

HSBC HOLDINGS PLC

Data Pack

1Q 2016

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 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 *Earnings Release 1Q16*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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	Quarter ended				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Net interest income	7,913	8,059	8,028	8,170	8,274
Net fee income	3,197	3,471	3,509	4,041	3,684
Net trading income	2,836	1,408	2,742	1,990	2,583
Other income / (expense)	1,030	(1,166)	806	2,850	1,351
Net operating income before loan impairment charges and other credit risk provisions¹	14,976	11,772	15,085	17,051	15,892
Loan impairment charges and other credit risk provisions	(1,161)	(1,644)	(638)	(869)	(570)
Net operating income	13,815	10,128	14,447	16,182	15,322
Total operating expenses ¹	(8,264)	(11,542)	(9,039)	(10,342)	(8,845)
Operating profit	5,551	(1,414)	5,408	5,840	6,477
Share of profit in associates and joint ventures	555	556	689	729	582
Profit before tax	6,106	(858)	6,097	6,569	7,059
Tax expense	(1,571)	(230)	(634)	(1,540)	(1,367)
Profit after tax	4,535	(1,088)	5,463	5,029	5,692
Profit attributable to shareholders of the parent company	4,301	(1,325)	5,229	4,359	5,259
Profit attributable to non-controlling interests	234	237	234	670	433

Revenue

Significant items

Disposal costs of Brazilian operations	(14)	(18)	—	—	—
DVA on derivative contracts	158	(186)	251	67	98
Fair value movements on non-qualifying hedges	(233)	26	(308)	240	(285)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	—	(214)	(17)	17	—
Gain on the partial sale of shareholding in Industrial Bank	—	—	—	1,009	363
Own credit spread	1,151	(773)	1,125	352	298
(Provisions)/releases arising from the ongoing review of compliance with the Consumer Credit Act in the UK	—	(12)	(10)	—	12
	1,062	(1,177)	1,041	1,685	486

Operating expenses

Significant items

Costs-to-achieve	(341)	(743)	(165)	—	—
Costs to establish UK ring-fenced bank	(31)	(61)	(28)	—	—
Disposal costs of Brazilian operations	(17)	(56)	(54)	—	—
Regulatory provisions in GBP	(1)	(18)	(7)	(8)	(139)
Restructuring and other related costs	—	—	—	(74)	(43)
Settlements and provisions in connection with legal matters	—	(370)	(135)	(1,144)	—
UK customer redress programmes	—	(337)	(67)	—	(137)
	(390)	(1,585)	(456)	(1,226)	(319)

Balance sheet data

	At				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Loans and advances to customers (net)	920,139	924,454	927,428	953,985	956,225
Customer accounts	1,315,058	1,289,586	1,310,643	1,335,800	1,318,522
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ²	1,115.2	1,103.0	1,143.5	1,193.2	1,212.6
	%	%	%	%	%
Return on risk-weighted assets ^{3,4}	2.2	(0.3)	2.1	2.2	2.4

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

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				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	3,844	3,916	3,956	4,003	4,051
Net fee income	1,255	1,402	1,482	1,792	1,542
Net trading income	(23)	279	(48)	328	(38)
Other income	84	7	80	408	356
Net operating income before loan impairment charges and other credit risk provisions	5,160	5,604	5,470	6,531	5,911
Loan impairment charges and other credit risk provisions	(581)	(543)	(462)	(474)	(460)
Net operating income	4,579	5,061	5,008	6,057	5,451
Total operating expenses	(3,532)	(4,712)	(3,954)	(4,426)	(3,928)
Operating profit	1,047	349	1,054	1,631	1,523
Share of profit in associates and joint ventures	86	96	106	121	87
Profit before tax	1,133	445	1,160	1,752	1,610

Revenue

Significant items

Fair value movements on non-qualifying hedges	(148)	40	(148)	176	(158)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	—	(214)	(17)	17	—
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	—	—	(10)	—	(12)
	(148)	(174)	(175)	193	(170)

Operating expenses

Significant items

Costs-to-achieve	(66)	(142)	(56)	—	—
Disposal costs of Brazilian operations	(12)	(32)	(34)	—	—
Restructuring and other related costs	—	—	—	(27)	(5)
Settlements and provisions in connection with legal matters	—	(350)	—	(350)	—
UK customer redress programmes	—	(378)	(73)	—	(90)
	(78)	(902)	(163)	(377)	(95)

Balance sheet data

	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	335,431	340,009	342,465	352,189	349,424
Customer accounts	594,803	584,872	580,592	589,715	573,993
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	188.1	189.5	200.3	204.6	204.5
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	2.4	0.9	2.3	3.4	3.2

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

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HSBC

Commercial Banking

	Quarter ended				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Net interest income	2,423	2,472	2,495	2,445	2,447
Net fee income	981	973	1,049	1,091	1,077
Net trading income	128	145	109	149	152
Other income	91	44	49	63	110
Net operating income before loan impairment charges and other credit risk provisions	3,623	3,634	3,702	3,748	3,786
Loan impairment charges and other credit risk provisions	(390)	(1,013)	(246)	(295)	(216)
Net operating income	3,233	2,621	3,456	3,453	3,570
Total operating expenses	(1,524)	(1,747)	(1,676)	(1,682)	(1,639)
Operating profit	1,709	874	1,780	1,771	1,931
Share of profit in associates and joint ventures	341	350	446	458	363
Profit before tax	2,050	1,224	2,226	2,229	2,294
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	—	(18)	—	—	—
	—	(17)	—	—	—
Operating expenses					
Significant items					
Costs-to-achieve	(23)	(150)	(13)	—	—
Disposal costs of Brazilian operations	(3)	(10)	(6)	—	—
Restructuring and other related costs	—	—	—	(3)	(2)
UK customer redress programmes	—	23	6	—	(47)
	(26)	(137)	(13)	(3)	(49)
Balance sheet data					
	At				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Loans and advances to customers (net)	304,521	302,240	310,224	310,256	308,360
Customer accounts	358,578	361,701	357,681	362,069	348,232
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	421.9	421.0	430.1	439.6	425.1
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	2.0	1.1	2.0	2.1	2.2

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HSBC

Global Banking and Markets

	Quarter ended				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Net interest income	1,678	1,699	1,603	1,854	1,775
Net fee income	749	904	760	913	798
Net trading income	2,532	889	2,537	1,142	2,601
Other (expense) / income	(493)	(45)	(375)	1,110	68
Net operating income before loan impairment charges and other credit risk provisions	4,466	3,447	4,525	5,019	5,242
Loan impairment charges and other credit risk provisions	(193)	(90)	79	(97)	108
Net operating income	4,273	3,357	4,604	4,922	5,350
Total operating expenses	(2,278)	(2,449)	(2,595)	(3,353)	(2,437)
Operating profit	1,995	908	2,009	1,569	2,913
Share of profit in associates and joint ventures	126	107	132	144	128
Profit before tax	2,121	1,015	2,141	1,713	3,041

Revenue

Significant items

DVA on derivative contracts	158	(186)	251	67	98
Fair value movements on non-qualifying hedges	(8)	(13)	4	(14)	(8)
	150	(199)	255	53	90

Operating expenses

Significant items

Costs-to-achieve	(30)	(49)	(20)	—	—
Disposal costs of Brazilian operations	1	(8)	(6)	—	—
Restructuring and other related costs	—	—	—	(18)	(4)
Settlements and provisions in connection with legal matters	—	(20)	(135)	(794)	—
UK customer redress programmes	—	19	—	—	—
	(29)	(58)	(161)	(812)	(4)

Balance sheet data

	At				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Loans and advances to customers (net)	235,190	236,932	229,445	244,321	252,215
Customer accounts	277,345	261,728	289,035	299,181	312,146
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	451.8	440.6	458.7	491.0	526.2
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	1.9	0.9	1.8	1.4	2.4

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HSBC
Global Private Banking

	Quarter ended				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Net interest income	202	213	203	208	246
Net fee income	207	207	225	251	276
Net trading income	78	73	78	90	84
Other income / (expense)	—	(6)	2	15	7
Net operating income before loan impairment charges and other credit risk provisions	487	487	508	564	613
Loan impairment charges and other credit risk provisions	—	(3)	(4)	(3)	(2)
Net operating income	487	484	504	561	611
Total operating expenses	(379)	(405)	(426)	(450)	(551)
Operating profit	108	79	78	111	60
Share of profit in associates and joint ventures	2	4	3	4	5
Profit before tax	110	83	81	115	65

Revenue

Significant items

Fair value movements on non-qualifying hedges	—	—	1	—	—
Releases arising from the ongoing review of compliance with the Consumer Credit Act in the UK	—	6	—	—	24
	—	6	1	—	24

Operating expenses

Significant items

Costs-to-achieve	(2)	(15)	(1)	—	—
Disposal costs of Brazilian operations	—	(1)	—	—	—
Regulatory provisions in GBP	—	(17)	(7)	(8)	(139)
Restructuring and other related costs	—	—	—	(18)	—
	(2)	(33)	(8)	(26)	(139)

Balance sheet data

	At				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Loans and advances to customers (net)	41,685	42,942	42,820	44,242	43,535
Customer accounts	80,806	80,404	82,219	82,878	82,587
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	19.3	19.3	20.5	21.1	20.1
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	2.3	1.7	1.5	2.2	1.3

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				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Net interest income	(148)	(183)	(130)	(201)	(196)
Net fee income	5	(15)	(7)	(5)	(10)
Net trading income	34	(36)	(33)	141	(264)
Other income	2,767	611	2,710	2,921	2,301
Net operating income before loan impairment charges and other credit risk provisions	2,658	377	2,540	2,856	1,831
Loan impairment charges and other credit risk provisions	3	5	(5)	—	—
Net operating income	2,661	382	2,535	2,856	1,831
Total operating expenses	(1,969)	(4,006)	(2,048)	(2,098)	(1,781)
Operating profit	692	(3,624)	487	758	50
Share of profit in associates and joint ventures	—	(1)	2	2	(1)
Profit before tax	692	(3,625)	489	760	49

Revenue

Significant items

Disposal costs of Brazilian operations	(14)	(18)	—	—	—
Fair value movements on non-qualifying hedges	(77)	(2)	(165)	78	(119)
Gain on the partial sale of shareholding in Industrial Bank	—	—	—	1,009	363
Own credit spread	1,151	(773)	1,125	352	298
	1,060	(793)	960	1,439	542

Operating expenses

Significant items

Costs-to-achieve	(220)	(387)	(75)	—	—
Costs to establish UK ring-fenced bank	(31)	(61)	(28)	—	—
Disposal costs of Brazilian operations	(3)	(5)	(8)	—	—
Regulatory provisions in GBP	(1)	(1)	—	—	—
Restructuring and other related costs	—	—	—	(8)	(32)
UK customer redress programmes	—	(1)	—	—	—
	(255)	(455)	(111)	(8)	(32)

Balance sheet data

	At				
	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m	30 Jun 2015 \$m	31 Mar 2015 \$m
Loans and advances to customers (net)	3,312	2,331	2,474	2,977	2,691
Customer accounts	3,526	881	1,116	1,957	1,564
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	34.1	32.6	33.9	36.9	36.7

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

Quarter ended 31 March 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,183	847	429	98	(140)	(57)	2,360
Net fee income	384	404	193	107	(3)	—	1,085
Net trading income	(17)	3	1,438	41	48	57	1,570
Other income	(71)	18	(621)	(2)	1,512	(86)	750
Net operating income before loan impairment charges and other credit risk provisions	1,479	1,272	1,439	244	1,417	(86)	5,765
Loan impairment (charges)/recoveries and other credit risk provisions	(40)	(151)	21	—	1	—	(169)
Net operating income	1,439	1,121	1,460	244	1,418	(86)	5,596
Total operating expenses	(1,217)	(556)	(1,110)	(224)	(888)	86	(3,909)
Operating profit	222	565	350	20	530	—	1,687
Share of profit in associates and joint ventures	—	1	—	—	—	—	1
Profit before tax	222	566	350	20	530	—	1,688
Revenue							
Significant items							
DVA on derivative contracts	—	—	99	—	—	—	99
Fair value movements on non-qualifying hedges	(29)	—	(1)	—	(81)	—	(111)
Own credit spread	—	—	—	—	985	—	985
	(29)	—	98	—	904	—	973
Operating expenses							
Significant items							
Costs-to-achieve	(45)	(24)	(30)	(2)	(185)	—	(286)
Costs to establish UK ring-fenced bank	—	—	—	—	(31)	—	(31)
Regulatory provisions in GBP	—	—	—	—	(1)	—	(1)
	(45)	(24)	(30)	(2)	(217)	—	(318)

Balance sheet data

At 31 March 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	153,908	112,718	106,434	22,522	633	—	396,215
Customer accounts	199,338	133,160	133,665	38,375	732	—	505,270

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

	Quarter ended 31 March 2016						
	Retail		Global				
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,350	912	779	47	(19)	(23)	3,046
Net fee income	582	335	271	69	9	—	1,266
Net trading income	28	79	747	34	(2)	23	909
Other income	84	39	75	1	648	(235)	612
Net operating income before loan impairment charges and other credit risk provisions	2,044	1,365	1,872	151	636	(235)	5,833
Loan impairment (charges)/recoveries and other credit risk provisions	(80)	(48)	(64)	—	2	—	(190)
Net operating income	1,964	1,317	1,808	151	638	(235)	5,643
Total operating expenses	(1,008)	(476)	(630)	(85)	(579)	235	(2,543)
Operating profit	956	841	1,178	66	59	—	3,100
Share of profit in associates and joint ventures	65	302	63	—	—	—	430
Profit before tax	1,021	1,143	1,241	66	59	—	3,530
Revenue							
Significant items							
DVA on derivative contracts	—	—	64	—	—	—	64
Fair value movements on non-qualifying hedges	—	—	(8)	—	4	—	(4)
Own credit spread	—	—	—	—	9	—	9
	—	—	56	—	13	—	69
Operating expenses							
Significant items							
Costs-to-achieve	9	3	—	—	(15)	—	(3)
	9	3	—	—	(15)	—	(3)

Balance sheet data

	At 31 March 2016						
	Retail		Global				
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	118,850	125,991	90,314	12,938	2,679	—	350,772
Customer accounts	311,790	165,036	106,017	28,527	2,556	—	613,926

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

HSBC
Middle East and North Africa

	Quarter ended 31 March 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	151	116	121	—	(1)	3	390
Net fee income	41	65	59	—	(1)	—	164
Net trading income	13	14	81	—	1	(3)	106
Other income	16	2	16	—	28	(20)	42
Net operating income before loan impairment charges and other credit risk provisions	221	197	277	—	27	(20)	702
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	1	—	—	—	—	(28)
Net operating income	192	198	277	—	27	(20)	674
Total operating expenses	(127)	(77)	(65)	—	(31)	20	(280)
Operating profit	65	121	212	—	(4)	—	394
Share of profit in associates and joint ventures	21	39	63	2	—	—	125
Profit before tax	86	160	275	2	(4)	—	519
Revenue							
Significant items							
Own credit spread	—	—	—	—	8	—	8
	—	—	—	—	8	—	8
Operating expenses							
Significant items							
Costs-to-achieve	—	(1)	—	—	(1)	—	(2)
	—	(1)	—	—	(1)	—	(2)

Balance sheet data

	At 31 March 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,299	13,667	10,317	—	—	—	30,283
Customer accounts	17,180	10,950	7,299	—	215	—	35,644

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

HSBC
North America

	Quarter ended 31 March 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	516	328	245	53	8	(6)	1,144
Net fee income	104	125	197	26	(1)	—	451
Net trading income	(86)	7	160	2	(10)	6	79
Other income	21	18	69	1	570	(359)	320
Net operating income before loan impairment charges and other credit risk provisions	555	478	671	82	567	(359)	1,994
Loan impairment charges and other credit risk provisions	(116)	(72)	(140)	—	—	—	(328)
Net operating income	439	406	531	82	567	(359)	1,666
Total operating expenses	(526)	(247)	(406)	(63)	(419)	359	(1,302)
Operating profit	(87)	159	125	19	148	—	364
Share of profit in associates and joint ventures	—	—	—	—	—	—	—
Profit before tax	(87)	159	125	19	148	—	364
Revenue							
Significant items							
DVA on derivative contracts	—	—	22	—	—	—	22
Fair value movements on non-qualifying hedges	(119)	—	—	—	—	—	(119)
Own credit spread	—	—	—	—	149	—	149
	(119)	—	22	—	149	—	52
Operating expenses							
Significant items							
Costs-to-achieve	(30)	—	—	—	(19)	—	(49)
	(30)	—	—	—	(19)	—	(49)

Balance sheet data

	At 31 March 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	50,307	45,350	23,168	6,183	—	—	125,008
Customer accounts	54,786	43,415	27,820	13,801	23	—	139,845

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

	Quarter ended 31 March 2016						Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	
Net interest income	644	220	104	4	4	13	989
Net fee income	144	52	29	5	1	—	231
Net trading income	39	25	106	1	(3)	(13)	155
Other income	34	14	14	—	9	(27)	44
Net operating income before loan impairment charges and other credit risk provisions	861	311	253	10	11	(27)	1,419
Loan impairment charges and other credit risk provisions	(316)	(120)	(10)	—	—	—	(446)
Net operating income	545	191	243	10	11	(27)	973
Total operating expenses	(654)	(168)	(113)	(7)	(52)	27	(967)
Operating profit	(109)	23	130	3	(41)	—	6
Share of profit in associates and joint ventures	—	(1)	—	—	—	—	(1)
Profit before tax	(109)	22	130	3	(41)	—	5
Revenue							
Significant items							
Disposal costs of Brazilian operations	—	—	—	—	(14)	—	(14)
DVA on derivative contracts	—	—	(27)	—	—	—	(27)
Fair value movements on non-qualifying hedges	—	—	1	—	—	—	1
	—	—	(26)	—	(14)	—	(40)
Operating expenses							
Significant items							
Costs-to-achieve	—	(1)	—	—	—	—	(1)
Disposal costs of Brazilian operations	(12)	(3)	1	—	(3)	—	(17)
	(12)	(4)	1	—	(3)	—	(18)

Balance sheet data

	At 31 March 2016						Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Other \$m	Inter- segment elimination \$m	
Loans and advances to customers (net)	6,067	6,795	4,957	42	—	—	17,861
Customer accounts	11,709	6,017	2,544	103	—	—	20,373

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

Quarter ended 31 March 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	978	546	322	28	(37)	(20)	1,817
Net fee income	451	227	117	49	7	—	851
Net trading income	12	31	397	25	3	20	488
Other income	69	29	50	—	223	(29)	342
Net operating income before loan impairment charges and other credit risk provisions	1,510	833	886	102	196	(29)	3,498
Loan impairment (charges)/recoveries and other credit risk provisions	(48)	7	(4)	1	—	—	(44)
Net operating income	1,462	840	882	103	196	(29)	3,454
Total operating expenses	(583)	(225)	(345)	(56)	(192)	29	(1,372)
Operating profit	879	615	537	47	4	—	2,082
Share of profit in associates and joint ventures	7	—	—	—	—	—	7
Profit before tax	886	615	537	47	4	—	2,089
Revenue							
Significant items							
DVA on derivative contracts	—	—	24	—	—	—	24
Fair value movements on non-qualifying hedges	—	—	(8)	—	—	—	(8)
Own credit spread	—	—	—	—	6	—	6
	—	—	16	—	6	—	22
Operating expenses							
Significant items							
Costs-to-achieve	(1)	(1)	(2)	—	(15)	—	(19)
	(1)	(1)	(2)	—	(15)	—	(19)

Balance sheet data

At 31 March 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	74,508	77,180	46,417	8,681	1,815	—	208,601
Customer accounts	250,984	120,006	47,940	17,812	222	—	436,964

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

Quarter ended 31 March 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	915	648	317	61	(135)	(47)	1,759
Net fee income	252	302	—	32	(2)	—	584
Net trading income	25	(1)	1,180	4	75	47	1,330
Other income	32	8	(647)	1	1,475	(18)	851
Net operating income before loan impairment charges and other credit risk provisions	1,224	957	850	98	1,413	(18)	4,524
Loan impairment (charges)/recoveries and other credit risk provisions	(19)	(91)	21	—	—	—	(89)
Net operating income	1,205	866	871	98	1,413	(18)	4,435
Total operating expenses	(863)	(356)	(771)	(57)	(818)	18	(2,847)
Operating profit	342	510	100	41	595	—	1,588
Share of profit in associates and joint ventures	1	—	(1)	—	(1)	—	(1)
Profit before tax	343	510	99	41	594	—	1,587
Revenue							
Significant items							
DVA on derivative contracts	—	—	86	—	—	—	86
Fair value movements on non-qualifying hedges	—	—	4	—	(77)	—	(73)
Own credit spread	—	—	—	—	973	—	973
	—	—	90	—	896	—	986
Operating expenses							
Significant items							
Costs-to-achieve	(24)	(10)	(30)	(2)	(146)	—	(212)
Costs to establish UK ring-fenced bank	—	—	—	—	(31)	—	(31)
	(24)	(10)	(30)	(2)	(177)	—	(243)

Balance sheet data

At 31 March 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	128,698	84,811	89,242	8,891	115	—	311,757
Customer accounts	174,026	106,987	107,426	15,999	3	—	404,441

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

	Quarter ended 31 March 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	337	93	22	3	(2)	17	470
Net fee income	70	23	12	2	—	—	107
Net trading income	6	12	65	1	(1)	(17)	66
Other income	49	14	2	—	(7)	(6)	52
Net operating income before loan impairment charges and other credit risk provisions	462	142	101	6	(10)	(6)	695
Loan impairment charges and other credit risk provisions	(217)	(113)	(4)	—	—	—	(334)
Net operating income	245	29	97	6	(10)	(6)	361
Total operating expenses	(371)	(74)	(50)	(4)	(13)	6	(506)
Operating profit	(126)	(45)	47	2	(23)	—	(145)
Share of profit in associates and joint ventures	—	(1)	—	—	—	—	(1)
Profit before tax	(126)	(46)	47	2	(23)	—	(146)
Revenue							
Significant items							
DVA on derivative contracts	—	—	(27)	—	—	—	(27)
Disposal costs of Brazilian operations	—	—	—	—	(14)	—	(14)
	—	—	(27)	—	(14)	—	(41)
Operating expenses							
Significant items							
Disposal costs of Brazilian operations	12	3	(1)	—	3	—	17
	12	3	(1)	—	3	—	17

Balance sheet data

	At 31 March 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	5,792	8,105	3,399	49	—	—	17,345
Customer accounts	8,422	3,903	2,795	1,472	—	—	16,592

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														
	31 March 2016			31 December 2015			30 September 2015			30 June 2015			31 March 2015		
	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m	Total RBWM \$m	US run-off portfolio \$m	Principal RBWM \$m
Net interest income	3,844	222	3,622	3,916	242	3,674	3,956	255	3,701	4,003	252	3,751	4,051	284	3,767
Net fee income	1,255	(2)	1,257	1,402	—	1,402	1,482	(2)	1,484	1,792	(2)	1,794	1,542	—	1,542
Other income	61	(102)	163	286	(127)	413	32	(122)	154	736	123	613	318	(77)	395
Net operating income before loan impairment charges and other credit risk provisions	5,160	118	5,042	5,604	115	5,489	5,470	131	5,339	6,531	373	6,158	5,911	207	5,704
Loan impairment (charges)/recoveries and other credit risk provisions	(581)	(97)	(484)	(543)	(26)	(517)	(462)	11	(473)	(474)	(22)	(452)	(460)	(25)	(435)
Net operating income	4,579	21	4,558	5,061	89	4,972	5,008	142	4,866	6,057	351	5,706	5,451	182	5,269
Total operating expenses	(3,532)	(138)	(3,394)	(4,712)	(533)	(4,179)	(3,954)	(163)	(3,791)	(4,426)	(536)	(3,890)	(3,928)	(152)	(3,776)
Operating profit/(loss)	1,047	(117)	1,164	349	(444)	793	1,054	(21)	1,075	1,631	(185)	1,816	1,523	30	1,493
Share of profit in associates and joint ventures	86	—	86	96	—	96	106	—	106	121	—	121	87	—	87
Profit/(loss) before tax	1,133	(117)	1,250	445	(444)	889	1,160	(21)	1,181	1,752	(185)	1,937	1,610	30	1,580
Revenue															
Significant items															
Fair value movements on non-qualifying hedges	(148)	(119)	(29)	40	32	8	(148)	(134)	(14)	176	82	94	(158)	(95)	(63)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	—	—	—	(214)	(214)	—	(17)	(17)	—	17	17	—	—	—	—
Provisions arising from the ongoing review of compliance with the Consumer Credit Act in the UK	—	—	—	—	—	—	(10)	—	(10)	—	—	—	(12)	—	(12)
	(148)	(119)	(29)	(174)	(182)	8	(175)	(151)	(24)	193	99	94	(170)	(95)	(75)
Operating expenses															
Significant items															
Costs-to-achieve	(66)	(22)	(44)	(142)	(20)	(122)	(56)	(24)	(32)	—	—	—	—	—	—
Disposal costs of Brazilian operations	(12)	—	(12)	(32)	—	(32)	(34)	—	(34)	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	(27)	(22)	(5)	(5)	(1)	(4)
Settlements and provisions in connection with legal matters	—	—	—	(350)	(350)	—	—	—	—	(350)	(350)	—	—	—	—
UK customer redress programmes	—	—	—	(378)	—	(378)	(73)	—	(73)	—	—	—	(90)	—	(90)
	(78)	(22)	(56)	(902)	(370)	(532)	(163)	(24)	(139)	(377)	(372)	(5)	(95)	(1)	(94)

US CML run-off portfolio (RBWM)

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	\$m	\$m	\$m	\$m	\$m
Net operating income before loan impairment charges and other credit risk provisions	118	115	131	373	207
Loan impairment (charges) / recoveries and other credit risk provisions	(97)	(26)	11	(22)	(25)
Net operating income	21	89	142	351	182
Total operating expenses	(138)	(533)	(163)	(536)	(152)
Operating (loss)/profit	(117)	(444)	(21)	(185)	30
Share of profit in associates and joint ventures	—	—	—	—	—
(Loss)/profit before tax	(117)	(444)	(21)	(185)	30
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	(119)	32	(134)	82	(95)
(Loss)/gain on sale of several tranches of real estate secured accounts in the US	—	(214)	(17)	17	—
	(119)	(182)	(151)	99	(95)
Operating expenses					
Significant items					
Costs-to-achieve	(22)	(20)	(24)	—	—
Restructuring and other related costs	—	—	—	(22)	(1)
Settlements and provisions in connection with legal matters	—	(350)	—	(350)	—
	(22)	(370)	(24)	(372)	(1)

Balance sheet data

	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	\$m	\$m	\$m	\$m	\$m
Loan portfolio information					
Loans and advances to customers (gross)	13,678	19,246	19,894	22,592	23,329
Loans and advances to customers - held for sale	5,010	—	1,948	149	553
Impairment allowances	723	986	1,030	1,359	1,472
Impairment allowances - assets held for sale	274	—	207	15	71
2+ delinquency	1,093	1,154	1,837	1,845	2,155
Write-offs (net)	67	58	83	121	141
	%	%	%	%	%
Ratios ¹ :					
Impairment allowances	5.3	5.1	5.7	6.0	6.5
Loan impairment charges	2.1	0.5	(0.2)	0.4	0.4
2+ delinquency	5.8	6.0	8.4	8.1	9.0
Write-offs	1.4	1.2	1.4	2.0	2.3

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

HSBC

Risk-weighted assets

Risk-weighted assets by global business^{1,2}

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	188.1	189.5	200.3	204.6	204.5
Commercial Banking	421.9	421.0	430.1	439.6	425.1
Global Banking and Markets	451.8	440.6	458.7	491.0	526.2
Global Private Banking	19.3	19.3	20.5	21.1	20.1
Other	34.1	32.6	33.9	36.9	36.7
Total	1,115.2	1,103.0	1,143.5	1,193.2	1,212.6

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	1,115.2	1,103.0	1,143.5	1,193.2	1,212.6
Europe	342.0	337.4	349.6	369.5	386.1
Asia	461.6	459.7	472.7	487.4	490.7
Middle East and North Africa	59.5	60.4	62.5	63.1	63.6
North America	198.2	191.6	205.5	215.7	224.4
Latin America	77.8	73.4	76.3	82.3	81.1
Hong Kong	158.1	156.9	160.6	168.4	172.5
United Kingdom	254.1	253.4	261.7	276.1	296.6
Brazil	36.9	32.8	32.6	37.2	35.6

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.

3 RWAs are non-additive across geographical regions due to market risk diversification effects within the Group.

Return on risk-weighted assets

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	%	%	%	%	%
Retail Banking and Wealth Management	2.4	0.9	2.3	3.4	3.2
Commercial Banking	2.0	1.1	2.0	2.1	2.2
Global Banking and Markets	1.9	0.9	1.8	1.4	2.4
Global Private Banking	2.3	1.7	1.5	2.2	1.3
Total	2.2	(0.3)	2.1	2.2	2.4

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2016	2015	2015	2015	2015
	%	%	%	%	%
Europe	2.0	(3.6)	1.7	0.7	1.7
Asia	3.1	2.4	2.9	4.2	3.5
Middle East and North Africa	3.5	1.8	2.3	2.8	2.9
North America	0.8	(1.1)	0.9	0.4	0.9
Latin America	—	(1.4)	0.7	1.0	1.1
Total	2.2	(0.3)	2.1	2.2	2.4

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.