,347)
Operating profit/(loss)	**3,924**	4,826	6,234	3,482	3,901	4,959	7,898
Share of profit/(loss) in associates and joint ventures	**685**	729	551	482	629	678	536
Profit/(loss) before tax	**4,609**	5,555	6,785	3,964	4,530	5,637	8,434
Income statement data							
Own credit spread	**(200)**	363	(148)	652	575	(224)	243
Gain/(loss) on disposal or dilution	**-**	34	(21)	(1,084)	(74)	(35)	(1,113)
Trading contributions of disposals and dilutions	**-**	(5)	(3)	101	(9)	2	84
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	**(123)**	(185)	30	(195)	(151)	(21)	472
Fair value movement on non-qualifying hedges	**(19)**	(180)	(142)	50	168	209	84
FX gains relating to the sterling debt issued by HSBC Holdings	**-**	-	-	-	-	-	442
Gain on sale of shareholding in Bank of Shanghai	**-**	428	-	-	-	-	-
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	**91**	15	(30)	(125)	3	(1)	-
Impairment on our investment in Industrial Bank	**(271)**	-	-	-	-	-	-
Loss on early termination of cash flow hedges in the US run-off portfolio	**-**	-	-	-	-	-	(199)
Loss on sale of an HFC Bank UK secured loan portfolio	**-**	-	-	(8)	-	-	(138)
Loss on sale of non-real estate secured portfolio in the US	**-**	-	-	-	-	(271)	-
Net gain on completion of Ping An disposal	**-**	-	-	-	-	-	553
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(213)**	(367)	-	-	-	-	-
Write-off of allocated goodwill relating to the GPB Monaco business	**-**	-	-	-	-	-	(279)
	(535)	(289)	(142)	(278)	20	(84)	935
Operating expenses							
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	**-**	-	-	-	-	430	-
Charge in relation to settlement agreement with Federal Housing Finance Authority	**(550)**	-	-	-	-	-	-
Madoff-related litigation costs	**-**	-	-	-	-	(298)	-
Provision for FCA investigation into foreign exchange	**(378)**	-	-	-	-	-	-
Regulatory investigation provisions in GPB	**-**	-	-	(35)	(198)	-	(119)
Restructuring and other related costs	**(68)**	(42)	(40)	(87)	(158)	(163)	(75)
UK bank levy	**-**	45	-	(907)	-	(9)	-
UK customer redress programmes	**(701)**	(151)	(83)	(395)	(428)	(248)	(164)
US customer remediation provision relating to CRS	**-**	-	-	-	-	-	(100)
	(1,697)	(148)	(123)	(1,424)	(784)	(288)	(458)

Balance sheet data

	At						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Loans and advances to customers (net)	**1,028,880**	1,047,241	1,009,830	992,089	977,047	938,294	926,225
Customer accounts	**1,395,116**	1,415,705	1,366,034	1,361,297	1,317,707	1,266,905	1,272,526
	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn
Risk-weighted assets[1]	**1,227.5**	1,248.6	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8
	%	%	%	%	%	%	%
Return on risk-weighted assets[2]	**1.5**	1.8	2.3	1.4	1.6	2.1	3.1

1 *RWAs at 31 March, 30 June and 30 September 2014 are calculated and presented on a CRD IV basis. Prior periods are on a Basel 2.5 basis.*

2 *Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March, 30 June and 30 September 2014.*

HSBC
Retail Banking and Wealth Management

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Net interest income/(expense)	**4,184**	4,075	4,352	4,517	4,511	4,562	4,748
Net fee income/(expense)	**1,731**	1,662	1,629	1,715	1,721	1,813	1,773
Net trading income/(expense)	**70**	(37)	24	228	184	267	8
Other income/(expense)	**392**	379	239	350	225	(66)	184
Net operating income/(expense) before loan impairment charges and other credit risk provisions	**6,377**	6,079	6,244	6,810	6,641	6,576	6,713
Loan impairment (charges)/recoveries and other credit risk provisions	**(247)**	(621)	(604)	(686)	(773)	(878)	(890)
Net operating income/(expenses)	**6,130**	5,458	5,640	6,124	5,868	5,698	5,823
Total operating expenses	**(4,929)**	(4,253)	(4,016)	(4,421)	(4,376)	(4,112)	(4,339)
Operating profit/(loss)	**1,201**	1,205	1,624	1,703	1,492	1,586	1,484
Share of profit/(loss) in associates and joint ventures	**106**	128	88	94	93	114	83
Profit/(loss) before tax	**1,307**	1,333	1,712	1,797	1,585	1,700	1,567
Income statement data							
Own credit spread	**-**	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	**-**	-	(7)	(319)	(7)	(22)	(5)
Trading contributions of disposals and dilutions	**-**	-	1	26	2	8	91
Significant items							
Revenue							
Fair value movement on non-qualifying hedges	**(67)**	(154)	(80)	44	2	155	61
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	**91**	15	(30)	(125)	3	(1)	-
Loss on early termination of cash flow hedges in the US run-off portfolio	**-**	-	-	-	-	-	(199)
Loss on sale of an HFC Bank UK secured loan portfolio	**-**	-	-	(8)	-	-	(138)
Loss on sale of non-real estate secured portfolio in the US	**-**	-	-	-	-	(271)	-
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(191)**	(353)	-	-	-	-	-
	(167)	(492)	(110)	(89)	5	(117)	(276)
Operating expenses							
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	**-**	–	-	-	-	189	-
Charge in relation to settlement agreement with Federal Housing Finance Authority	**(17)**						
Restructuring and other related costs	**(7)**	(14)	(8)	(8)	(74)	(70)	(15)
UK customer redress programmes	**(616)**	(111)	(83)	(247)	(294)	(248)	(164)
US customer remediation provision relating to CRS	**-**	-	-	-	-	-	(100)
	(640)	(125)	(91)	(255)	(368)	(129)	(279)

Balance sheet data

	At						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Loans and advances to customers (net)	**366,720**	380,108	373,099	375,086	368,967	358,464	362,741
Customer accounts	**587,766**	597,714	583,756	579,994	569,286	547,140	556,411
	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn
Risk-weighted assets[1]	**209.0**	223.0	227.0	233.5	239.7	243.4	264.2
	%	%	%	%	%	%	%
Return on risk-weighted assets[2]	**2.4**	2.4	3.0	3.0	2.6	2.7	2.4

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2 *Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March, 30 June and 30 September 2014.*

HSBC
Commercial Banking

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Net interest income/(expense)	**2,705**	2,633	2,551	2,604	2,547	2,535	2,515
Net fee income/(expense)	**1,205**	1,212	1,201	1,185	1,196	1,191	1,145
Net trading income/(expense)	**147**	156	180	146	156	174	171
Other income/(expense)	**145**	105	78	582	86	30	102
Net operating income/(expense) before loan impairment charges and other credit risk provisions	**4,202**	4,106	4,010	4,517	3,985	3,930	3,933
Loan impairment (charges)/recoveries and other credit risk provisions	**(408)**	(365)	(197)	(543)	(681)	(802)	(358)
Net operating income/(expenses)	**3,794**	3,741	3,813	3,974	3,304	3,128	3,575
Total operating expenses	**(1,943)**	(1,849)	(1,739)	(1,878)	(1,834)	(1,611)	(1,726)
Operating profit/(loss)	**1,851**	1,892	2,074	2,096	1,470	1,517	1,849
Share of profit/(loss) in associates and joint ventures	**440**	459	346	330	412	429	338
Profit/(loss) before tax	**2,291**	2,351	2,420	2,426	1,882	1,946	2,187
Income statement data							
Own credit spread	**-**	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	**-**	-	(8)	(481)	10	(6)	(1)
Trading contributions of disposals and dilutions	**-**	(1)	(4)	21	(29)	(21)	(23)
Significant items							
Revenue							
Fair value movement on non-qualifying hedges	**1**	-	-	-	-	-	-
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(2)**	(14)	-	-	-	-	-
	(1)	(14)	-	-	-	-	-
Operating expenses							
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	**-**	-	-	-	-	160	-
Restructuring and other related costs	**(4)**	(5)	(1)	19	(28)	(21)	(1)
UK customer redress programmes	**(39)**	(20)	-	(80)	(68)	-	-
	(43)	(25)	(1)	(61)	(96)	139	(1)
Management view of revenue							
Global Trade and Receivables Finance[1]	**761**	743	686	713	757	746	713
Credit and lending	**1,626**	1,614	1,494	1,541	1,554	1,520	1,488
Payments and Cash Management[1], current accounts and savings deposits	**1,432**	1,416	1,322	1,363	1,345	1,304	1,275
Other	**383**	333	508	900	329	360	457
Net operating income[2]	**4,202**	4,106	4,010	4,517	3,985	3,930	3,933

1 *'Global Trade and Receivables Finance' and 'Payments and Cash Management' include revenue attributable to foreign exchange products*
2 *Net operating income before loan impairment charges and other credit risk provisions, also referred to as revenue*

Balance sheet data

	At						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Loans and advances to customers (net)	**316,805**	316,246	301,936	297,852	295,645	286,539	279,391
Customer accounts	**358,299**	366,171	353,101	354,298	337,852	327,612	324,085
	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn
Risk-weighted assets[1]	**429.0**	425.0	415.0	391.7	395.1	385.9	373.8
	%	%	%	%	%	%	%
Return on risk-weighted assets[2]	**2.1**	2.2	2.4	2.4	1.9	2.1	2.3

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HSBC
Global Banking and Markets

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Net interest income/(expense)	**1,669**	1,833	1,769	1,842	1,590	1,662	1,672
Net fee income/(expense)	**908**	1,002	937	835	828	847	971
Net trading income/(expense)	**2,043**	784	2,006	547	627	1,931	3,676
Other income/(expense)	**59**	1,012	448	1,070	1,175	406	(503)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	**4,679**	4,631	5,160	4,294	4,220	4,846	5,816
Loan impairment (charges)/recoveries and other credit risk provisions	**(136)**	(46)	(3)	85	(118)	(219)	45
Net operating income/(expenses)	**4,543**	4,585	5,157	4,379	4,102	4,627	5,861
Total operating expenses	**(3,729)**	(2,561)	(2,397)	(2,585)	(2,368)	(2,619)	(2,388)
Operating profit/(loss)	**814**	2,024	2,760	1,794	1,734	2,008	3,473
Share of profit/(loss) in associates and joint ventures	**127**	138	111	72	118	127	115
Profit/(loss) before tax	**941**	2,162	2,871	1,866	1,852	2,135	3,588
Income statement data							
Own credit spread	**-**	2	-	-	-	-	-
Gain/(loss) on disposal or dilution	**-**	-	(6)	(325)	(82)	(5)	(18)
Trading contributions of disposals and dilutions	**-**	(2)	(1)	32	10	10	(3)
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	**(123)**	(185)	30	(195)	(151)	(21)	472
Fair value movement on non-qualifying hedges	**(61)**	50	-	(2)	2	(16)	(2)
	(184)	(135)	30	(197)	(149)	(37)	470
Operating expenses							
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	**-**	-	-	-	-	81	-
Charge in relation to settlement agreement with Federal Housing Finance Authority	**(533)**	-	-	-	-	-	-
Madoff-related litigation costs	**-**	-	-	-	-	(298)	-
Provision for FCA investigation into foreign exchange	**(378)**	-	-	-	-	-	-
Restructuring and other related costs	**(12)**	(5)	(4)	-	(5)	-	(8)
UK customer redress programmes	**(46)**	(20)	-	(68)	(66)	-	-
	(969)	(25)	(4)	(68)	(71)	(217)	(8)

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Global Banking and Markets

Management view of total operating income

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Markets	**1,873**	1,620	2,225	1,290	1,575	1,839	2,231
Credit	**182**	246	347	154	154	183	305
Rates	**515**	496	631	40	507	377	729
Foreign Exchange	**852**	631	803	693	660	962	871
Equities	**324**	247	444	403	254	317	326
Capital Financing	**989**	1,078	997	977	975	988	1,054
Payments and Cash Management	**463**	460	444	472	436	439	423
Securities Services	**429**	433	413	407	408	442	405
Global Trade and Receivables Finance	**199**	202	187	181	189	191	180
Balance Sheet Management	**739**	752	750	719	711	704	976
Principal Investments	**122**	248	94	165	142	172	33
Debit valuation adjustment	**(125)**	(186)	31	(195)	(151)	(21)	472
Other	**(10)**	24	19	278	(65)	92	42
Net operating income[1]	**4,679**	4,631	5,160	4,294	4,220	4,846	5,816

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

Balance sheet data

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Loans and advances to customers (net)	**298,424**	303,133	286,649	272,474	266,250	251,769	241,302
Customer accounts	**360,758**	360,732	330,473	328,800	307,785	298,500	295,088
	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn
Risk-weighted assets[1]	**527.0**	537.0	554.0	422.3	416.9	429.2	412.3
	%	%	%	%	%	%	%
Return on risk-weighted assets[2]	**0.7**	1.6	2.4	1.8	1.7	2.0	3.6

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2 *Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March, 30 June and 30 September 2014.*

HSBC
Global Private Banking

	Quarter ended						
	30 Sep 2014	30 Jun 2014	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US$m	US$m	US$m	US$m	US$m	US$m	US$m
Net interest income/(expense)	**233**	271	265	292	278	292	284
Net fee income/(expense)	**274**	258	275	267	281	301	301
Net trading income/(expense)	**75**	78	81	75	89	104	127
Other income/(expense)	**8**	(10)	12	(4)	10	10	(268)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	**590**	597	633	630	658	707	444
Loan impairment (charges)/recoveries and other credit risk provisions	**31**	(11)	5	4	(21)	(7)	(7)
Net operating income/(expenses)	**621**	586	638	634	637	700	437
Total operating expenses	**(436)**	(427)	(441)	(537)	(657)	(469)	(566)
Operating profit/(loss)	**185**	159	197	97	(20)	231	(129)
Share of profit/(loss) in associates and joint ventures	**5**	4	4	4	4	2	4
Profit/(loss) before tax	**190**	163	201	101	(16)	233	(125)
Income statement data							
Own credit spread	**-**	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	**-**	-	-	(1)	-	-	-
Trading contributions of disposals and dilutions	**-**	-	-	-	-	-	-
Significant items							
Revenue							
Fair value movement on non-qualifying hedges	**-**	-	-	3	(1)	(3)	2
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	**(20)**	-	-	-	-	-	-
Write-off of allocated goodwill relating to GPB Monaco business	**-**	-	-	-	-	-	(279)
	(20)	-	-	3	(1)	(3)	(277)
Operating expenses							
Regulatory investigation provisions in GPB	**-**	-	-	(35)	(198)	-	(119)
Restructuring and other related costs	**(6)**	(2)	-	(67)	-	(5)	(1)
	(6)	(2)	-	(102)	(198)	(5)	(120)

Balance sheet data	At						
	30 Sep 2014	30 Jun 2014	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US$m	US$m	US$m	US$m	US$m	US$m	US$m
Loans and advances to customers (net)	**44,328**	45,131	45,629	44,224	43,723	39,161	40,142
Customer accounts	**86,768**	89,641	96,760	96,770	101,018	92,298	95,306
	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn
Risk-weighted assets[1]	**21.0**	22.0	23.0	21.7	22.0	21.8	22.0
	%	%	%	%	%	%	%
Return on risk-weighted assets[2]	**3.5**	2.9	3.6	1.8	(.3)	4.3	(2.3)

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2 *Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March, 30 June and 30 September 2014.*

HSBC
Other

	Quarter ended						
	30 Sep 2014	30 Jun 2014	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US$m	US$m	US$m	US$m	US$m	US$m	US$m
Net interest income/(expense)	**(148)**	(39)	(183)	(200)	(159)	(185)	(190)
Net fee income/(expense)	**(56)**	(3)	4	(9)	11	6	55
Net trading income/(expense)	**71**	(76)	(44)	(1)	176	88	(200)
Other income/(expense)	**1,646**	1,558	1,440	702	981	1,420	3,156
Net operating income/(expense) before loan impairment charges and other credit risk provisions	**1,513**	1,440	1,217	492	1,009	1,329	2,821
Loan impairment (charges)/recoveries and other credit risk provisions	**-**	-	1	-	-	(39)	39
Net operating income/(expenses)	**1,513**	1,440	1,218	492	1,009	1,290	2,860
Total operating expenses	**(1,640)**	(1,894)	(1,639)	(2,700)	(1,784)	(1,673)	(1,639)
Operating profit/(loss)	**(127)**	(454)	(421)	(2,208)	(775)	(383)	1,221
Share of profit/(loss) in associates and joint ventures	**7**	-	2	(18)	2	6	(4)
Profit/(loss) before tax	**(120)**	(454)	(419)	(2,226)	(773)	(377)	1,217
Income statement data							
Own credit spread	**(200)**	361	(148)	652	575	(224)	243
Gain/(loss) on disposal or dilution	**-**	34	-	42	5	(2)	(1,089)
Trading contributions of disposals and dilutions	**-**	(2)	1	22	8	5	19
Significant items							
Revenue							
Fair value movement on non-qualifying hedges	**109**	(76)	(62)	5	165	73	23
FX gains relating to the sterling debt issued by HSBC Holdings	**-**	-	-	-	-	-	442
Gain on sale of shareholding in Bank of Shanghai	**-**	428	-	-	-	-	-
Impairment on our investment in Industrial Bank	**(271)**	-	-	-	-	-	-
Net gain on completion of Ping An disposal	**-**	-	-	-	-	-	553
	(162)	352	(62)	5	165	73	1,018
Operating expenses							
Restructuring and other related costs	**(39)**	(17)	(27)	(31)	(51)	(67)	(50)
UK bank levy	**-**	45	-	(907)	-	(9)	-
	(39)	28	(27)	(938)	(51)	(76)	(50)

Balance sheet data

	Quarter ended						
	30 Sep 2014	30 Jun 2014	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US$m	US$m	US$m	US$m	US$m	US$m	US$m
Loans and advances to customers (net)	**2,603**	2,623	2,517	2,453	2,462	2,361	2,649
Customer accounts	**1,525**	1,447	1,944	1,435	1,766	1,355	1,636
	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn	US$bn
Risk-weighted assets[1]	**41.0**	41.0	40.0	23.0	25.2	24.5	25.5
	%	%	%	%	%	%	%
Return on risk-weighted assets[2]	**(1.2)**	(4.5)	(5.4)	(36.2)	(12.3)	(6.1)	19.4

1 *RWAs at 31 March, 30 June and 30 September 2014 are calculated and presented on a CRD IV basis. Prior periods are on a Basel 2.5 basis*

2 *Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March, 30 June and 30 September 2014.*

HSBC
Europe

	Quarter ended 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	1,261	931	435	135	(158)	81	2,685
Net fee income/(expense)	627	479	291	156	(32)	-	1,521
Net trading income/(expense)	(33)	10	1,262	34	44	(81)	1,236
Other income/(expense)	15	30	(93)	2	565	(60)	459
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,870	1,450	1,895	327	419	(60)	5,901
Loan impairment (charges)/recoveries and other credit risk provisions	(66)	(153)	54	27	-	-	(138)
Net operating income/(expense)	1,804	1,297	1,949	354	419	(60)	5,763
Total operating expenses	(2,048)	(703)	(1,841)	(268)	(472)	60	(5,272)
Operating profit/(loss)	(244)	594	108	86	(53)	-	491
Share of profit/(loss) in associates and joint ventures	(1)	-	1	1	1	-	2
Profit/(loss) before tax	(245)	594	109	87	(52)	-	493
Income statement data							
Own credit spread	-	-	-	-	(171)	-	(171)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(115)	-	-	-	(115)
Fair value movement on non-qualifying hedges	(55)	1	(61)	-	107	-	(8)
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(191)	(2)	-	(20)	-	-	(213)
	(246)	(1)	(176)	(20)	107	-	(336)
Operating expenses							
Provision for FCA investigation into foreign exchange	-	-	(378)	-	-	-	(378)
Restructuring and other related costs	(3)	(2)	(11)	(6)	(14)	-	(36)
UK customer redress programmes	(616)	(39)	(46)	-	-	-	(701)
	(619)	(41)	(435)	(6)	(14)	-	(1,115)

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	171,500	106,863	160,285	25,602	783	-	465,033
Customer accounts	207,647	135,423	211,007	42,186	818	-	597,081

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

HSBC
Asia

	Quarter ended 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	1,266	895	876	45	(5)	25	3,102
Net fee income/(expense)	735	390	340	77	1	-	1,543
Net trading income/(expense)	57	82	515	37	(4)	(25)	662
Other income/(expense)	145	27	53	5	539	(299)	470
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,203	1,394	1,784	164	531	(299)	5,777
Loan impairment (charges)/recoveries and other credit risk provisions	(76)	(65)	(30)	-	-	-	(171)
Net operating income/(expense)	2,127	1,329	1,754	164	531	(299)	5,606
Total operating expenses	(1,081)	(498)	(711)	(88)	(602)	299	(2,681)
Operating profit/(loss)	1,046	831	1,043	76	(71)	-	2,925
Share of profit/(loss) in associates and joint ventures	77	394	80	-	(1)	-	550
Profit/(loss) before tax	1,123	1,225	1,123	76	(72)	-	3,475
Income statement data							
Own credit spread	-	-	-	-	(2)	-	(2)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(6)	-	-	-	(6)
Fair value movement on non-qualifying hedges	-	-	-	-	-	-	-
Impairment on our investment in Industrial Bank	-	-	-	-	(271)	-	(271)
	-	-	(6)	-	(271)	-	(277)
Operating expenses							
Restructuring and other related costs	-	(1)	(1)	-	(2)	-	(4)
		(1)	(1)	-	(2)	-	(4)

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	114,472	134,453	99,063	12,858	1,820	-	362,666
Customer accounts	287,126	149,869	107,696	29,683	460	-	574,834

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

HSBC
Middle East and North Africa

	Quarter ended 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	155	129	115	-	-	6	405
Net fee income/(expense)	37	70	57	-	(1)	-	163
Net trading income/(expense)	17	17	40	-	2	(6)	70
Other income/(expense)	5	4	42	(1)	22	(26)	46
Net operating income/(expense) before loan impairment charges and other credit risk provisions	214	220	254	(1)	23	(26)	684
Loan impairment (charges)/recoveries and other credit risk provisions	(9)	(22)	11	-	-	-	(20)
Net operating income/(expense)	205	198	265	(1)	23	(26)	664
Total operating expenses	(144)	(88)	(65)	1	(34)	26	(304)
Operating profit/(loss)	61	110	200	-	(11)	-	360
Share of profit/(loss) in associates and joint ventures	30	40	46	4	7	-	127
Profit/(loss) before tax	91	150	246	4	(4)	-	487
Income statement data							
Own credit spread	-	-	-	-	1	-	1
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(1)	-	-	-	(1)
	-	-	(1)	-	-	-	(1)
Operating expenses							
	-	-	-	-	-	-	-

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	6,274	12,864	9,981	-	-	-	29,119
Customer accounts	18,333	11,220	8,321	-	247	-	38,121

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 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	655	369	128	48	13	-	1,213
Net fee income/(expense)	133	142	178	34	(27)	-	460
Net trading income/(expense)	6	9	90	3	29	(1)	136
Other income/(expense)	126	27	68	2	455	(409)	269
Net operating income/(expense) before loan impairment charges and other credit risk provisions	920	547	464	87	470	(410)	2,078
Loan impairment (charges)/recoveries and other credit risk provisions	90	(25)	(14)	4	-	-	55
Net operating income/(expense)	1,010	522	450	91	470	(410)	2,133
Total operating expenses	(685)	(272)	(993)	(67)	(474)	410	(2,081)
Operating profit/(loss)	325	250	(543)	24	(4)	-	52
Share of profit/(loss) in associates and joint ventures	-	6	-	-	-	-	6
Profit/(loss) before tax	325	256	(543)	24	(4)	-	58
Income statement data							
Own credit spread	-	-	-	-	(28)	-	(28)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(1)	-	-	-	(1)
Fair value movement on non-qualifying hedges	(12)	-	-	(1)	2	-	(11)
Gain on sale of several tranches of real estate secured accounts	91	-	-	-	-	-	91
	79	-	(1)	(1)	2	-	79
Operating expenses							
Charge in relation to settlement agreement with Federal Housing Finance Authority	(17)	-	(533)	-	-	-	(550)
Restructuring and other related costs	1	(1)	-	-	(18)	-	(18)
	(16)	(1)	(533)	-	(18)	-	(568)

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	61,638	41,833	18,303	5,748	-	-	127,522
Customer accounts	51,561	45,923	24,649	12,560	-	-	134,693

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 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	847	381	115	5	2	(2)	1,348
Net fee income/(expense)	199	124	42	7	3	-	375
Net trading income/(expense)	23	29	136	1	-	2	191
Other income/(expense)	101	57	29	-	65	(58)	194
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,170	591	322	13	70	(58)	2,108
Loan impairment (charges)/recoveries and other credit risk provisions	(186)	(143)	(157)	-	-	-	(486)
Net operating income/(expense)	984	448	165	13	70	(58)	1,622
Total operating expenses	(971)	(382)	(159)	(14)	(58)	58	(1,526)
Operating profit/(loss)	13	66	6	(1)	12	-	96
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	13	66	6	(1)	12	-	96
Income statement data							
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
	-	-	-	-	-	-	-
Operating expenses							
Restructuring and other related costs	(5)	-	-	-	(5)	-	(10)
	(5)	-	-	-	(5)	-	(10)

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	12,836	20,792	10,792	120	-	-	44,540
Customer accounts	23,099	15,864	9,085	2,339	-	-	50,387

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 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	831	521	385	25	(77)	(15)	1,670
Net fee income/(expense)	563	249	146	54	3	-	1,015
Net trading income/(expense)	34	36	294	27	3	15	409
Other income/(expense)	101	1	30	3	113	(71)	177
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,529	807	855	109	42	(71)	3,271
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	(14)	(7)	-	-	-	(59)
Net operating income/(expense)	1,491	793	848	109	42	(71)	3,212
Total operating expenses	(569)	(217)	(366)	(55)	(215)	71	(1,351)
Operating profit/(loss)	922	576	482	54	(173)	-	1,861
Share of profit/(loss) in associates and joint ventures	5	-	-	-	-	-	5
Profit/(loss) before tax	927	576	482	54	(173)	-	1,866
Income statement data							
Own credit spread	-	-	-	-	(1)	-	(1)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(7)	-	-	-	(7)
Fair value movement on non-qualifying hedges	-	-	-	-	-	-	-
Impairment on our investment in Industrial Bank	-	-	-	-	(271)	-	(271)
	-	-	(7)	-	(271)	-	(278)
Operating expenses							

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	67,337	82,247	50,217	8,467	1,632	-	209,900
Customer accounts	222,098	102,191	42,413	18,839	393	-	385,934

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

HSBC
UK

	Quarter ended 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Net interest income/(expense)	881	678	303	61	(133)	(5)	1,785
Net fee income/(expense)	425	360	74	34	(30)	-	863
Net trading income/(expense)	26	1	1,055	2	38	6	1,128
Other income/(expense)	69	19	(127)	(2)	558	37	554
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,401	1,058	1,305	95	433	38	4,330
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	(97)	56	27	-	-	(18)
Net operating income/(expense)	1,397	961	1,361	122	433	38	4,312
Total operating expenses	(1,645)	(464)	(1,454)	(64)	(415)	(38)	(4,080)
Operating profit/(loss)	(248)	497	(93)	58	18	-	232
Share of profit/(loss) in associates and joint ventures	1	-	1	-	-	-	2
Profit/(loss) before tax	(247)	497	(92)	58	18	-	234
Income statement data							
Own credit spread	-	-	-	-	(206)	-	(206)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Significant items							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(108)	-	-	-	(108)
Fair value movement on non-qualifying hedges	-	-	4	-	108	-	112
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	(191)	(2)	-	(20)	-	-	(213)
	(191)	(2)	(104)	(20)	108	-	(209)
Operating expenses							
Provision for FCA investigation into foreign exchange	-	-	(378)	-	-	-	(378)
Restructuring and other related costs	(1)	-	(8)	-	(10)	-	(19)
UK customer redress programmes	(616)	(39)	(46)	-	-	-	(701)
	(617)	(39)	(432)	–	(10)	–	(1,098)

Balance sheet data

	At 30 September 2014						
	Retail Banking and Wealth Management US$m	Commercial Banking US$m	Global Banking and Markets US$m	Global Private Banking US$m	Other US$m	Inter-segment elimination US$m	Total US$m
Loans and advances to customers (net)	143,205	81,082	144,026	11,454	-	-	379,767
Customer accounts	179,889	107,749	183,962	17,180	-	-	488,780

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

HSBC
US run-off portfolios

	Quarter ended						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013[1] US$m
Net operating income before loan impairment charges and other credit risk provisions	**447**	309	291	385	494	394	399
Loan impairment (charges)/recoveries and other credit risk provisions	**123**	(65)	(115)	(159)	(150)	(79)	(317)
Net operating income	**570**	244	176	226	344	315	82
Total operating expenses	**(202)**	(135)	(226)	(293)	(242)	(229)	(402)
Operating profit/(loss)	**368**	109	(50)	(67)	102	86	(320)
Share of loss in associates and joint ventures	**-**	-	-	(1)	-	-	-
Profit/(loss) before tax	**368**	109	(50)	(68)	102	86	(320)

1 *The quarter ended 31 March 2013 includes the loss on sale and results of the US Insurance business*

	At						
	30 Sep 2014 US$m	30 Jun 2014 US$m	31 Mar 2014 US$m	31 Dec 2013 US$m	30 Sep 2013 US$m	30 Jun 2013 US$m	31 Mar 2013 US$m
Loan portfolio information							
Loans and advances to customers (gross)	**25,383**	27,274	28,261	30,319	33,496	35,602	37,164
Loans and advances to customers - held for sale	**1,108**	221	1,157	62	1,043	461	3,974
Impairment allowances	**1,904**	2,338	2,604	3,028	3,569	3,822	4,137
Impairment allowances - assets held for sale	**139**	29	139	-	127	55	642
2+ delinquency	**3,124**	3,223	4,463	4,871	7,327	7,388	7,670
Write-offs (net)	**122**	258	322	259	61	216	544
	%	%	%	%	%	%	%
Ratios[1]:							
Impairment allowances	**7.7**	8.6	9.3	10.0	10.7	10.7	11.6
Loan impairment charges	**(1.7)**	0.9	1.5	2.0	1.7	2.0	3.0
2+ delinquency	**11.8**	11.7	15.2	16.0	21.2	20.5	18.6
Write-offs	**1.7**	3.5	4.3	3.2	0.7	2.3	5.2

1 *The 'write-offs' and 'loan impairment charges' ratios are a percentage of average total loans and advances (quarter annualised), whil the 'impairment allowances' and '2+ delinquency' ratios are a percentage of period end loans and advances to customers (gross). A ratios include assets held for sale.*

HSBC
Principal RBWM

	30 September 2014			30 June 2014			31 March 2014			31 December 2013			30 September 2013			30 June 2013			31 March 2013		
	Total RBWM US$m	**US run-off portfolio US$m**	**Principal RBWM US$m**	Total RBWM US$m	US run-off portfolio US$m	Principal RBWM US$m	Total RBWM US$m	US run-off portfolio US$m	Principal RBWM US$m	Total RBWM US$m	US run-off portfolio US$m	Principal RBWM US$m	Total RBWM US$m	US run-off portfolio US$m	Principal RBWM US$m	Total RBWM US$m	US run-off portfolio US$m	Principal RBWM US$m	Total RBWM US$m	US run-off portfolio US$m	Principal RBWM US$m
Net interest income	**4,184**	**340**	**3,844**	4,075	374	3,701	4,352	376	3,976	4,517	415	4,102	4,511	495	4,016	4,562	496	4,066	4,748	655	4,093
Net fee income/(expense)	**1,731**	**(2)**	**1,733**	1,662	(1)	1,663	1,629	-	1,629	1,715	(2)	1,717	1,721	16	1,705	1,813	6	1,807	1,773	(9)	1,782
Other income	**462**	**109**	**353**	342	(64)	406	263	(85)	348	578	(28)	606	409	(17)	426	201	(108)	309	192	(247)	439
Net operating income before loan impairment charges and other credit risk provisions	**6,377**	**447**	**5,930**	6,079	309	5,770	6,244	291	5,953	6,810	385	6,425	6,641	494	6,147	6,576	394	6,182	6,713	399	6,314
Loan impairment (charges)/recoveries and other credit risk provisions	**(247)**	**123**	**(370)**	(621)	(65)	(556)	(604)	(115)	(489)	(686)	(159)	(527)	(773)	(150)	(623)	(878)	(79)	(799)	(890)	(317)	(573)
Net operating income	**6,130**	**570**	**5,560**	5,458	244	5,214	5,640	176	5,464	6,124	226	5,898	5,868	344	5,524	5,698	315	5,383	5,823	82	5,741
Total operating expenses	**(4,929)**	**(202)**	**(4,727)**	(4,253)	(135)	(4,118)	(4,016)	(226)	(3,790)	(4,421)	(293)	(4,128)	(4,376)	(242)	(4,134)	(4,112)	(229)	(3,883)	(4,339)	(402)	(3,937)
Operating profit /(loss)	**1,201**	**368**	**833**	1,205	109	1,096	1,624	(50)	1,674	1,703	(67)	1,770	1,492	102	1,390	1,586	86	1,500	1,484	(320)	1,804
Share of profit/(loss) in associates and joint ventures	**106**	**-**	**106**	128	-	128	88	-	88	94	(1)	95	93	-	93	114	-	114	83	-	83
Profit/(loss) before tax	**1,307**	**368**	**939**	1,333	109	1,224	1,712	(50)	1,762	1,797	(68)	1,865	1,585	102	1,483	1,700	86	1,614	1,567	(320)	1,887

Principal RBWM: Management view of revenue

Current accounts, savings and deposits			**1,482**			1,485			1,429			1,450			1,478			1,405			1,380
Wealth products			**1,667**			1,629			1,567			1,566			1,579			1,526			1,661
Investment distribution[1]			**933**			849			872			851			882			911			941
Life insurance manufacturing			**440**			478			430			447			441			327			433
Asset Management			**294**			302			265			268			256			288			287
Personal lending			**2,879**			2,872			2,840			2,919			2,884			2,993			3,041
Mortgages			**793**			787			817			805			779			793			817
Credit cards			**1,101**			1,111			1,057			1,108			1,098			1,118			1,126
Other personal lending[2]			**985**			974			966			1,006			1,007			1,082			1,098
Other[3]			**(98)**			(216)			117			490			206			258			232
Net operating income[4]			**5,930**			5,770			5,953			6,425			6,147			6,182			6,314

1 'Investment distribution' includes Investments, which comprises mutual funds (HSBC manufactured and third party), structured products and securities trading, and Wealth insurance distribution, consisting of HSBC manufactured and third-party life, pension and investment insurance products.

2 'Other personal lending' includes personal non-residential closed-end loans and personal overdrafts.

3 'Other' includes the distribution and manufacturing (where applicable) of retail and credit protection insurance, any gains or losses on business disposals, movements in non-qualifying hedges, losses arising from a review of compliance with the Consumer Credit Act in the UK in 2014 and loss on disposal of HFC UK Bank secured lending portfolio in 2013.

HSBC
RWA

RWAs by global business [1]

	At						
	30 Sep 2014 US$bn	30 Jun 2014 US$bn	31 Mar 2014 US$bn	31 Dec 2013 US$bn	30 Sep 2013 US$bn	30 Jun 2013 US$bn	31 Mar 2013 US$bn
Retail Banking and Wealth Management	**209.2**	223.0	226.6	233.5	239.7	243.4	264.2
Commercial Banking	**429.0**	424.9	414.6	391.7	395.1	385.9	373.8
Global Banking and Markets	**527.0**	537.3	553.5	422.3	416.9	429.2	412.3
Global Private Banking	**21.8**	22.1	23.2	21.7	22.0	21.8	22.0
Other	**41.0**	41.3	39.8	23.5	25.2	24.5	25.5
Total	**1,227.5**	1,248.6	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8

RWAs by geographical regions [1,2]

	At						
	30 Sep 2014 US$bn	30 Jun 2014 US$bn	31 Mar 2014 US$bn	31 Dec 2013 US$bn	30 Sep 2013 US$bn	30 Jun 2013 US$bn	31 Mar 2013 US$bn
Total	**1,227.5**	1,248.6	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8
Europe	**382.3**	393.6	401.1	300.1	303.4	305.4	300.8
Asia	**490.9**	481.1	475.5	430.7	421.9	413.1	392.4
Middle East and North Africa	**61.8**	62.7	64.3	62.5	64.7	64.2	65.7
North America	**227.6**	236.9	243.3	223.8	227.1	236.4	254.0
Latin America	**93.1**	96.8	94.6	89.5	97.9	96.7	100.8

1 *RWAs at 31 March 2014, 30 June 2014 and 30 September 2014 are calculated and presented on a CRD IV basis. Prior periods are on a Basel 2.5 basis.*
2 *RWAs are non-additive across geographical regions due to the market risk diversification effects within the Group.*

HSBC
RoRWA's

RoRWAs by global business

	Quarter ended						
	30 Sep 2014	30 Jun 2014	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	%	%	%	%	%	%	%
Retail Banking and Wealth Management	**2.4**	2.4	3.0	3.0	2.6	2.7	2.4
Commercial Banking	**2.1**	2.2	2.4	2.4	1.9	2.1	2.3
Global Banking and Markets	**0.7**	1.6	2.4	1.8	1.7	2.0	3.6
Global Private Banking	**3.5**	2.9	3.6	1.8	(0.3)	4.3	(2.3)
Other	**(1.2)**	(4.5)	(5.4)	(36.2)	(12.3)	(6.1)	19.4
Total	**1.5**	1.8	2.3	1.4	1.6	2.1	3.1

RoRWAs by geographical regions

	Quarter ended						
	30 Sep 2014	30 Jun 2014	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	%	%	%	%	%	%	%
Europe	**0.5**	0.5	2.0	(1.2)	(0.1)	1.3	2.4
Asia	**2.8**	3.5	3.4	2.8	3.4	3.7	5.5
Middle East and North Africa	**3.1**	3.1	3.2	2.5	2.3	2.4	3.3
North America	**0.1**	0.6	0.8	0.3	0.6	0.9	0.2
Latin America	**0.4**	0.3	1.4	5.4	0.9	-	1.9
Total	**1.5**	1.8	2.3	1.4	1.6	2.1	3.1