# **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.

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# 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 <sup>1</sup>	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 <sup>1</sup>	(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 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	()	(10)	_		(27)
2000 and drawing results from disposals and changes in ownership levels	(1,177)	1,041	1,685	486	(191)
	(2)277	2,012	1,000	100	(131)
Operating expenses					
Significant items	(50)	(= 4)			
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					
bulance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2015	2015	2015	2015	2014
			2015 \$m	2015 \$m	
Loans and advances to sustemers (not)	\$m 924,454	\$m	953,985	956,225	\$m 974,660
Loans and advances to customers (net)		927,428			
Customer accounts	1,289,586	1,310,643	1,335,800	1,318,522	1,350,642
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>2</sup>	1,103.0	1,143.5	1,193.2	1,212.6	1,219.8
	%	%	%	%	%
Return on risk-weighted assets <sup>3,4</sup>	(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		Qı	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	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	(== -)	(27)	Ξ,		32
with the Consumer Credit Act in the UK		(10)	_	(12)	(24)
Loss and trading results from disposals and changes in ownership levels		(10)		(12)	(11)
2033 and trading results from disposals and changes in ownership levels	(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	(142)	(30)	(27)	(5)	(59)
Settlements and provisions in connection with legal matters	(350)	-	(350)	(5)	(39)
UK customer redress programmes	(378)	(73)	(330)	(90)	(182)
ok customer redress programmes	(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 <sup>1</sup>	189.5	200.3	204.6	204.5	207.2
	%	%	%	%	%
Return on risk-weighted assets <sup>2,3</sup>	0.9	2.3	3.4	3.2	2.4

<sup>1</sup> Risk-weighted assets are calculated and presented on a CRD IV basis.

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

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

# **Commercial Banking**

31 Dec   30 Sep   30 Jun   31 Mar   31 Dec   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015	Commercial Banking		0	uarter ended		
Per   Per		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   \$2,472						
Net reading income   973   1,049   1,091   1,077   1,080     Net rotangin income   145   109   149   152   135     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   1,013   (246)   (255)   (255)   (216)   (884)     Net operating income   2,221   3,456   3,455   3,570   3,178     Total operating expenses   1,1747   (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   1,224   2,266   2,29   2,294   2,294   2,206     Revenue   1,224   2,266   2,29   2,294   2,294   2,296     Revenue   1,224   2,266   2,29   2,294   2,294   2,296     Revenue   1,224   2,266   2,29   2,294   2,294   2,296     Revenue   1,224   2,266   2,29   2,294   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,294   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,296   2,29	Net interest income					
Net operating income before loan impairment charges and other credit risk provisions         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         2,621         3,346         3,532         3,788         3,786           Net operating income         2,621         3,456         3,532         1,378         1,373           Total operating expenses         1,1,479         1,676         1,6821         1,639         1,834           Operating profit         874         1,1,676         4,588         363         360           Profit before tax         350         446         458         363         360           Profit before tax         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1	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   1,0031   (246)   (295)   (216)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684)   (684	Net trading income	145				
March   Marc	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   3,57   3,178     Total operating expenses   1,1,747   (1,676)   (1,682)   (1,683)   (1,639)   (1,830)     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   7,871   1,971   1,971     Fair value movements on non-qualifying hedges   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 trading expenses   (1,747)   (1,676)   (1,682)   (1,639)   (1,844)	Loan impairment charges and other credit risk provisions	(1,013)	(246)	(295)	(216)	(684)
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         1,224         2,226         2,299         2,294         1,704           Revenue         1,224         2,226         2,299         2,294         1,704           Fair value movements on non-qualifying hedges         1         0         2         2         2         2         2         2           Fair value movements on non-qualifying hedges         1         0         0         0         0         0         0         0         0         0         0         0         1         0         0         0         0         1         0         0         0         1         0         0         0         1         0         0         0         0         1         0         0         0         0         1         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	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   2,294   1,704     Revenue   Significant items   Significant items   Significant item   Signif	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		446		363	360
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 consumer Credit Act in the U						
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         (10)         (6)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		(17)	-	-	-	
Significant items         (10)         (6)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	Operating synoness					
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           - Loans and advances to customers           - At           - At           2015         2015         2015         2015         2014           \$m	·			_	_	_
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)
Content of the image of the i		23	6			
State	on castomer 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 sneet 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         \$bn <td>Loans and advances to customers (net)</td> <td>302,240</td> <td>310,224</td> <td>310,256</td> <td>308,360</td> <td>313,039</td>	Loans and advances to customers (net)	302,240	310,224	310,256	308,360	313,039
Risk-weighted assets <sup>1</sup> 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 <sup>1</sup> 421.0         430.1         439.6         425.1         430.3           %         %         %         %         %         %		\$bn	\$bn	\$bn	\$bn	\$bn
	Risk-weighted assets <sup>1</sup>	•		,	•	
Return on risk-weighted assets <sup>2,3</sup> 1.1         2.0         2.1         2.2         1.6		%	%	%	%	%
	Return on risk-weighted assets <sup>2,3</sup>	1.1	2.0	2.1	2.2	1.6

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

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

<sup>3</sup> Return on risk-weighted assets is based on a discrete quarterly calculation, based on a 2-point average.

# **Global Banking and Markets**

STOCK   1966   1967   1966   1967   1966   1967   1966   1967   1966   1967   1966   1967   1966   1967   1966   1967   1966   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967   1967	Global Baliking and Markets		O	uarter ended		
Net interest income   1,69		31 Dec			31 Mar	31 Dec
Net increast income   1,699   1,603   1,854   1,775   1,751   Net fee income   994   2,507   1,142   2,601   1,028   Net trading income   4(8)   3,75   1,142   2,601   1,028   Net trading income   4(8)   3,75   1,142   2,601   1,028   Net operating income before loan impairment charges   1,100   1,000   and other credit risk provisions   3,447   4,525   5,019   5,242   3,308   Net operating income before loan impairment charges   1,200   1,200   1,200   1,200   and other credit risk provisions   9,000   7,500   5,242   3,308   Net operating income   3,357   4,604   4,922   5,350   3,128   Total operating ageneses   2,249   2,055   3,353   2,243   3,312   Total operating ageneses   2,249   2,055   3,353   2,243   3,312   Net operating in associates and joint ventures   998   2,000   1,560   2,913   2,123   Net or operating in associates and joint ventures   1,015   2,141   1,713   3,041   2,85   Net venue   2,240   2,241   2,241   2,241   2,241   2,241   Net venue   2,241   2,241   2,241   2,241   2,241   2,241   2,241   Net venue   2,241   2,241   2,241   2,241   2,241   2,241   2,241   Net venue   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241   2,241		2015	2015	2015	2015	2014
Net reached   1904   7560   913   798   713   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718   718		\$m	\$m	\$m	\$m	\$m
Net regarding income   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026   1,026	Net interest income	1,699	1,603	1,854	1,775	1,751
Net operating income before loan impairment charges and other credit risk provisions   3,447   4,525   5,019   5,242   3,038   1,000   79   (97)   108   (180)   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,0	Net fee income	904	760	913	798	713
Net operating income before loan impairment charges and other credit risk provisions   3,447   4,525   5,019   5,242   3,308   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000	Net trading income	889	2,537	1,142	2,601	1,028
3,47   4,525   5,019   5,242   3,308   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200   1,200	Other (expense)/income	(45)	(375)	1,110	68	(184)
Net operating income   190	Net operating income before loan impairment charges					
Note operating income	and other credit risk provisions	3,447	4,525	5,019	5,242	3,308
Capability   Cap	Loan impairment (charges)/recoveries and other credit risk provisions	(90)	79	(97)	108	(180)
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)         2,011         1,015         2,241         1,713         3,041         825           Revenue         2         2         2,111         1,713         3,041         825           Significant items         1         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         (199)         255         53         90         (54)           Significant items         4         (14)         (8)         3         3         90         (54)         3         90         (54)         3         90         (54)         4         (14)         (8)         3         6         5         2         2         3         90         (54)         4         2         2         2         2         2         2         2         2         2         2         2         2	Net operating income	3,357	4,604	4,922	5,350	3,128
107   132   144   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128	Total operating expenses	(2,449)	(2,595)	(3,353)	(2,437)	(3,341)
Profit/(loss) before tax   1,015	Operating profit/(loss)	908	2,009	1,569	2,913	(213)
Revenue   Significant items   Significant it	Share of profit in associates and joint ventures	107	132	144	128	128
Significant items	Profit/(loss) before tax	1,015	2,141	1,713	3,041	(85)
Public valuation adjustment on derivative contracts   186   251   67   98   (54)   67   67   67   67   67   67   67   6	Revenue					
Public valuation adjustment on derivative contracts   186   251   67   98   (54)   67   67   67   67   67   67   67   6	Significant items					
Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes in ownership levels   Case and trading results from disposals and changes   Case and trading results from disposa	-	(186)	251	67	98	(54)
Coss and trading results from disposals and changes in ownership levels   (199)   255   53   90   (54)   (54)   (199)   (255   53)   90   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (54)   (5	•					
Operating expenses         (199)         255         53         90         (54)           Operating expenses           Significant items         8         (6)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	. ,	-	_	-	-	
Significant items   18   16   17   17   17   18   19   19   19   19   19   19   19		(199)	255	53	90	
Significant items   18   (6)   -   -   -   -   -   -   -   -   -	Operating expenses					
Costs-to-achieve   (49)   (20)   -   -   -     -						
Costs-to-achieve   (49)   (20)   -   -   -     -	Disposal costs of Brazilian operations	(8)	(6)	-	-	_
Settlements and provisions in connection with legal matters	·			-	-	-
Settlements and provisions in connection with legal matters         (20)         (135)         (794)         -         (809)           UK customer redress programmes         19         -         -         -         (79)           Balance sheet data           At           At           At         State           2015         2015         2015         2015         2015         2015         2014         2014         2014         2014         2014         2014         2014         2015         2015         2015         2015         2015         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014         2014	Restructuring and other related costs	-	-	(18)	(4)	(6)
19   -   -   -   (79)   (58)   (161)   (812)   (4)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)   (894)	· · · · · · · · · · · · · · · · · · ·	(20)	(135)			
Septence Sheet data	UK customer redress programmes		-	-	-	(79)
State		(58)	(161)	(812)	(4)	(894)
31 Dec   30 Sep   30 Jun   31 Mar   31 Dec   2015   2015   2015   2014   5m   \$m   \$m   \$m   \$m   \$m   \$m   \$m	Balance sheet data					
2015   2015   2015   2015   2014   2015   2015   2014   2015   2014   2015   2015   2014   2015   2015   2014   2015   2015   2014   2015   2015   2014   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015   2015						
Loans and advances to customers (net)         \$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           Risk-weighted assets¹         \$bn         \$bn         \$bn         \$bn           440.6         458.7         491.0         526.2         516.1           %         %         %         %         %						
Customer accounts         261,728         289,035         299,181         312,146         319,121           \$bn		·		•		
Risk-weighted assets¹         \$bn	· ·					
Risk-weighted assets¹         440.6         458.7         491.0         526.2         516.1           %         %         %         %         %	Customer accounts	261,728	289,035	299,181	312,146	319,121
- % % % % %	1					
	Risk-weighted assets <sup>1</sup>	440.6	458.7	491.0	526.2	516.1
Return on risk-weighted assets <sup>2,3</sup> <b>0.9</b> 1.8 1.4 2.4 (0.1)		%	%	%	%	%
	Return on risk-weighted assets <sup>2,3</sup>	0.9	1.8	1.4	2.4	(0.1)

<sup>1</sup> Risk-weighted assets are calculated and presented on a CRD IV basis.

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

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

# **Global Private Banking**

Net interest income Net fee income Net trading income Other (expense)/income	31 Dec 2015 \$m 213 207 73	30 Sep 2015 \$m 203	30 Jun 2015 \$m	31 Mar 2015	31 Dec 2014
Net fee income Net trading income	2015 \$m 213 207	2015 \$m	2015		
Net fee income Net trading income	\$m 213 207	\$m		2015	
Net fee income Net trading income	213 207			\$m	\$m
Net fee income Net trading income	207		208	246	225
Net trading income		225	251	276	249
		78	90	84	60
	(6)	78 2	90 15	84 7	23
Net operating income before loan impairment charges	(6)		15	/	23
and other credit risk provisions	487	508	564	613	557
·					
Loan impairment charges and other credit risk provisions	(3) 484	(4) 504	(3) 561	(2) 611	(17) 540
Net operating income					
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 81	115	5 65	<u>6</u> 72
Profit before tax	83	81	115	65	/2
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)
	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	-	-	(18)	-	2
	(33)	(8)	(26)	(139)	(63)
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)	42,942	42,820	44,242	43,535	44,102
Customer accounts	80,404	82,219	82,878	82,587	85,465
	ćh	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>1</sup>	\$bn 19.3	\$0n 20.5	\$0n 21.1	\$60 20.1	\$0n 20.8
man weighted dasets	15.5	20.5	21.1	20.1	20.8
	%	%	%	%	%
Return on risk-weighted assets <sup>2,3</sup>	1.7	1.5	2.2	1.3	1.4

<sup>1</sup> Risk-weighted assets are calculated and presented on a CRD IV basis.

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

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

# HSBC Other

	31 000	30 3cp	30 3411	JI IVIUI	JI DCC
	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					
			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)	2,331	2,474	2,977	2,691	2,352
Customer accounts	881	1,116	1,957	1,564	981
1	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets <sup>1</sup>	32.6	33.9	36.9	36.7	45.4

31 Dec

Quarter ended

30 Jun

30 Sep

31 Dec

31 Mar

<sup>1</sup> 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)	145	(3,132)
Share of profit/(loss) in associates and joint ventures	(3)	(2)	7	1	(1)		(3,132)
Profit/(loss) before tax	5	374	(111)	28	(3,426)		(3,130)
, (,			(===/		(-):)		(0,200)
Revenue							
Significant items							
Debit valuation adjustment on derivative contracts			(70)				(70)
Fair value movements on non-qualifying hedges	8	1	(70)	_	(5)	-	(3)
Own credit spread			(7)		(762)		(762)
(Provisions)/releases arising from the ongoing review of compliance with	_	_	-	_	(702)	-	(702)
the Consumer Credit Act in the UK		(18)		6			(12)
the consumer credit Act in the ox	8	(17)	(77)	6	(767)		(847)
		(17)	(77)	- 0	(707)		(047)
0							
Operating expenses							
Significant items	(66)	(422)	(44)	(4.4)	(274)		(544)
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 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 2015	<u> </u>		
	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		, .					
Costs-to-achieve	(3)	(5)	(2)	-	(3)	-	(13)
	(3)	(5)	(2)	-	(3)	-	(13)

Balance 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)	6,374	13,695	9,825	-	-	-	29,894
Customer accounts	17,172	12,192	6,901	-	203	-	36,468

#### 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

Balance 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	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	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							
Disposal costs of Brazilian operations	-	-	-	-	(18)	-	(18)
Debit valuation adjustment on derivative contracts	-	-	(37)	-	-	-	(37)
	-	-	(37)	-	(18)	-	(55)
Operating expenses							
Significant items							
Disposal costs of Brazilian operations	(32)	(10)	(8)	(1)	(5)	-	(56)
Costs-to-achieve	(18)	(4)	-	(2)	(15)	-	(39)
	(50)	(14)	(8)	(3)	(20)	-	(95)

Balance 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)	5,935	6,719	4,592	47	-	-	17,293
Customer accounts	12,042	5,904	3,422	102	-	-	21,470

# HSBC Hong Kong

Retail Banking and Wealth Banking Markets Banking Sim				Quarter end	ded 31 December 2	2015		
And Wealth   Management   Banking   Markets   Sanking   Sanking		Retail		Global				
Management		Banking		Banking	Global		Inter-	
Sm   Sm   Sm   Sm   Sm   Sm   Sm   Sm		and Wealth	Commercial	and	Private		segment	
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   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     Profit/(loss) before tax   8   1   1   - 1,746     Revenue   Significant items		Management	Banking	Markets	Banking	Other	elimination	Total
Net fee income		\$m	\$m	\$m	\$m	\$m	\$m	\$m
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   1,487   786   727   83   179   (40)   3,172     Total 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   -	Net interest income/(expense)	923	532	338	27	(52)	(19)	1,749
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         1         -         -         -         -         -         -         -         -         -         -         - </td <td>Net fee income</td> <td>484</td> <td>226</td> <td>180</td> <td>32</td> <td>6</td> <td>-</td> <td>928</td>	Net fee income	484	226	180	32	6	-	928
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)  83  3  - 1 - 1 - (36)  Net operating expenses  (577)  (220)  (316)  (62)  (291)  40  (1,426)  Operating profit/(loss)  Share of profit in associates and joint ventures  8 1 - 1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,747  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,746  1,	Net trading income/(expense)	32	50	183	19	(21)	19	282
1,480   783   724   83   178   400   3,208	Other income/(expense)	41	(25)	23	5	245	(40)	249
Loan impairment (charges)/recoveries and other credit risk provisions   (43)   3   3   3   5   1   5   (36)	Net operating income before loan impairment charges							
Net operating income	and other credit risk provisions	1,480	783	724	83	178	(40)	3,208
Net operating income	Loan impairment (charges)/recoveries and other credit risk provisions	(43)	3	3	_	1	_	(36)
Total operating expenses   (577)   (220)   (316)   (62)   (291)   40   (1,426)					83		(40)	
Section 2	. •							
Share of profit in associates and joint ventures   8   -								
Revenue   Significant items   Search   Search			-			, ,		
Significant items   Pebit valuation adjustment on derivative contracts   Con			566	411	21		-	_
Significant items   Pebit valuation adjustment on derivative contracts   Con	Payanua							
Debit valuation adjustment on derivative contracts  (14) (14)  Fair value movements on non-qualifying hedges  (3) (3) (3)  Own credit spread  (17) - 3 - 3  Operating expenses  Significant items  Costs-to-achieve  (8) (1) (1) (2) (27) - (39)								
Fair value movements on non-qualifying hedges  (3) (3)  Own credit spread  (3) (3)  Operating expenses  Significant items  Costs-to-achieve  (8) (1) (1) (2) (27) - (39)	· ·			(14)				(14)
Own credit spread				٠,,				
(17) - 3 - (14)  Operating expenses Significant items Costs-to-achieve (8) (1) (1) (2) (27) - (39)	. , , ,			(3)	_	2		
Operating expenses Significant items Costs-to-achieve (8) (1) (1) (2) (27) - (39)	Own credit spread			(17)				
Significant items       Costs-to-achieve     (8)     (1)     (1)     (2)     (27)     -     (39)				(=- /				(= -)
Costs-to-achieve (8) (1) (1) (2) (27) - (39)	Operating expenses							
	Significant items							
	Costs-to-achieve	(8)	(1)	(1)	(2)	(27)	-	(39)
		(8)	(1)	(1)		(27)	-	(39)

# Balance sheet data

Bulance sneet data							
			At 3	1 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

			Quarter end	ed 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)	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			<b>/</b> \				()
Debit valuation adjustment on derivative contracts	-	-	(57)	-	-	-	(57)
Fair value movements on non-qualifying hedges	-	1	(3)	-	(6) (757)	-	(8)
Own credit spread	-	-	-	-	(/5/)	-	(757)
(Provisions)/Releases arising from the ongoing review of compliance with		(40)					(4.2)
the Consumer Credit Act in the UK		(18)	(60)	6	(763)		(12)
		(17)	(00)	-	(703)		(834)
Operating expenses							
Significant items							
Costs-to-achieve	(55)	(119)	(37)	(2)	(241)	_	(454)
Costs to achieve  Costs to establish UK ring-fenced bank	(33)	(==5)	(5.7	( <del>-</del> /	(61)		(61)
Settlements and provisions in connection with legal matters			(20)		(02)		(20)
UK customer redress programmes	(379)	23	19	_	_		(337)
	(434)	(96)	(38)	(2)	(302)		(872)
	( /	()	()	(-)	(++-/		(/

Balance 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)	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 RBWIM

							ð	Quarter ended							
	31 D	31 December 2015		30 S	30 September 2015		3(	30 June 2015		31	31 March 2015		31 De	31 December 2014	
	Total	Total US run-off	Principal		US run-off	Principal		US run-off	Principal		US run-off	Principal		US run-off	Principal
	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM	RBWM	portfolio	RBWM
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	Şm	\$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
oan impairment (charges)/recoveries and other credit risk provisions	(543)	(26)	(517)	(462)	11	(473)	(474)	(22)	(452)	(460)	(22)	(435)	(368)	27	(395)
Net operating income	5,061	88	4,972	2,008	142	4,866	6,057	351	5,706	5,451	182	5,269	5,646	317	5,329
Total operating expenses	(4,712)	(533)	(4,179)	(3,954)	(163)	(3,791)	(4,426)	(236)	(3,890)	(3,928)	(152)	(3,776)	(4,445)	(175)	(4,270)
Operating profit/(loss)	349	(444)	793	1,054	(21)	1,075	1,631	(185)	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	92	•	9/
Profit/(loss) before tax	445	(444)	688	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	<b>∞</b>	(148)	(134)	(14)	176	83	94	(158)	(36)	(63)	(192)	(117)	(75)
(Loss)/gain on sale of several tranches of real estate secured accounts															
in the US Provisions arising from the ongoing review of compilance with the	(214)	(214)	•	(17)	(17)		17	17					95	95	
Consumer Credit Act in the UK	•	•		(10)	,	(10)	•	•		(12)	•	(12)	(24)	,	(24)
Loss and trading results from disposals and changes in ownership levels	٠		•	•	•		٠	•		•	•		(11)		(11)
	(174)	(182)	80	(175)	(151)	(24)	193	66	94	(170)	(36)	(75)	(135)	(22)	(110)
Operating expenses Significant items															
Disposal costs of Brazilian operations	(32)	,	(32)	(34)	,	(34)	•	,	,	,	•	,	•	,	
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)	•	•	,	,	(320)	(320)	,	,	•	,	•	,	•
JK customer redress programmes	(378)	•	(378)	(73)	•	(73)				(06)		(06)	(182)	•	(182)
	(000)	(020)	1000)												

HSBC
US CML run-off portfolio (RBWM)

US CIVIL run-οπ portτοιίο (κΒWIVI)		Qı	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	_	92
	(182)	(151)	99	(95)	(25)
Operating expenses					
Significant items	(20)	(24)			
Costs-to-achieve	(20)	(24)	(22)	(1)	1
Restructuring and other related costs Settlements and provisions in connection with legal matters	(350)	-	(350)	(1)	1
Settlements and provisions in connection with regal matters	(370)	(24)	(372)	(1)	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	10.246	40.004	22 502	22.220	24.424
Loans and advances to customers (gross)  Loans and advances to customers - held for sale	19,246	19,894 1,948	22,592 149	23,329 553	24,424 179
Impairment allowances	986	1,948	1,359	553 1,472	1,679
Impairment allowances - assets held for sale	300	207	1,559	71	1,679
2+ delinquency	1,154	1,837	1,845	2,155	2,364
Write-offs (net)	58	83	121	141	147
The one (net)	30	05	121	1.1	
p. r. 1.	%	%	%	%	%
Ratios <sup>1</sup> : 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

<sup>1</sup> 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 <sup>1,2</sup>

mon 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 <sup>1,2,3</sup>

		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

<sup>1</sup> Risk-weighted assets is calculated and presented on a CRD IV basis.

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

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

HSBC Return on risk-weighted assets

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

Tetal Ton Tisk Telgitica assets by global basiliess	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 <sup>1,2</sup>

	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		

 $<sup>1\</sup> Return\ on\ risk-weighted\ assets\ is\ on\ a\ reported\ basis,\ and\ calculated\ using\ average\ Risk-weighted\ assets\ on\ a\ CRD\ IV\ basis.$ 

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