

HSBC HOLDINGS PLC

Data Pack

2Q 2014

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2013*. The financial information does not constitute interim financial statements prepared in accordance with IAS 34 'Interim Financial Reporting', is not complete and should be read in conjunction with the *Annual Report and Accounts 2013*, the *Interim Report 2014* and other reports and financial information published by HSBC.

All information is on a reported basis unless otherwise stated. Underlying basis eliminates effects of foreign currency translation differences, acquisitions, disposals and changes in ownership levels of subsidiaries, associates, joint ventures and businesses, and changes in fair value due to movements in credit spread on own long-term debt issued by the Group and designated at fair value.

Index

	Page
HSBC Group	HSBC Group 1
Global businesses	
Retail Banking and Wealth Management	RBWM 1
Commercial Banking	CMB 1
Global Banking and Markets	GB&M 1
Global Private Banking	GPB 1
Other	Other 1
Geographical regions	
Europe	Europe 1
Asia	Asia 1
Middle East and North Africa	MENA 1
North America	NAm 1
Latin America	LatAm 1
Further analysis	
Hong Kong	HK 1-6
UK	UK 1-6
US run-off portfolios	US run-off 1
Principal RBWM	Principal RBWM 1
Risk-weighted assets ("RWAs")	RWAs 1
Return on risk-weighted assets ("RoRWAs")	RoRWAs 1

HSBC
HSBC Holdings plc

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Net interest income/(expense)	8,684	8,721	9,005	8,714	8,851	8,968
Net fee income/(expense)	4,131	4,046	3,993	4,037	4,157	4,245
Net trading income/(expense)	995	2,280	1,045	1,283	2,521	3,843
Other income/(expense)	1,473	837	1,152	1,044	427	1,360
Net operating income/(expense) before loan impairment charges and other credit risk provisions	15,283	15,884	15,195	15,078	15,956	18,416
Loan impairment (charges)/recoveries and other credit risk provisions	(1,043)	(798)	(1,140)	(1,593)	(1,945)	(1,171)
Net operating income/(expenses)	14,240	15,086	14,055	13,485	14,011	17,245
Total operating expenses	(9,414)	(8,852)	(10,573)	(9,584)	(9,052)	(9,347)
Operating profit/(loss)	4,826	6,234	3,482	3,901	4,959	7,898
Share of profit/(loss) in associates and joint ventures	729	551	482	629	678	536
Profit/(loss) before tax	5,555	6,785	3,964	4,530	5,637	8,434
<i>Reconciliation of reported and underlying profit before tax</i>						
Reported profit/(loss) before tax	5,555	6,785	3,964	4,530	5,637	8,434
Currency translation adjustment	-	-	(17)	(10)	120	(132)
Own credit spread	363	(148)	652	575	(224)	243
Gain/(loss) on disposal or dilution	26	(19)	(1,084)	(70)	(36)	(1,112)
Trading contributions of disposals and dilutions	(5)	3	87	0	(4)	91
Underlying profit/(loss) before tax	5,939	6,621	3,602	5,025	5,493	7,524
<i>Significant items</i>						
Revenue						
Net gain on completion of Ping An disposal	-	-	-	-	-	553
Debit valuation adjustment on derivative contracts	(185)	30	(195)	(151)	(21)	472
Fair value movement on non-qualifying hedges	(180)	(142)	50	168	209	84
Gain on sale of shareholding in Bank of Shanghai	428	-	-	-	-	-
Provision arising from a review of compliance with the Consumer Credit Act in the UK	(367)	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	442
Write-off of allocated goodwill relating to the GPB Monaco business	-	-	-	-	-	(279)
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	15	(30)	(125)	3	(1)	-
Loss on sale of non-real estate secured accounts in the US	-	-	-	-	(271)	-
Loss on early termination of cash flow hedges in the US run-off portfolio	-	-	-	-	-	(199)
Loss on sale of an HFC Bank UK secured loan portfolio	-	-	(8)	-	-	(138)
	(289)	(142)	(278)	20	(84)	935
Operating expenses						
Restructuring and other related costs	(42)	(40)	(87)	(158)	(163)	(75)
UK customer redress programmes	(151)	(83)	(395)	(428)	(248)	(164)
UK bank levy	45	-	(907)	-	(9)	-
Madoff-related litigation costs	-	-	-	-	(298)	-
Regulatory investigation provisions in GPB	-	-	(35)	(198)	-	(119)
US customer remediation provision relating to CRS	-	-	-	-	-	(100)
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	430	-
	(148)	(123)	(1,424)	(784)	(288)	(458)
<i>Balance sheet data</i>						
	At					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Loans and advances to customers (net)	1,047,241	1,009,830	992,089	977,047	938,294	926,225
Customer accounts	1,415,705	1,366,034	1,361,297	1,317,707	1,266,905	1,272,526
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	1,248.6	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8
	%	%	%	%	%	%
Return on risk-weighted assets ¹	1.8	2.3	1.4	1.6	2.1	3.1

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

¹ Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March and 30 June 2014.

HSBC
Retail Banking and Wealth Management

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Net interest income/(expense)	4,075	4,352	4,518	4,511	4,561	4,748
Net fee income/(expense)	1,662	1,629	1,715	1,721	1,812	1,773
Net trading income/(expense)	(37)	24	228	184	267	8
Other income/(expense)	379	239	349	225	(64)	184
Net operating income/(expense) before loan impairment charges and other credit risk provisions	6,079	6,244	6,810	6,641	6,576	6,713
Loan impairment (charges)/recoveries and other credit risk provisions	(621)	(604)	(686)	(773)	(878)	(890)
Net operating income/(expenses)	5,458	5,640	6,124	5,868	5,698	5,823
Total operating expenses	(4,253)	(4,016)	(4,421)	(4,376)	(4,112)	(4,339)
Operating profit/(loss)	1,205	1,624	1,703	1,492	1,586	1,484
Share of profit/(loss) in associates and joint ventures	128	88	94	93	114	83
Profit/(loss) before tax	1,333	1,712	1,797	1,585	1,700	1,567
<i>Reconciliation of reported and underlying profit before tax</i>						
Reported profit/(loss) before tax	1,333	1,712	1,797	1,585	1,700	1,567
Currency translation adjustment	-	-	7	13	53	(10)
Own credit spread	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	(1)	(7)	(320)	(6)	(22)	(5)
Trading contributions of disposals and dilutions	-	2	26	2	6	93
Underlying profit/(loss) before tax	1,332	1,707	1,510	1,594	1,737	1,645
<i>Significant items</i>						
Revenue						
Fair value movement on non-qualifying hedges	(154)	(80)	44	2	155	61
Provision arising from a review of compliance with the Consumer Credit Act in the UK	(353)	-	-	-	-	-
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	15	(30)	(125)	3	(1)	-
Loss on sale of non-real estate secured accounts in the US	-	-	-	-	(271)	-
Loss on early termination of cash flow hedges in the US run-off portfolio	-	-	-	-	-	(199)
Loss on sale of an HFC Bank UK secured loan portfolio	-	-	(8)	-	-	(138)
	(492)	(110)	(89)	5	(117)	(276)
Operating expenses						
Restructuring and other related costs	(14)	(8)	(8)	(74)	(70)	(15)
UK customer redress programmes	(111)	(83)	(247)	(294)	(248)	(164)
US customer remediation provision relating to CRS	-	-	-	-	-	(100)
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	189	-
	(125)	(91)	(255)	(368)	(129)	(279)
<i>Balance sheet data</i>						
	At					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Loans and advances to customers (net)	380,108	373,099	375,086	368,967	358,464	362,741
Customer accounts	597,714	583,756	579,994	569,286	547,140	556,411
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	223	227	234	240	243	264
	%	%	%	%	%	%
Return on risk-weighted assets ¹	2.4	3.0	3.0	2.6	2.7	2.4

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

¹ Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March and 30 June 2014.

HSBC
Commercial Banking

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Net interest income/(expense)	2,633	2,551	2,604	2,547	2,535	2,515
Net fee income/(expense)	1,212	1,201	1,185	1,196	1,191	1,145
Net trading income/(expense)	156	180	146	156	174	171
Other income/(expense)	105	78	582	86	30	102
Net operating income/(expense) before loan impairment charges and other credit risk provisions	4,106	4,010	4,517	3,985	3,930	3,933
Loan impairment (charges)/recoveries and other credit risk provisions	(365)	(197)	(543)	(681)	(802)	(358)
Net operating income/(expenses)	3,741	3,813	3,974	3,304	3,128	3,575
Total operating expenses	(1,849)	(1,739)	(1,878)	(1,834)	(1,611)	(1,726)
Operating profit/(loss)	1,892	2,074	2,096	1,470	1,517	1,849
Share of profit/(loss) in associates and joint ventures	459	346	330	412	429	338
Profit/(loss) before tax	2,351	2,420	2,426	1,882	1,946	2,187
<i>Reconciliation of reported and underlying profit before tax</i>						
Reported profit/(loss) before tax	2,351	2,420	2,426	1,882	1,946	2,187
Currency translation adjustment	-	-	(4)	6	28	(12)
Own credit spread	(5)	(7)	(481)	10	(5)	(1)
Gain/(loss) on disposal or dilution	(1)	-	13	(21)	(25)	(20)
Trading contributions of disposals and dilutions	-	-	-	-	-	-
Underlying profit/(loss) before tax	2,345	2,413	1,954	1,877	1,944	2,155
<i>Significant items</i>						
Revenue						
Provision arising from a review of compliance with the Consumer Credit Act in the UK	(14)	-	-	-	-	-
	(14)	-	-	-	-	-
Operating expenses						
Restructuring and other related costs	(5)	(1)	19	(28)	(21)	(1)
UK customer redress programmes	(20)	-	(80)	(68)	-	-
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	160	-
	(25)	(1)	(61)	(96)	139	(1)
<i>Management view of revenue</i>						
Global Trade and Receivables Finance ¹	743	686	713	757	746	713
Credit and lending	1,614	1,494	1,541	1,554	1,520	1,488
Payments and Cash Management ¹ , current accounts and savings deposits	1,416	1,322	1,363	1,345	1,304	1,275
Other	333	508	900	329	360	457
Net operating income²	4,106	4,010	4,517	3,985	3,930	3,933

1 'Global Trade and Receivables Finance' and 'Payments and Cash Management' include revenue attributable to foreign exchange products.

2 Net operating income before loan impairment charges and other credit risk provisions, also referred to as revenue.

Balance sheet data

	At					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Loans and advances to customers (net)	316,246	301,936	297,852	295,645	286,539	279,391
Customer accounts	366,171	353,101	354,298	337,852	327,612	324,085
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	425	415	392	395	386	374
	%	%	%	%	%	%
Return on risk-weighted assets ¹	2.2	2.4	2.4	1.9	2.1	2.3

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

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

HSBC
Global Banking and Markets

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Net interest income/(expense)	1,833	1,769	1,842	1,590	1,662	1,672
Net fee income/(expense)	1,002	937	835	828	847	971
Net trading income/(expense)	784	2,006	547	627	1,931	3,676
Other income/(expense)	1,012	448	1,070	1,175	406	(503)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	4,631	5,160	4,294	4,220	4,846	5,816
Loan impairment (charges)/recoveries and other credit risk provisions	(46)	(3)	85	(118)	(219)	45
Net operating income/(expenses)	4,585	5,157	4,379	4,102	4,627	5,861
Total operating expenses	(2,561)	(2,397)	(2,585)	(2,368)	(2,619)	(2,388)
Operating profit/(loss)	2,024	2,760	1,794	1,734	2,008	3,473
Share of profit/(loss) in associates and joint ventures	138	111	72	118	127	115
Profit/(loss) before tax	2,162	2,871	1,866	1,852	2,135	3,588
<i>Reconciliation of reported and underlying profit before tax</i>						
Reported profit/(loss) before tax	2,162	2,871	1,866	1,852	2,135	3,588
Currency translation adjustment			(32)	(13)	(17)	(29)
Own credit spread	2					
Gain/(loss) on disposal or dilution	(2)	(5)	(324)	(81)	(5)	(17)
Trading contributions of disposals and dilutions	(2)	-	27	12	9	(2)
Underlying profit/(loss) before tax	2,160	2,866	1,537	1,770	2,122	3,540
<i>Significant items</i>						
Revenue						
Debit valuation adjustment on derivative contracts	(185)	30	(195)	(151)	(21)	472
Fair value movement on non-qualifying hedges	50	-	(2)	2	(16)	(2)
	(135)	30	(197)	(149)	(37)	470
Operating expenses						
Restructuring and other related costs	(5)	(4)	-	(5)	-	(8)
UK customer redress programmes	(20)	-	(68)	(66)	-	-
Madoff-related litigation costs	-	-	-	-	(298)	-
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	81	-
	(25)	(4)	(68)	(71)	(217)	(8)

HSBC
Global Banking and Markets

Management view of total operating income¹

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Markets	1,620	2,225	1,290	1,575	1,839	2,231
Credit	246	347	154	154	183	305
Rates	496	631	40	507	377	729
Foreign Exchange	631	803	693	660	962	871
Equities	247	444	403	254	317	326
Capital Financing	1,078	997	977	975	988	1,054
Payments and Cash Management	460	444	472	436	439	423
Securities Services	433	413	407	408	442	405
Global Trade and Receivables Finance	202	187	181	189	191	180
Balance Sheet Management	752	750	719	711	704	976
Principal Investments	248	94	165	142	172	33
Debit valuation adjustment	(186)	31	(195)	(151)	(21)	472
Other	24	19	278	(65)	92	42
Total operating income²	4,631	5,160	4,294	4,220	4,846	5,816

¹ The management view of income reflects the new management structure of GB&M which has been in place since 12 August 2013.

Comparatives have been re-presented for this change.

² Net operating income before loan impairment charges and other credit risk provisions, also referred to as 'revenue'.

Balance sheet data

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Loans and advances to customers (net)	303,133	286,649	272,474	266,250	251,769	241,302
Customer accounts	360,732	330,473	328,800	307,785	298,500	295,088
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	537	554	422	417	429	412
	%	%	%	%	%	%
Return on risk-weighted assets ¹	1.6	2.4	1.8	1.7	2.0	3.6

RWAs at 31 March 2014 and 30 June 2014 are calculated and re-presented on a CRD IV basis. Prior periods are on a Basel 2.5 basis.

¹ Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March and 30 June 2014.

HSBC
Global Private Banking

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Net interest income/(expense)	271	265	292	278	292	284
Net fee income/(expense)	258	275	267	281	301	301
Net trading income/(expense)	78	81	75	89	104	127
Other income/(expense)	(10)	12	(4)	10	10	(268)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	597	633	630	658	707	444
Loan impairment (charges)/recoveries and other credit risk provisions	(11)	5	4	(21)	(7)	(7)
Net operating income/(expenses)	586	638	634	637	700	437
Total operating expenses	(427)	(441)	(537)	(657)	(469)	(566)
Operating profit/(loss)	159	197	97	(20)	231	(129)
Share of profit/(loss) in associates and joint ventures	4	4	4	4	2	4
Profit/(loss) before tax	163	201	101	(16)	233	(125)
<i>Reconciliation of reported and underlying profit before tax</i>						
Reported profit/(loss) before tax	163	201	101	(16)	233	(125)
Currency translation adjustment	-	-	7	(7)	8	3
Own credit spread	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	(1)	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-
Underlying profit/(loss) before tax	163	201	107	(23)	241	(122)
<i>Significant items</i>						
Revenue						
Fair value movement on non-qualifying hedges	-	-	3	(1)	(3)	2
Write-off of allocated goodwill relating to GPB Monaco business	-	-	-	-	-	(279)
	-	-	3	(1)	(3)	(277)
Operating expenses						
Restructuring and other related costs	(2)	-	(67)	-	(5)	(1)
Regulatory investigation provisions in GPB	-	-	(35)	(198)	-	(119)
	(2)	-	(102)	(198)	(5)	(120)

Balance sheet data

	At					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Loans and advances to customers (net)	45,131	45,629	44,224	43,723	39,161	40,142
Customer accounts	89,641	96,760	96,770	101,018	92,298	95,306
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	22	23	22	22	22	22
	%	%	%	%	%	%
Return on risk-weighted assets ¹	2.9	3.6	1.8	(0.3)	4.3	(2.3)

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

¹ Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March and 30 June 2014.

HSBC
Other

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Net interest income/(expense)	(39)	(183)	(200)	(159)	(185)	(190)
Net fee income/(expense)	(3)	4	(9)	11	6	55
Net trading income/(expense)	(76)	(44)	(1)	176	88	(200)
Other income/(expense)	1,558	1,440	702	981	1,420	3,156
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,440	1,217	492	1,009	1,329	2,821
Loan impairment (charges)/recoveries and other credit risk provisions	-	1	-	-	(39)	39
Net operating income/(expenses)	1,440	1,218	492	1,009	1,290	2,860
Total operating expenses	(1,894)	(1,639)	(2,700)	(1,784)	(1,673)	(1,639)
Operating profit/(loss)	(454)	(421)	(2,208)	(775)	(383)	1,221
Share of profit/(loss) in associates and joint ventures	-	2	(18)	2	6	(4)
Profit/(loss) before tax	(454)	(419)	(2,226)	(773)	(377)	1,217
<i>Reconciliation of reported and underlying profit before tax</i>						
Reported profit/(loss) before tax	(454)	(419)	(2,226)	(773)	(377)	1,217
Currency translation adjustment	-	-	5	(9)	48	(84)
Own credit spread	361	(148)	652	575	(224)	243
Gain/(loss) on disposal or dilution	34	-	42	7	(4)	(1,089)
Trading contributions of disposals and dilutions	(2)	1	21	7	6	20
Underlying profit before tax	(61)	(566)	(1,506)	(193)	(551)	307
<i>Significant items</i>						
Revenue						
Net gain on completion of Ping An disposal	-	-	-	-	-	553
Fair value movement on non-qualifying hedges	(76)	(62)	5	165	73	23
Gain on sale of shareholding in Bank of Shanghai	428	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	442
	352	(62)	5	165	73	1,018
Operating expenses						
Restructuring and other related costs	(17)	(27)	(31)	(51)	(67)	(50)
UK bank levy	45	-	(907)	-	(9)	-
	28	(27)	(938)	(51)	(76)	(50)

Balance sheet data

	Quarter ended					
	30 Jun 2014 US\$m	31 Mar 2014 US\$m	31 Dec 2013 US\$m	30 Sep 2013 US\$m	30 Jun 2013 US\$m	31 Mar 2013 US\$m
Loans and advances to customers (net)	2,623	2,517	2,453	2,462	2,361	2,649
Customer accounts	1,447	1,944	1,435	1,766	1,355	1,636
	US\$b	US\$b	US\$b	US\$b	US\$b	US\$b
Risk-weighted assets	41	40	23	25	25	26
	%	%	%	%	%	%
Return on risk-weighted assets ¹	(4.5)	(5.4)	(36.2)	(12.4)	(6.1)	19.4

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

¹ Return on risk-weighted assets are on a reported basis, and calculated using average RWAs on a Basel 2.5 basis up to and including 31 December 2013 and on a CRD IV basis at 31 March and 30 June 2014.

HSBC
Europe

Quarter ended 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	1,123	913	547	164	(164)	(87)	2,496
Net fee income/(expense)	615	506	362	156	2	-	1,641
Net trading income/(expense)	(58)	11	60	34	(69)	87	65
Other income/(expense)	(35)	20	947	(14)	(26)	(73)	819
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,645	1,450	1,916	340	(257)	(73)	5,021
Loan impairment (charges)/recoveries and other credit risk provisions	(86)	(59)	(1)	(4)	-	-	(150)
Net operating income/(expense)	1,559	1,391	1,915	336	(257)	(73)	4,871
Total operating expenses	(1,598)	(586)	(1,313)	(258)	(692)	73	(4,374)
Operating profit/(loss)	(39)	805	602	78	(949)	-	497
Share of profit/(loss) in associates and joint ventures	4	-	(1)	-	(2)	-	1
Profit/(loss) before tax	(35)	805	601	78	(951)	-	498
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(35)	805	601	78	(951)	-	498
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	308	-	308
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	(35)	805	601	78	(643)	-	806
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(99)	-	-	-	(99)
Fair value movement on non-qualifying hedges	(61)	-	58	-	(78)	-	(81)
Provision arising from a review of compliance with the Consumer Credit Act in the UK	(353)	(14)	-	-	-	-	(367)
	(414)	(14)	(41)	-	(78)	-	(547)
Operating expenses							
Restructuring and other related costs	(7)	-	(4)	(2)	(18)	-	(31)
UK customer redress programmes	(111)	(20)	(20)	-	-	-	(151)
UK bank levy	-	-	-	-	45	-	45
	(118)	(20)	(24)	(2)	27	-	(137)

Balance sheet data

At 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	180,967	108,218	162,662	26,768	1,056	-	479,671
Customer accounts	217,080	140,043	212,557	44,176	920	-	614,776

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

HSBC
Asia

Quarter ended 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	1,240	835	918	44	(5)	30	3,062
Net fee income/(expense)	680	375	323	63	3	-	1,444
Net trading income/(expense)	49	93	433	38	5	(30)	588
Other income/(expense)	236	28	28	4	1,132	(288)	1,140
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,205	1,331	1,702	149	1,135	(288)	6,234
Loan impairment (charges)/recoveries and other credit risk provisions	(76)	(37)	1	-	-	-	(112)
Net operating income/(expense)	2,129	1,294	1,703	149	1,135	(288)	6,122
Total operating expenses	(1,040)	(484)	(668)	(86)	(591)	288	(2,581)
Operating profit/(loss)	1,089	810	1,035	63	544	-	3,541
Share of profit/(loss) in associates and joint ventures	94	408	85	-	2	-	589
Profit/(loss) before tax	1,183	1,218	1,120	63	546	-	4,130
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	1,183	1,218	1,120	63	546	-	4,130
Currency translation adjustment	-	-	2	-	3	-	5
Own credit spread	-	-	-	-	32	-	32
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	1,183	1,218	1,122	63	581	-	4,167
<i>Significant items</i>							
Revenue							
Net gain on completion of Ping An disposal	-	-	-	-	-	-	-
Debit valuation adjustment on derivative contracts	-	-	(58)	-	-	-	(58)
Fair value movement on non-qualifying hedges	-	-	(5)	-	2	-	(3)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	428	-	428
	-	-	(63)	-	430	-	367
Operating expenses	6	(3)	(1)	-	(1)	-	1
Restructuring and other related costs	6	(3)	(1)	-	(1)	-	1
	6	(3)	(1)	-	(1)	-	1

Balance sheet data

At 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	115,541	131,920	100,941	12,417	1,567	-	362,386
Customer accounts	283,734	149,148	106,935	30,139	265	-	570,221

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

HSBC
Middle East and North Africa

	Quarter ended 30 Jun 2014						
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter-segment elimination US\$m	Total US\$m
Net interest income/(expense)	156	116	88	-	1	7	368
Net fee income/(expense)	43	71	69	-	(2)	-	181
Net trading income/(expense)	17	17	55	-	(4)	(7)	78
Other income/(expense)	4	4	6	1	29	(29)	15
Net operating income/(expense) before loan impairment charges and other credit risk provisions	220	208	218	1	24	(29)	642
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	10	21	-	-	-	28
Net operating income/(expense)	217	218	239	1	24	(29)	670
Total operating expenses	(147)	(91)	(60)	-	(50)	29	(319)
Operating profit/(loss)	70	127	179	1	(26)	-	351
Share of profit/(loss) in associates and joint ventures	30	48	54	4	-	-	136
Profit/(loss) before tax	100	175	233	5	(26)	-	487
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	100	175	233	5	(26)	-	487
Currency translation adjustment	-	-	-	-	1	-	1
Own credit spread	-	-	-	-	2	-	(6)
Gain/(loss) on disposal or dilution	(1)	(5)	(2)	-	(2)	-	(5)
Trading contributions of disposals and dilutions	-	(1)	(2)	-	(2)	-	(5)
Underlying profit/(loss) before tax	99	169	229	5	(25)	-	477
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(2)	-	-	-	(2)
	-	-	(2)	-	-	-	(2)
Operating expenses							
	-	-	-	-	-	-	-

Balance sheet data

	At 30 Jun 2014						
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter-segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	6,230	13,126	9,553	-	-	-	28,909
Customer accounts	19,051	11,967	8,802	-	262	-	40,082

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

HSBC
North America

Quarter ended 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	699	369	161	58	119	(11)	1,395
Net fee income/(expense)	129	140	205	31	(4)	-	501
Net trading income/(expense)	(63)	8	89	5	(2)	12	49
Other income/(expense)	37	27	34	(1)	375	(411)	61
Net operating income/(expense) before loan impairment charges and other credit risk provisions	802	544	489	93	488	(410)	2,006
Loan impairment (charges)/recoveries and other credit risk provisions	(88)	(114)	(36)	-	-	-	(238)
Net operating income/(expense)	714	430	453	93	488	(410)	1,768
Total operating expenses	(570)	(280)	(401)	(70)	(484)	410	(1,395)
Operating profit/(loss)	144	150	52	23	4	-	373
Share of profit/(loss) in associates and joint ventures	-	3	-	-	-	-	3
Profit/(loss) before tax	144	153	52	23	4	-	376
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	144	153	52	23	4	-	376
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	49	-	49
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	144	153	52	23	53	-	425
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(17)	-	-	-	(17)
Fair value movement on non-qualifying hedges	(93)	-	(3)	-	-	-	(96)
Gain on sale of several tranches of real estate secured accounts	15	-	-	-	-	-	15
							-
	(78)	-	(20)	-	-	-	(98)
Operating expenses							
Restructuring and other related costs	(4)	(1)	-	-	(1)	-	(6)
	(4)	(1)	-	-	(1)	-	(6)

Balance sheet data

At 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	63,733	41,454	18,567	5,867	-	-	129,621
Customer accounts	53,055	47,475	23,044	13,200	-	-	136,774

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

HSBC
Latin America

Quarter ended 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter-segment elimination US\$m	Total US\$m
Net interest income/(expense)	857	400	119	5	10	(28)	1,363
Net fee income/(expense)	195	120	43	8	(2)	-	364
Net trading income/(expense)	18	27	147	1	(6)	28	215
Other income/(expense)	137	26	27	-	48	(45)	193
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,207	573	336	14	50	(45)	2,135
Loan impairment (charges)/recoveries and other credit risk provisions	(368)	(165)	(31)	(7)	-	-	(571)
Net operating income/(expense)	839	408	305	7	50	(45)	1,564
Total operating expenses	(898)	(408)	(149)	(13)	(77)	45	(1,500)
Operating profit/(loss)	(59)	-	156	(6)	(27)	-	64
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	(59)	-	156	(6)	(27)	-	64
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(59)	-	156	(6)	(27)	-	64
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	(59)	-	156	(6)	(27)	-	64
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(8)	-	-	-	(8)
	-	-	(8)	-	-	-	(8)
Operating expenses							
Restructuring and other related costs	(9)	-	-	-	4	-	(5)
	(9)	-	-	-	4	-	(5)

Balance sheet data

At 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter-segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	13,637	21,528	11,409	79	-	-	46,653
Customer accounts	24,794	17,538	9,394	2,126	-	-	53,852

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

HSBC
Hong Kong

Quarter ended 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	804	475	384	25	(71)	(14)	1,603
Net fee income/(expense)	507	234	152	46	7	-	946
Net trading income/(expense)	31	44	224	29	12	14	354
Other income/(expense)	177	14	13	2	759	(65)	900
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,519	767	773	102	707	(65)	3,803
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	(10)	4	-	-	-	(44)
Net operating income/(expense)	1,481	757	777	102	707	(65)	3,759
Total operating expenses	(543)	(209)	(348)	(55)	(247)	65	(1,337)
Operating profit/(loss)	938	548	429	47	460	-	2,422
Share of profit/(loss) in associates and joint ventures	19	-	-	-	-	-	19
Profit/(loss) before tax	957	548	429	47	460	-	2,441
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	957	548	429	47	460	-	2,441
Currency translation adjustment	-	-	-	-	1	-	1
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	957	548	429	47	461	-	2,442
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(17)	-	-	-	(17)
Fair value movement on non-qualifying hedges	-	-	(5)	-	-	-	(5)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	428	-	428
	-	-	(22)	-	428	-	406
Operating expenses							
Restructuring and other related costs	-	-	-	-	(2)	-	(2)
Litigation provision in GPB	-	-	-	-	-	-	-
	-	-	-	-	(2)	-	(2)

Balance sheet data

At 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	67,202	79,245	53,667	8,011	1,375	-	209,500
Customer accounts	216,754	101,933	43,337	18,832	202	-	381,058

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

HSBC
Hong Kong

Quarter ended 31 Mar 2014

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	799	456	394	24	(71)	(11)	1,591
Net fee income/(expense)	522	269	185	46	4	-	1,026
Net trading income/(expense)	29	68	296	31	(5)	11	430
Other income/(expense)	150	10	22	2	248	(61)	371
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,500	803	897	103	176	(61)	3,418
Loan impairment (charges)/recoveries and other credit risk provisions	(34)	(23)	-	-	-	-	(57)
Net operating income/(expense)	1,466	780	897	103	176	(61)	3,361
Total operating expenses	(500)	(203)	(349)	(51)	(217)	61	(1,259)
Operating profit/(loss)	966	577	548	52	(41)	-	2,102
Share of profit/(loss) in associates and joint ventures	5	-	-	-	-	-	5
Profit/(loss) before tax	971	577	548	52	(41)	-	2,107
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	971	577	548	52	(41)	-	2,107
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	971	577	548	52	(41)	-	2,107
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	2	-	-	-	2
Fair value movement on non-qualifying hedges	-	-	(5)	-	-	-	(5)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	-	-	-
			(3)				(3)
Operating expenses							
Restructuring and other related costs	-	-	-	-	(1)	-	(1)
Litigation provision in GBP	-	-	-	-	-	-	-
					(1)		(1)

Balance sheet data

At 31 Mar 2014

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	65,178	74,851	50,442	7,425	1,423	-	199,319
Customer accounts	210,997	97,138	36,997	18,824	333	-	364,289

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

HSBC
Hong Kong

Quarter ended 31 Dec 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	806	454	387	26	(78)	(6)	1,589
Net fee income/(expense)	514	223	153	44	(7)	-	927
Net trading income/(expense)	31	37	190	22	-	6	286
Other income/(expense)	76	(3)	67	7	318	(80)	385
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,427	711	797	99	233	(80)	3,187
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	(16)	13	1	-	-	(31)
Net operating income/(expense)	1,398	695	810	100	233	(80)	3,156
Total operating expenses	(525)	(202)	(337)	(88)	(310)	80	(1,382)
Operating profit/(loss)	873	493	473	12	(77)	-	1,774
Share of profit/(loss) in associates and joint ventures	38	-	-	-	-	-	38
Profit/(loss) before tax	911	493	473	12	(77)	-	1,812
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	911	493	473	12	(77)	-	1,812
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	911	493	473	12	(77)	-	1,812
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(10)	-	-	-	(10)
Fair value movement on non-qualifying hedges	-	-	(5)	-	(1)	-	(6)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	-	-	-
			(15)		(1)		(16)
Operating expenses							
Restructuring and other related costs	-	-	-	-	(2)	-	(2)
Litigation provision in GPB	-	-	-	(35)	-	-	(35)
				(35)	(2)		(37)

Balance sheet data

At 31 Dec 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	64,990	74,125	46,126	6,928	1,387	-	193,556
Customer accounts	213,471	97,191	35,529	19,428	286	-	365,905

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

HSBC
Hong Kong

	Quarter ended 30 Sep 2013						
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	808	448	342	32	(75)	(17)	1,538
Net fee income/(expense)	487	245	160	47	5	-	944
Net trading income/(expense)	61	54	237	32	11	17	412
Other income/(expense)	131	(1)	10	7	412	(80)	479
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,487	746	749	118	353	(80)	3,373
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	(23)	-	(4)	-	-	(60)
Net operating income/(expense)	1,454	723	749	114	353	(80)	3,313
Total operating expenses	(494)	(189)	(329)	(55)	(258)	80	(1,245)
Operating profit/(loss)	960	534	420	59	95	-	2,068
Share of profit/(loss) in associates and joint ventures	4	-	-	-	-	-	4
Profit/(loss) before tax	964	534	420	59	95	-	2,072
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	964	534	420	59	95	-	2,072
Currency translation adjustment	-	-	-	-	2	-	3
Own credit spread	-	-	-	-	1	-	1
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	964	534	420	59	98	-	2,076
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(15)	-	-	-	(15)
Fair value movement on non-qualifying hedges	-	-	(9)	(2)	2	-	(9)
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	-	-	-
	-	-	(24)	(2)	2	-	(24)
Operating expenses							
Restructuring and other related costs	-	-	-	-	(2)	-	(2)
Litigation provision in GBP	-	-	-	-	-	-	-
	-	-	-	-	(2)	-	(2)
<i>Balance sheet data</i>							
	At 30 Sep 2013						
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	64,453	73,080	45,407	6,915	1,334	-	191,189
Customer accounts	209,219	90,974	33,986	19,916	250	-	354,345

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

HSBC
Hong Kong

Quarter ended 30 Jun 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	792	423	320	33	(91)	4	1,481
Net fee income/(expense)	508	260	169	43	9	-	989
Net trading income/(expense)	26	48	288	39	(23)	(4)	374
Other income/(expense)	89	(1)	33	2	397	(72)	448
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,415	730	810	117	292	(72)	3,292
Loan impairment (charges)/recoveries and other credit risk provisions	(47)	17	2	(1)	-	-	(29)
Net operating income/(expense)	1,368	747	812	116	292	(72)	3,263
Total operating expenses	(500)	(190)	(318)	(49)	(252)	72	(1,237)
Operating profit/(loss)	868	557	494	67	40	-	2,026
Share of profit/(loss) in associates and joint ventures	20	-	1	-	-	-	21
Profit/(loss) before tax	888	557	495	67	40	-	2,047
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	888	557	495	67	40	-	2,047
Currency translation adjustment	1	1	1	-	7	-	9
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	889	558	496	67	47	-	2,056
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(3)	-	-	-	(3)
Fair value movement on non-qualifying hedges	-	-	-	-	3	-	3
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	-	-	-
	-	-	(3)	-	3	-	-
Operating expenses							
Restructuring and other related costs	1	-	1	-	-	-	2
Litigation provision in GPB	-	-	-	-	-	-	-
	1	-	1	-	-	-	2

Balance sheet data

At 30 Jun 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	64,096	71,269	43,916	7,118	1,382	-	187,781
Customer accounts	199,240	87,859	35,766	19,496	271	-	342,632

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

HSBC
Hong Kong

Quarter ended 31 Mar 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	771	404	289	33	(103)	(9)	1,385
Net fee income/(expense)	521	235	215	45	1	-	1,017
Net trading income/(expense)	24	43	371	41	10	9	498
Other income/(expense)	166	21	23	3	314	(76)	451
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,482	703	898	122	222	(76)	3,351
Loan impairment (charges)/recoveries and other credit risk provisions	(28)	6	5	-	-	-	(17)
Net operating income/(expense)	1,454	709	903	122	222	(76)	3,334
Total operating expenses	(480)	(183)	(320)	(52)	(222)	76	(1,181)
Operating profit/(loss)	974	526	583	70	-	-	2,153
Share of profit/(loss) in associates and joint ventures	5	-	-	-	-	-	5
Profit/(loss) before tax	979	526	583	70	-	-	2,158
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	979	526	583	70	-	-	2,158
Currency translation adjustment	-	-	-	-	(5)	-	(4)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	979	526	583	70	(5)	-	2,154
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	40	-	-	-	40
Fair value movement on non-qualifying hedges	-	-	-	-	-	-	-
Gain on sale of shareholding in Bank of Shanghai	-	-	-	-	-	-	-
			40				40
Operating expenses							
Restructuring and other related costs	(1)	-	(1)	-	(1)	-	(3)
Litigation provision in GPB	-	-	-	-	-	-	-
	(1)	-	(1)	-	(1)	-	(3)

Balance sheet data

At 31 Mar 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	63,136	65,645	39,257	7,064	1,402	-	176,504
Customer accounts	203,532	85,928	35,194	19,311	565	-	344,530

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

HSBC
UK

Quarter ended 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	726	655	306	78	(136)	(34)	1,595
Net fee income/(expense)	410	386	119	27	1	-	943
Net trading income/(expense)	32	-	9	3	(23)	(15)	6
Other income/(expense)	45	2	894	(3)	(16)	78	1,000
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,213	1,043	1,328	105	(174)	29	3,544
Loan impairment (charges)/recoveries and other credit risk provisions	(12)	(19)	12	(4)	-	-	(23)
Net operating income/(expense)	1,201	1,024	1,340	101	(174)	29	3,521
Total operating expenses	(1,173)	(340)	(961)	(51)	(630)	(29)	(3,184)
Operating profit/(loss)	28	684	379	50	(804)	-	337
Share of profit/(loss) in associates and joint ventures	1	-	-	-	-	-	1
Profit/(loss) before tax	29	684	379	50	(804)	-	338
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	29	684	379	50	(804)	-	338
Currency translation adjustment	-	-	-	-	277	-	277
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	29	684	379	50	(527)	-	615
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(78)	-	-	-	(78)
Fair value movement on non-qualifying hedges	-	-	-	-	(78)	-	(78)
Provision arising from a review of compliance with the Consumer Credit Act in the UK	(353)	(14)	-	-	-	-	(367)
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	-	-
Loss on sale of an HFC Bank UK secured loan portfolio	-	-	-	-	-	-	-
	(353)	(14)	(78)	-	(78)	-	(523)
Operating expenses							
Restructuring and other related costs	(3)	(1)	(4)	-	(14)	-	(22)
UK customer redress programmes	(111)	(20)	(20)	-	-	-	(151)
UK bank levy	-	-	-	-	45	-	45
Madoff-related litigation costs	-	-	-	-	-	-	-
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	-	-	-
	(114)	(21)	(24)	-	31	-	(128)

Balance sheet data

At 30 Jun 2014							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	150,592	81,359	143,403	12,303	-	-	387,657
Customer accounts	187,218	110,825	183,754	17,498	-	-	499,295

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

**HSBC
UK**

Quarter ended 31 Mar 2014

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	1,061	636	281	79	(163)	(16)	1,878
Net fee income/(expense)	413	341	36	33	3	-	826
Net trading income/(expense)	31	-	761	4	(55)	16	757
Other income/(expense)	13	(1)	234	15	341	52	654
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,518	976	1,312	131	126	52	4,115
Loan impairment (charges)/recoveries and other credit risk provisions	21	(5)	37	-	-	-	53
Net operating income/(expense)	1,539	971	1,349	131	126	52	4,168
Total operating expenses	(1,005)	(331)	(841)	(69)	(514)	(52)	(2,812)
Operating profit/(loss)	534	640	508	62	(388)	-	1,356
Share of profit/(loss) in associates and joint ventures	2	-	-	-	-	-	2
Profit/(loss) before tax	536	640	508	62	(388)	-	1,358
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	536	640	508	62	(388)	-	1,358
Currency translation adjustment	-	-	-	-	(152)	-	(152)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	536	640	508	62	(540)	-	1,206
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	20	-	-	-	20
Fair value movement on non-qualifying hedges	-	-	5	-	(20)	-	(15)
Provision arising from a review of compliance with the Consumer Credit Act in the UK	-	-	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	-	-
Loss on sale of an HFC Bank UK secured loan portfolio	-	-	-	-	-	-	-
	-	-	25	-	(20)	-	5
Operating expenses							
Restructuring and other related costs	(1)	-	(4)	-	(13)	-	(18)
UK customer redress programmes	(83)	-	-	-	-	-	(83)
UK bank levy	-	-	-	-	-	-	-
Madoff-related litigation costs	-	-	-	-	-	-	-
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	-	-	-
	(84)	-	(4)	-	(13)	-	(101)

Balance sheet data

At 31 Mar 2014

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	147,154	78,297	133,926	12,553	-	-	371,930
Customer accounts	180,900	106,117	167,863	18,215	-	-	473,095

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

**HSBC
UK**

Quarter ended 31 Dec 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	1,065	630	262	84	(180)	2	1,863
Net fee income/(expense)	438	369	47	29	-	-	883
Net trading income/(expense)	35	-	(176)	3	(4)	(2)	(144)
Other income/(expense)	11	38	598	2	(412)	53	290
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,549	1,037	731	118	(596)	53	2,892
Loan impairment (charges)/recoveries and other credit risk provisions	(8)	(92)	57	5	-	-	(38)
Net operating income/(expense)	1,541	945	788	123	(596)	53	2,854
Total operating expenses	(1,173)	(419)	(981)	(50)	(1,445)	(53)	(4,121)
Operating profit/(loss)	368	526	(193)	73	(2,041)	-	(1,267)
Share of profit/(loss) in associates and joint ventures	1	-	-	-	-	-	1
Profit/(loss) before tax	369	526	(193)	73	(2,041)	-	(1,266)
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	369	526	(193)	73	(2,041)	-	(1,266)
Currency translation adjustment	14	21	(6)	2	(4)	-	28
Own credit spread	-	-	-	-	545	-	545
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	383	547	(199)	75	(1,500)	-	(693)
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(103)	-	-	-	(103)
Fair value movement on non-qualifying hedges	-	-	6	-	5	-	11
Provision arising from a review of compliance with the Consumer Credit Act in the UK	-	-	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	-	-
Loss on sale of an HFC Bank UK secured loan portfolio	(8)	-	-	-	-	-	(8)
	(8)	-	(97)	-	5	-	(100)
Operating expenses							
Restructuring and other related costs	14	24	(3)	(1)	(7)	-	27
UK customer redress programmes	(247)	(80)	(68)	-	-	-	(395)
UK bank levy	-	-	-	-	(907)	-	(907)
Madoff-related litigation costs	-	-	-	-	-	-	-
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	-	-	-
	(233)	(56)	(71)	(1)	(914)	-	(1,275)

Balance sheet data

At 31 Dec 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	147,343	79,183	125,956	12,675	-	-	365,157
Customer accounts	176,343	104,129	165,063	17,261	-	-	462,796

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

HSBC
UK

Quarter ended 30 Sep 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	994	579	255	85	(160)	10	1,763
Net fee income/(expense)	463	336	18	38	3	-	858
Net trading income/(expense)	36	(12)	(405)	4	184	(9)	(202)
Other income/(expense)	11	12	1,044	(9)	(333)	64	789
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,504	915	912	118	(306)	65	3,208
Loan impairment (charges)/recoveries and other credit risk provisions	(39)	(234)	(114)	(14)	(1)	-	(402)
Net operating income/(expense)	1,465	681	798	104	(307)	65	2,806
Total operating expenses	(1,169)	(418)	(405)	(58)	(488)	(65)	(2,603)
Operating profit/(loss)	296	263	393	46	(795)	-	203
Share of profit/(loss) in associates and joint ventures	2	1	-	-	-	-	3
Profit/(loss) before tax	298	264	393	46	(795)	-	206
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	298	264	393	46	(795)	-	206
Currency translation adjustment	26	23	(3)	2	(19)	-	29
Own credit spread	-	-	-	-	464	-	464
Gain/(loss) on disposal or dilution	-	-	(49)	-	-	-	(49)
Trading contributions of disposals and dilutions	-	-	9	-	-	-	9
Underlying profit/(loss) before tax	324	287	350	48	(350)	-	659
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(73)	-	-	-	(73)
Fair value movement on non-qualifying hedges	-	-	11	-	164	-	175
Provision arising from a review of compliance with the Consumer Credit Act in the UK	-	-	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	-	-
Loss on sale of an HFC Bank UK secured loan portfolio	-	-	-	-	-	-	-
	-	-	(62)	-	164	-	102
Operating expenses							
Restructuring and other related costs	5	(35)	(9)	-	2	-	(37)
UK customer redress programmes	(294)	(68)	(66)	-	-	-	(428)
UK bank levy	-	-	-	-	-	-	-
Madoff-related litigation costs	-	-	298	-	-	-	298
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	-	-	-
	(289)	(103)	223	-	2	-	(167)

Balance sheet data

At 30 Sep 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	138,760	76,351	122,405	12,792	-	-	350,308
Customer accounts	171,257	99,283	144,145	18,765	-	-	433,450

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

**HSBC
UK**

Quarter ended 30 Jun 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	960	567	232	90	(133)	1	1,717
Net fee income/(expense)	440	301	(21)	33	2	-	755
Net trading income/(expense)	8	-	752	4	62	14	840
Other income/(expense)	37	1	197	(1)	106	96	436
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,445	869	1,160	126	37	111	3,748
Loan impairment (charges)/recoveries and other credit risk provisions	(55)	(236)	(150)	(6)	(40)	-	(487)
Net operating income/(expense)	1,390	633	1,010	120	(3)	111	3,261
Total operating expenses	(916)	(177)	(990)	(53)	(455)	(111)	(2,702)
Operating profit/(loss)	474	456	20	67	(458)	-	559
Share of profit/(loss) in associates and joint ventures	1	-	-	-	-	-	1
Profit/(loss) before tax	475	456	20	67	(458)	-	560
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	475	456	20	67	(458)	-	560
Currency translation adjustment	49	44	24	4	15	-	136
Own credit spread	-	-	-	-	(147)	-	(147)
Gain/(loss) on disposal or dilution	(5)	-	(6)	-	-	-	(11)
Trading contributions of disposals and dilutions	10	-	21	-	-	-	31
Underlying profit/(loss) before tax	529	500	59	71	(590)	-	569
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	(61)	-	-	-	(61)
Fair value movement on non-qualifying hedges	-	-	(16)	-	83	-	67
Provision arising from a review of compliance with the Consumer Credit Act in the UK	-	-	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	-	-	-
Loss on sale of an HFC Bank UK secured loan portfolio	-	-	-	-	-	-	-
	-	-	(77)	-	83	-	6
Operating expenses							
Restructuring and other related costs	(56)	(19)	1	-	(17)	-	(91)
UK customer redress programmes	(248)	-	-	-	-	-	(248)
UK bank levy	-	-	-	-	(9)	-	(9)
Madoff-related litigation costs	-	-	(298)	-	-	-	(298)
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	189	160	81	-	-	-	430
	(115)	141	(216)	-	(26)	-	(216)

Balance sheet data

At 30 Jun 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	130,240	73,124	110,878	12,363	-	-	326,605
Customer accounts	159,887	94,538	139,061	17,485	-	-	410,971

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

**HSBC
UK**

Quarter ended 31 Mar 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Net interest income/(expense)	976	566	275	84	(138)	6	1,769
Net fee income/(expense)	427	295	41	39	1	-	803
Net trading income/(expense)	30	14	2,341	6	484	(6)	2,869
Other income/(expense)	(120)	13	(786)	(1)	(164)	37	(1,021)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,313	888	1,871	128	183	37	4,420
Loan impairment (charges)/recoveries and other credit risk provisions	6	(114)	-	(7)	39	-	(76)
Net operating income/(expense)	1,319	774	1,871	121	222	37	4,344
Total operating expenses	(991)	(337)	(843)	(56)	(421)	(37)	(2,685)
Operating profit/(loss)	328	437	1,028	65	(199)	-	1,659
Share of profit/(loss) in associates and joint ventures	1	-	-	-	-	-	1
Profit/(loss) before tax	329	437	1,028	65	(199)	-	1,660
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	329	437	1,028	65	(199)	-	1,660
Currency translation adjustment	28	37	80	3	(32)	-	116
Own credit spread	-	-	-	-	148	-	148
Gain/(loss) on disposal or dilution	-	-	(8)	-	-	-	(8)
Trading contributions of disposals and dilutions	-	-	10	-	-	-	10
Underlying profit/(loss) before tax	357	474	1,110	68	(83)	-	1,926
<i>Significant items</i>							
Revenue							
Debit valuation adjustment on derivative contracts	-	-	315	-	-	-	315
Fair value movement on non-qualifying hedges	-	-	-	(1)	10	-	9
Provision arising from a review of compliance with the Consumer Credit Act in the UK	-	-	-	-	-	-	-
FX gains relating to the sterling debt issued by HSBC Holdings	-	-	-	-	442	-	442
Loss on sale of an HFC Bank UK secured loan portfolio	(138)	-	-	-	-	-	(138)
	(138)	-	315	(1)	452	-	628
Operating expenses							
Restructuring and other related costs	(1)	-	(3)	-	-	-	(4)
UK customer redress programmes	(164)	-	-	-	-	-	(164)
UK bank levy	-	-	-	-	-	-	-
Madoff-related litigation costs	-	-	-	-	-	-	-
Accounting gain arising from change in basis of delivering ill-health benefits in the UK	-	-	-	-	-	-	-
	(165)	-	(3)	-	-	-	(168)

Balance sheet data

At 31 Mar 2013

	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination US\$m	Total US\$m
Loans and advances to customers (net)	131,391	73,422	104,709	12,740	-	-	322,262
Customer accounts	158,875	90,539	132,563	17,395	-	-	399,372

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

HSBC

US run-off portfolios

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

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

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

¹ The 'write-offs' and 'loan impairment charges' ratios are a percentage of average total loans and advances (quarter annualised), 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

Principal RBWM

	30 June 2014			31 March 2014			31 December 2013			30 September 2013		
	Total RBWM US\$m	US run-off portfolio US\$m	Principal RBWM US\$m	Total RBWM US\$m	US run-off portfolio US\$m	Principal RBWM US\$m	Total RBWM US\$m	US run-off portfolio US\$m	Principal RBWM US\$m	Total RBWM US\$m	US run-off portfolio US\$m	Principal RBWM US\$m
Net interest income	4,075	374	3,701	4,352	376	3,976	4,517	415	4,102	4,512	495	4,017
Net fee income	1,662	(1)	1,663	1,629	-	1,629	1,715	(2)	1,717	1,720	16	1,704
Other income	342	(64)	406	263	(85)	348	578	(28)	606	409	(17)	426
Net operating income before loan impairment charges and other credit risk provisions	6,079	309	5,770	6,244	291	5,953	6,810	385	6,425	6,641	494	6,147
Loan impairment charges and other credit risk provisions	(621)	(65)	(556)	(604)	(115)	(489)	(686)	(159)	(527)	(773)	(150)	(623)
Net operating income	5,458	244	5,214	5,640	176	5,464	6,124	226	5,898	5,868	344	5,524
Total operating expenses	(4,253)	(135)	(4,118)	(4,016)	(226)	(3,790)	(4,421)	(293)	(4,128)	(4,376)	(242)	(4,134)
Operating profit	1,205	109	1,096	1,624	(50)	1,674	1,703	(67)	1,770	1,492	102	1,390
Share of profit in associates and joint ventures	128	-	128	88	-	88	94	(1)	95	93	-	93
Profit before tax	1,333	109	1,224	1,712	(50)	1,762	1,797	(68)	1,865	1,585	102	1,483

HSBC
RWA

*RWAs by global business*¹

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

RWAs by geographical regions^{1,2}

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

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

² RWAs are non-additive across geographical regions due to the market risk diversification effects within the Group.

HSBC
RoRWA's

RoRWAs by global business

	Quarter ended					
	30 Jun 2014 %	31 Mar 2014 %	31 Dec 2013 %	30 Sep 2013 %	30 Jun 2013 %	31 Mar 2013 %
Retail Banking and Wealth Management	2.4	3.0	3.0	2.6	2.7	2.4
Commercial Banking	2.2	2.4	2.4	1.9	2.1	2.3
Global Banking and Markets	1.6	2.4	1.8	1.7	2.0	3.6
Global Private Banking	2.9	3.6	1.8	(.3)	4.3	(2.3)
Other	(4.5)	(5.4)	(36.2)	(12.4)	(6.1)	19.4
Total	1.8	2.3	1.4	1.6	2.1	3.1

RoRWAs by geographical regions

	Quarter ended					
	30 Jun 2014 %	31 Mar 2014 %	31 Dec 2013 %	30 Sep 2013 %	30 Jun 2013 %	31 Mar 2013 %
Europe	0.5	2.0	(1.2)	(.1)	1.3	2.4
Asia	3.5	3.4	2.8	3.4	3.7	5.5
Middle East and North Africa	3.1	3.2	2.5	2.3	2.4	3.3
North America	0.6	.8	.3	.6	.9	.2
Latin America	0.3	1.4	5.4	.9	-	1.9
Total	1.8	2.3	1.4	1.6	2.1	3.1