

香港交易及結算所有限公司及香港聯合交易所有限公司對本文件的內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示，概不對因本文件全部或任何部份內容而產生或因倚賴該等內容而引致的任何損失承擔任何責任。



滙豐控股有限公司

海外監管公告

所附的公告已經在滙豐控股有限公司上市的其他證券交易所發布。

於本公布發表之日，滙豐控股有限公司董事會成員包括：范智廉、歐智華、祈嘉蓮[†]、凱芝[†]、史美倫[†]、張建東[†]、顧頌賢[†]、埃文斯爵士[†]、費卓成[†]、方安蘭[†]、范樂濤[†]、何禮泰[†]、李德麟[†]、利普斯基[†]、駱美思[†]、麥榮恩、繆思成、駱耀文爵士[†]及施俊仁[†]。

[†] 獨立非執行董事

香港股份代號：5

經營狀況參考聲明 – 2014 年第一季

2014 年 5 月 7 日

滙豐控股有限公司 – 《經營狀況參考聲明》

滙豐控股有限公司（「滙豐」）今日將與分析員及機構投資者舉行電話會議，以配合《經營狀況參考聲明》的發布。電話會議將於英國夏令時間上午 10 時正舉行，有關參與電話會議及網上話音直播之細節，詳見下文及滙豐網站（www.hsbc.com）投資者關係專頁。

電話會議詳情

日期：2014 年 5 月 7 日（星期三）

時間：美國東岸時間上午 5 時正
英國夏令時間上午 10 時正
香港時間下午 5 時正

網上話音直播：網上直播連結 <http://www.hsbc.com/1/2/investor-relations>

主持人： 集團行政總裁歐智華（Stuart Gulliver）
集團財務董事麥榮恩（Iain Mackay）

機構投資者與分析員使用電話會議之資料：密碼：HSBC

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經營狀況參考聲明 – 2014 年第一季度 (續)

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2013 年第一季度 / 2014 年第一季度	2013 年第一季度 / 2014 年第一季度
2013 年第四季	2013 年第四季
普通股權一級比率	普通股權一級比率
工商金融	工商金融業務
消費及按揭貸款	美國消費及按揭貸款
資本指引 4	《資本規定指引 4》
卡及零售商戶業務	卡及零售商戶業務
借記估值調整	借記估值調整
等同全職僱員	等同全職僱員
外匯	外匯
環球銀行及資本市場	環球銀行及資本市場業務
集團管理委員會	集團管理委員會
環球私人銀行	環球私人銀行業務
滙豐科技及服務部	滙豐科技及服務部
IAS	《國際會計準則》
興業銀行	興業銀行股份有限公司
既有信貸業務	由 Solitaire Funding Limited、證券投資中介機構、資產抵押證券交易組合和相關性組合，以及與債券承保公司進行的衍生工具交易組成的資產組合
違責損失率	違責損失率
貸款減值及其他信貸風險準備	貸款減值及其他信貸風險準備
非信貸責任資產	非信貸責任資產
本身信貸息差	信貸息差變動引致指定以公允值列賬之長期債務公允值產生之變動
除稅前利潤	除稅前利潤
平安保險	中國平安保險 (集團) 股份有限公司
還款保障保險	還款保障保險產品
審慎監管局	審慎監管局
主要零售銀行及財富管理業務	不包括美國縮減組合及出售美國卡及零售商戶業務的影響之零售銀行及財富管理業務
零售銀行及財富管理	零售銀行及財富管理業務
風險加權資產平均值回報	截至及包括 2013 年 12 月 31 日之所有期間，除稅前之風險加權資產平均值回報均按巴塞爾協定 2.5 基準以風險加權資產平均值計算，自 2014 年 1 月 1 日起則按資本指引 4 終點基準計算。
風險加權資產	風險加權資產
百萬美元 / 十億美元	百萬美元 / 十億美元

編輯垂注

滙豐控股有限公司

滙豐控股有限公司是滙豐集團的母公司，總部設於倫敦。滙豐集團在歐洲、亞洲、北美洲及拉丁美洲、中東及北非逾 75 個國家和地區設有超過 6,300 個辦事處，為全球客戶服務。於 2014 年 3 月 31 日，集團資產達 27,580 億美元，是全球規模最大的銀行和金融服務機構之一。

經營狀況參考聲明 – 2014 年第一季 (續)

摘要

- 2014 年第一季之列賬基準除稅前利潤為 67.85 億美元，較 2013 年同期的 84.34 億美元下跌 20%。
- 2014 年第一季之實際基準除稅前利潤減少 9.68 億美元至 66.21 億美元，較 2013 年同期的 75.89 億美元下跌 13%，主要反映特別項目的效應減弱。在該兩季度之間，特別項目除稅前利潤的淨減額為 7.41 億美元，當中收入減少 10.76 億美元，營業支出則減少 3.35 億美元。
- 2014 年第一季的每股盈利及每股普通股股息分別為 0.27 美元和 0.1 美元，去年同期則分別為 0.34 美元和 0.1 美元。
- 按年計算之平均普通股股東權益回報率下跌 3.2 個百分點至 11.7%，去年同期則為 14.9%。
- 2014 年第一季收入減少 – 2014 年第一季的實際基準收入為 157.09 億美元，較去年同期的 171.35 億美元下降 8%，主要反映來自 10.76 億美元特別項目的效應減弱。若不包括此等特別項目，收入則下跌 2%，減少 3.5 億美元，跌幅主要來自零售銀行及財富管理業務和環球銀行及資本市場業務，但工商金融業務有所增長，抵銷了部分降幅。
- 落實策略方面續有進展，環球銀行及資本市場業務擴大了多個產品類別的市場份額，包括股票市場、債務資本市場，以及顧問和貸款服務。我們在環球私人銀行的目標增長範疇內亦錄得正數的新增資金淨額。
- 2014 年第一季的實際基準營業支出減少 – 2014 年第一季的營業支出為 88.43 億美元，較去年同期的 90.14 億美元下降 2%。若不包括特別項目，營業支出增加 2%，部分反映於環球標準、風險管理和合規的投資增加，以及通貨膨脹，但各項成本節約措施抵銷了部分增幅。
- 資本 – 2014 年第一季，資本指引 4 過渡基準之普通股權一級比率由 2013 年 12 月 31 日的 10.8% 降至 10.7%，終點基準普通股權一級比率由 10.9% 降至 10.8%，主要反映監管規定變更後，風險加權資產的增加。

	截至下列日期止三個月		
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元	變動 %
收益表及業績表現衡量基準¹			
列賬基準之除稅前利潤.....	6,785	8,434	(20)
實際基準之除稅前利潤.....	6,621	7,589	(13)
母公司普通股股東應佔利潤.....	5,069	6,211	(18)
成本效益比率.....	55.7%	50.8%	(10)
除稅前風險加權資產平均值回報 (年率).....	2.3%	3.1%	(26)
資本及資產負債表²			
資本指引 4			
普通股權一級比率 (第一年過渡基準).....	10.7%	10.8%	
普通股權一級比率 (終點基準).....	10.8%	10.9%	
巴塞爾協定 2.5			
核心一級比率.....		13.6%	
	百萬美元	百萬美元	百萬美元
客戶貸款.....	1,009,830	992,089	17,741
客戶賬項.....	1,366,034	1,361,297	4,737
資本指引 4 風險加權資產.....	1,257,672	1,214,939	42,733

1 除另有說明外，全部按列賬基準計算。實際基準已撇除外幣換算差額、收購、出售及附屬公司、聯營公司、合資公司和各項業務擁有權比重變動之影響，以及因應集團發行之指定以公允值列賬之本身長期債務信貸息差變動引致的公允值變動之影響。列賬基準與實際基準之業績對賬載於第 7 頁。

2 有關資本指引 4 之實施詳情，請參閱第 6 頁。

經營狀況參考聲明 – 2014 年第一季度 (續)

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度	
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元
列賬基準		
收入 ¹	15,884	18,416
貸款減值及其他信貸風險準備	(798)	(1,171)
營業支出	(8,852)	(9,347)
除稅前利潤	6,785	8,434
對列賬基準之除稅前利潤作實際基準調整		
列賬基準之除稅前利潤	6,785	8,434
本身債務之公允值變動	(148)	243
撤銷確認興業銀行為聯營公司之增益	–	(1,089)
出售 Bao Viet Holdings 股權所得利潤	–	(104)
出售 Household Insurance Group 旗下從事制訂保險產品業務之虧損	–	99
出售哥倫比亞業務所得利潤	(18)	–
出售、收購和攤薄之經營業績	2	73
貨幣換算	–	(67)
實際基準之除稅前利潤	6,621	7,589
實際基準		
收入 ¹	15,709	17,135
貸款減值及其他信貸風險準備	(796)	(1,072)
營業支出	(8,843)	(9,014)
除稅前利潤	6,621	7,589

特別項目 (按列賬基準計算)

	截至下列日期止季度	
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元
實際基準之除稅前利潤包括：		
收入 ¹		
完成出售平安保險所得利潤淨額 ²	–	553
撤銷與環球私人銀行摩納哥業務 ³ 有關之已分攤商譽	–	(279)
滙豐控股發行英鎊債務有關的匯兌增益	–	442
衍生工具合約之借記估值調整	31	472
不合資格對沖項目之公允值變動	(142)	84
提早終止美國縮減組現金流對沖工具之虧損	–	(199)
出售 HFC Bank UK 有抵押貸款組合之虧損	–	(138)
出售美國若干批有抵押房地產貸款之虧損	(30)	–
總額	(141)	935
營業成本		
英國客戶賠償計劃	83	164
其中		
還款保障保險	83	113
重組架構及其他相關成本	40	75
就環球私人銀行業務的監管調查提撥之準備	–	119
就卡及零售商戶業務採取與美國客戶有關的補救措施而提撥之準備	–	100
總額	123	458

1 「收入」指未扣除貸款減值之營業收益淨額。

2 5.53 億美元利潤代表出售於平安保險之可供出售投資的影響淨額，而交付股份時的或有遠期出售合約公允值不利變動抵銷了有關影響。

3 於 2013 年第一季度，摩納哥 HSBC Private Bank Holdings (Suisse) SA 的私人銀行業務被分類為持作出售用途。當時，分攤予該業務的商譽價值被撤減後，因重新分類為持作出售用途而產生之虧損已被確認。經過策略性檢討後，決定保留該項業務，其全部資產及負債已重新分類至相關資產負債類別，但先前因重新分類而產生的虧損並無撥回。

經營狀況參考聲明 - 2014年第一季 (續)

集團行政總裁歐智華之意見：

「我們在第一季繼續控制成本，並進一步展示資本實力經得起考驗。第一季收入低於去年同期，是由於去年業績得益於多個特別項目，但與過去多個季度相比，我們的收入仍續有進展。貸款減值準備下降，反映集團組合自2011年以來的變化。我們的股東權益回報率是11.7%。

環球銀行及資本市場業務的表現較好，我們同時擴大了多個產品類別的市場份額。工商金融業務的收入錄得增長，但在主要零售銀行及財富管理業務方面，獎勵計劃和產品定價的改變，則使收入受壓。」

經營狀況參考聲明 – 2014 年第一季度 (續)

地區

經考慮提呈予集團管理委員會的地區財務資料後，我們不再將香港及亞太其他地區視作分開匯報的營運地區。自 2014 年 1 月 1 日起，上述兩個地區改為以新設的「亞洲」地區呈列。這項變動與我們在業務決策及資源分配時作為評估依據的內部管理資料更趨一致。有關比較數字已重列，以反映是項變動。

資本指引4之實施

資本指引 4 已於 2014 年 1 月 1 日實施。於 2014 年 3 月 31 日的資本及風險加權資產已按該指引計算並呈列。在此日期之前，資本及風險加權資產按巴塞爾協定 2.5 計算並呈列。此外，於 2013 年 12 月 31 日的資本及風險加權資產，乃根據集團對資本指引 4 最終法規及審慎監管局公布之最終規則之理解估算。有關詳情，請參閱《2013 年報及賬目》第 324 頁之編製基準。

實際基準之業績表現

實際基準之業績表現：

- 就按期計算的外幣換算影響作出調整；
- 若集團的長期債務因本身信貸息差產生之公允值變動在債務到期時最終錄得的淨額為零，則會撤除有關數額。但不包括交易用途負債或衍生工具負債因集團本身的信貸風險所導致的公允值變動；以及
- 就附屬公司、聯營公司、合資公司及各項業務的收購、出售及擁有權變動作出調整。

在處理附屬公司、聯營公司、合資公司及各項業務的收購、出售及擁有權變動時，我們會撤除於有關期內因出售或攤薄投資而錄得的損益，以及因重新分類或確認減值而產生的任何相關損益，亦會剔除在所有列示期間已收購、出售或攤薄投資的附屬公司、聯營公司、合資公司及各項業務的營業利潤或虧損，以便按對等比較基準檢視業績。不屬於上述定義的投資項目於出售時不會導致實際基準調整。

列賬基準與實際基準之收入對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元	變動 %	2013 年 12 月 31 日 百萬美元	變動 %
列賬基準之收入	15,884	18,416	(14)	15,195	5
貨幣換算調整 ¹	-	(294)		(107)	
本身信貸息差	(148)	243		652	
收購、出售及攤薄	(27)	(1,230)		(1,120)	
實際基準之收入	15,709	17,135	(8)	14,620	7

列賬基準與實際基準之貸款減值及其他信貸風險準備對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元	變動 %	2013 年 12 月 31 日 百萬美元	變動 %
列賬基準之貸款減值及其他信貸風險準備	(798)	(1,171)	32	(1,140)	30
貨幣換算調整 ¹	-	75		29	
收購、出售及攤薄	2	24		6	
實際基準之貸款減值及其他信貸風險準備	(796)	(1,072)	26	(1,105)	28

經營狀況參考聲明 – 2014 年第一季度 (續)

列賬基準與實際基準之營業支出對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元	變動 %	2013 年 12 月 31 日 百萬美元	變動 %
列賬基準之營業支出	(8,852)	(9,347)	5	(10,573)	16
貨幣換算調整 ¹		141		44	
收購、出售及攤薄	9	192		36	
實際基準之營業支出	(8,843)	(9,014)	2	(10,493)	16
實際基準之成本效益比率	56.3%	52.6%		71.8%	

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 3 月 31 日 百萬美元	變動 %	2013 年 12 月 31 日 百萬美元	變動 %
列賬基準之除稅前利潤	6,785	8,434	(20)	3,964	71
貨幣換算調整 ¹		(67)		(35)	
本身信貸息差	(148)	243		652	
收購、出售及攤薄	(16)	(1,021)		(1,081)	
實際基準之除稅前利潤	6,621	7,589	(13)	3,500	89

1 「貨幣換算調整」是指按本期適用之平均匯率換算附屬及聯營公司前期業績的影響。

財務表現評論

2014 年第一季度與 2013 年第一季度比較

- 2014 年第一季度，列賬基準之除稅前利潤為 68 億美元，較 2013 年同期下降 16 億美元，降幅為 20%，主要反映出出售和重新分類所得增益（扣除虧損後淨額）下跌。值得注意的是，2013 年第一季的業績包括一項 11 億美元會計增益，此乃由於興業銀行向第三方發行額外股本後，集團已將該公司重新分類為金融投資。但 2014 年第一季度，信貸息差變動令指定以公允值列賬之集團本身債務出現有利公允值變動 1 億美元，抵銷了上述增益下跌的部分影響，2013 年第一季度則出現不利變動 2 億美元。
- 按實際基準計算，除稅前利潤比 2013 年第一季度下跌 10 億美元，跌幅為 13%，主要由於收入下降，但貸款減值及其他信貸風險準備和營業支出亦下降，抵銷了收入的部分降幅。
- 2014 年第一季的列賬基準收入為 159 億美元，比 2013 年第一季度減少 25 億美元，部分原因是出售和重新分類所得增益（扣除虧損後淨額）下降。按實際基準計算，收入下降 14 億美元至 157 億美元，降幅為 8%，原因是 2013 年第一季度錄得下列的特別項目：
 - 完成出售所持平安保險投資的利潤淨額 5.53 億美元；以及

- 匯豐控股發行英鎊債券的匯兌增益 4.42 億美元。

下列項目抵銷了上述部分效應：

- 撤銷與摩納哥環球私人銀行業務有關的分攤商譽後，確認虧損 2.79 億美元；
- 零售銀行及財富管理業務內的美國縮減組合提早終止現金流對沖工具，產生 1.99 億美元虧損；以及
- 出售 HFC Bank UK 有抵押貸款組合錄得的 1.38 億美元虧損。

此外，2014 年第一季的收入亦包括：

- 環球銀行及資本市場業務的衍生工具合約有利借記估值調整 3,100 萬美元（2013 年第一季度則為 4.72 億美元）；
- 不合資格對沖項目出現不利公允值變動 1.42 億美元，2013 年第一季度則錄得有利變動 8,400 萬美元；以及
- 出售零售銀行及財富管理業務的美國縮減組合中若干批有抵押房地產賬項錄得的 3,000 萬美元虧損。

若不計及下列項目，收入則下降 4 億美元：

經營狀況參考聲明 – 2014 年第一季 (續)

- 零售銀行及財富管理業務的收入下降 3 億美元，反映 2013 年出售非房地產貸款組合及美國縮減組合平均款額下降，導致淨利息收益下降。主要零售銀行及財富管理業務之收入下跌 1 億美元，主要反映加拿大的消費融資業務縮減、美國的按揭費用及歐洲的透支及投資費用收入均下降。但儲蓄及各類存款收入則上升，以歐洲和亞洲的升幅最高，抵銷了上述因素的部分影響；
- 環球銀行及資本市場業務的收入總額下降 2 億美元，降幅為 4%。上述收入已包括我們積極管理投資組合所錄得的既有信貸收入增長 1 億美元。收入下降是因為資產負債管理業務收入減少 2 億美元，但在 2013 年第一季，為管理風險而對投資組合重新定位，則曾經錄得較高增益。儘管市場狀況嚴峻，環球銀行及資本市場業務擴大了多個產品類別（包括股票及債務資本市場、顧問和貸款）的市場份額。然而，資本融資業務的整體收入下降，乃由於業務交易量的升幅，已被息差收窄及費用受壓抵銷有餘。受交投疲弱影響，利率、外匯和信貸業務的收入均有所下降。與此相反，股票業務收入因客戶交易量增加而上升；以及
- 環球私人銀行業務的收入減少 1 億美元，反映客戶資產有序地縮減，原因是我們繼續重訂業務方向，導致費用及交易收益下降。我們在集團的目標增長範疇（包括本位市場和優先發展市場，以及資產較豐厚的客戶）吸納正數新增資金淨額。

這些因素已被下列項目部分抵銷：

- 工商金融業務的收入上升 2 億美元，主因是淨利息收益增加。此乃主要由於亞洲的資產負債平均值上升，以及英國的存款結餘增加和貸款息差擴闊。此外，由於加強與環球銀行及資本市場合作，尤其在亞洲，加上英國的有期貸款費用增加，均使收入上升。
- 列賬基準的**貸款減值及其他信貸風險準備**為 8 億美元，比 2013 年同期下降 4 億美元，按實際基準計算則下降 3 億美元，減幅主要來自北美洲和歐洲。
 - 在北美洲，準備下降 3 億美元，反映美國縮減組合的結欠及新增已減值貸款均減少，加上美國房屋市道好轉，然而改善幅度仍遜於 2013 年。
 - 在歐洲，準備下降 1 億美元，主要原因是英國工商金融業務的特定減值下跌。
- 2014 年第一季，**列賬基準之營業支出**為 89 億美元，比 2013 年同期減少 5%。按實際基準計算，營業支出下降 2 億美元，反映以下特別項目的影響：
 - 2013 年第一季就環球私人銀行業務的監管調查提撥的 1.19 億美元準備不復再現；
 - 2013 年第一季就集團過往的卡及零售客戶業務採取與客戶有關的補救措施提撥的 1 億美元準備；
 - 英國的客戶賠償計劃準備比 2013 年第一季的 1.64 億美元減少 8,300 萬美元。期內的準備已包括就過往年度可能不當銷售還款保障保單的估計賠償而提撥的準備；以及
 - 重組架構及其他相關成本減少 3,500 萬美元。

若不計及這些項目，營業支出比去年同期上升 2%，反映於環球標準、風險管理與合規方面的投資增加，以及工資上漲，但成本節約措施抵銷了部分增幅。

- 按列賬基準計算，**成本效益比率**上升 4.9 個百分點，達到 55.7%；而按實際基準計算，則上升 3.7 個百分點，達到 56.3%，反映收入減少。
- 季末的**等同全職僱員人數**為 255,200 名，比 2013 年 12 月 31 日增加 1,100 名，反映持續投資於環球標準、合規及業務增長計劃，主要範疇是零售銀行及財富管理業務與工商金融業務，但持續節約成本措施及出售哥倫比亞業務，抵銷了部分增幅。
- **實質稅率**為 18.8%，低於英國公司稅率的 21.5%。這反映集團旗下多家公司持有的政府債券的免稅收入，以及在集團除稅前收益項下確認集團應佔聯營及合資公司的除稅後利潤，均帶來經常性利好影響。2013 年第一季的實質稅率降至 15.7%，是由於重新分類興業銀行為金融投資，以及出售平安保險所得利潤均屬非課稅增益。
- 董事會於 2014 年 5 月 7 日宣布派發 2014 年**第一次股息**，每普通股 0.1 美元。

經營狀況參考聲明 – 2014 年第一季 (續)

2014 年第一季與 2013 年第四季比較

- 儘管出售所得利潤（扣除虧損後淨額）比 2013 年第四季的 10 億美元（主要來自出售巴拿馬業務）減少 1,800 萬美元，但**列賬基準除稅前利潤**比 2013 年第四季上升 28 億美元或 71%。2014 年第一季的業績包括本身信貨息差的公允值有利變動 1 億美元；2013 年第四季則錄得不利變動 7 億美元。
- **按實際基準計算，除稅前利潤**比 2013 年第四季上升 31 億美元或 89%，反映收入上升、貸款減值及其他信貸風險準備下降，以及營業支出減少。
- 2014 年第一季的**列賬基準收入**為 159 億美元，比 2013 年第四季上升 5%。按實際基準計算，收入上升 11 億美元或 7%，主要來自環球銀行及資本市場業務。與 2013 年第四季尤其疲弱的客戶交投活動相比，本季的利率、外匯及信貸交易業務收入明顯上升。
- **貸款減值及其他信貸風險準備**按列賬基準及實際基準計算，均較 2013 年第四季減少 3 億美元。貸款減值及其他信貸風險準備在大部分地區均錄得下降，較顯著的是拉丁美洲，下降了 2 億美元，反映工商業務因應 2013 年墨西哥的公共房屋政策改變而為房屋建築商貸款提撥的特定減值，以及為巴西多項企業貸款提撥的特定減值均已下降。在北美洲，貸款減值及其他信貸風險準備錄得 1 億美元減幅，乃因美國綜合評估準備下降，部分反映消費及按揭貸款組合縮減。
- 2014 年第一季的**列賬基準營業支出**較上季下降 17 億美元；按實際基準計算則下降 16 億美元。這降幅主要反映若干特別項目，包括：2013 年第四季錄得的銀行徵費 9 億美元、英國客戶賠償準備減少 3 億美元，以及重組架構和相關成本減少。其餘營業支出下降 3 億美元，主要來自新增的成本節約措施。

資產負債表評論

- **列賬基準客戶貸款**本季上升 177 億美元。若不計及 22 億美元的匯兌變動，升幅主要源自亞洲的環球銀行及資本市場及工商金融業務客戶的有期貨款增加。此外，歐洲的環球銀行及資本市場業務方面，資本融資及企業透支結欠（未符合淨額結算標準）均有增長，但零售銀行及財富管理業務的信用卡結欠與工商金融業務的客戶貸款均告下降，抵銷了部分增幅。

- 2014 年第一季的**列賬基準客戶賬項**大致維持不變，歐洲錄得增幅，但被北美洲的減幅所抵銷。歐洲的增幅來自環球銀行及資本市場業務（未符合淨額結算標準）的款額上升，以及零售銀行及財富管理業務。在北美洲，款額下跌主要反映了重新定價策略。
- 季內**其他重大的資產負債變動**還包括：交易用途資產及負債增加，增幅主要來自歐洲和北美洲。這反映客戶活動增加令結算賬項結餘上升。

資本及風險加權資產

資本指引 4 自 2014 年 1 月 1 日起生效，在歐盟實施巴塞爾協定 3 架構。

於 2014 年第一季，採用資本指引 4 過渡基準的普通股權一級資本比率已由 2013 年 12 月 31 日的 10.8% 降至 10.7%。同時，終點基準普通股權一級資本比率由 10.9% 降至 10.8%，大致反映監管規定變更後的風險加權資產增加。

採用資本指引 4 終點基準的普通股權一級資本之中，有 45 億美元為內部產生的資本，即因應本身信貨息差對母公司股東應佔利潤作出監管規定調整後（已扣除第一次股息）的數額。是項股息已扣除計劃中的以股代息安排，我們亦受惠於較多股東收取股份代替第四次股息。

於 2014 年 1 月 1 日，由過往的監管機制轉變為資本指引 4 過渡基準，使風險加權資產（RWA）增加 1,222 億美元。此變動主要包括信貨估值調整、資產值相關性、根據資本限額按 250% 計算風險加權值的合計數額，以及選定的證券化持倉（由資本扣減轉為風險加權資產）。

拖欠機會低的選定組合須符合審慎監管局規定的違責損失率下限，對風險加權資產的影響為 173 億美元，詳情在計算方法及政策改變一項呈列。此外，審慎監管局規定，英國企業貸款須應用有下限的違責損失率模型，風險加權資產因而增加 171 億美元，見模型更新一項所呈列。

亞洲及歐洲的工商金融業務和環球銀行及資本市場業務錄得增長，企業客戶有期貨款的風險加權資產增加 73 億美元，同時，由於客戶信貨狀況出現不利變動，亞洲的企業貸款及官方實體風險承擔的風險加權資產上升，影響為 23 億美元。

根據內部更新方法計算的風險加權資產減少 101 億美元，是由於非重大組合轉用標準計算法計算其風險加權資產，使採用內部評級基準計算法的風險加權資產減少 48 億美元，同時與貿易融資產品相關的計算法變更，使風險加權資產減

經營狀況參考聲明 – 2014 年第一季度 (續)

少 46 億美元。非重大組合轉用標準計算法後，標準風險加權資產增加 60 億美元。

美國零售縮減組合的風險加權資產減少 82 億美元，是由多個因素造成，包括為按揭組合實施新的風險模型，以及質素較低的貸款持續縮減，令組合質素轉佳。

淨利息收益率

淨利息收益率較 2013 年第一季度下降，原因是客戶貸款產生的收益下降，主要在北美洲和拉丁美洲。在北美洲，收益減少乃由於 2013 年出售美國的消費及按揭貸款非房地產貸款組合，以及第一留置權按揭下的指定批次按揭貸款。北美洲和拉丁美洲專注於向企業及卓越理財客戶提供更多有抵押、收益較低的貸款，使貸款組合的成分轉變而影響淨利息收益。歐洲及亞洲的客戶貸款收益率亦錄得下降，但降幅較小。然而，閒置流動資產的收益率上升，以亞洲最為顯著，升幅與中國內地市場利率走勢一致，亦是積極管理組合的成果。

大部分地區的客戶賬項資金成本下降，但減幅較客戶貸款收益率為小。此外，集團發債的成本下降，主要在歐洲和北美洲，因為成本較高的債務到期。但巴西的利率持續上升，且資金基礎

繼續轉變（中期票據取代了客戶大額存款），導致拉丁美洲資金成本上升，抵銷了以上減幅的部分影響。

此外，淨利息收益率因反向回購協議及回購協議大幅增加而下跌。此乃由於環球銀行及資本市場業務於 2013 年第四季改變這些協議的管理方式，導致付息資產平均值上升，但淨利息收益並無相應大幅增加，是由於這些協議通常收益較低，資金成本亦低於組合的其餘成分。

淨利息收益率由 2013 年第四季的水平下降，降幅較 2013 年第一季度為小，主要在北美洲和拉丁美洲。這同樣反映貸款組合的成分轉變，是因為 2013 年第四季出售美國消費及按揭貸款的第一留置權按揭下的指定批次，以及如以上所述，在這兩個地區持續提供有抵押、收益較低的貸款。此外，巴西的利率上升，導致拉丁美洲的資金成本大幅上漲。

自 2014 年 3 月 31 日以來之經營狀況及展望

4 月份的客戶活動仍然疲弱。

經營狀況參考聲明 – 2014 年第一季 (續)

附註

- 除另有說明外，收益表之比較乃基於截至 2014 年 3 月 31 日止季度和截至 2013 年 3 月 31 日止季度的數字。除另有說明外，資產負債表的比較則基於 2014 年 3 月 31 日的數額與 2013 年 12 月 31 日的相應數額。
- 本《經營狀況參考聲明》所依據的財務資料及本聲明附錄所載列的數據均未經審核，並且根據《2013 年報及賬目》所述的滙豐重大會計政策編製，惟採納以下新訂或經修訂準則者除外：IAS 32「對銷金融資產及金融負債」之修訂，該修訂澄清了對銷金融工具之規定，並處理了應用 IAS 32「金融工具：呈列」的對銷標準時，現時市場慣例存在的不一致情況。滙豐已於 2014 年 1 月 1 日採納經修訂的準則，並且追溯應用，而採納有關準則對滙豐的財務報表並無重大影響。
- 董事會已採納按季派發普通股股息的政策。根據此政策，我們擬派發三次金額相等的股息，而第四次股息的金額將會不同。股息均以美元為單位宣派，股東可選擇以美元、英鎊或港元或該三種貨幣之組合收取現金股息，或在董事會決議下就該股息獲發代息股份，以發行之新股代替全部或部分現金股息。

《2014 年中期業績報告》公布日期	2014 年 8 月 4 日
股份在倫敦、香港、巴黎及百慕達除息報價	2014 年 8 月 20 日
美國預託股份在紐約除息報價	2014 年 8 月 20 日
股息紀錄日期—香港	2014 年 8 月 21 日
股息紀錄日期—倫敦、紐約、巴黎及百慕達	2014 年 8 月 22 日
派發股息日期	2014 年 10 月 9 日

有關前瞻性陳述之提示聲明

本《經營狀況參考聲明》包含若干對於滙豐財政狀況、經營業績、資本狀況及業務的前瞻性陳述。

前瞻性陳述並非過往事實的陳述，而是包括代表滙豐信念及期望的陳述。某些字詞例如「預料」、「期望」、「打算」、「計劃」、「相信」、「尋求」、「估計」、「潛在」及「合理地可能」，這些字詞的其他組合形式及類似措辭，均可視為前瞻性陳述。這些陳述乃基於現行計劃、估計及預測而作出，故不應對其過份倚賴。前瞻性陳述中所作表述僅以截至作出有關陳述當日為準。滙豐並無承諾會修訂或更新任何前瞻性陳述，以反映作出任何前瞻性陳述當日之後所發生或存在之事件或情況。

書面及 / 或口述形式之前瞻性陳述發表途徑，亦包括向美國證券交易委員會提交之定期匯報、致股東之財務報表摘要、委託聲明、售股通函及章程、新聞稿及其他書面資料，以及由滙豐董事、主管人員或僱員向包括金融分析員在內的第三方以口述形式作出的陳述。

前瞻性陳述涉及內在風險及不明朗因素。務請注意，多種因素均可導致實際結果偏離任何前瞻性陳述所預期或隱含的狀況，在某些情況下甚至會出現重大偏差。這些因素包括（但不限於）：

- 滙豐經營業務所在市場的整體經濟環境產生變化，例如經濟衰退持續或惡化及就業市場波動超出一致預測者；匯率及利率變動；股市波動；批發融資市場流通性不足；國家的房地產市場流通性不足及出現價格下調壓力；各國央行為金融市場提供流動資金支持的政策出現不利變化；市場對過度借貸的國家 / 地區的主權信譽憂慮加劇；公營或私營機構的界定福利退休金的資金狀況出現不利

變動；以及消費者如何理解持續可用信貸及滙豐提供服務所在市場的價格競爭情況；

- 政府政策及規例有變，包括各國央行及其他監管機構在金融、利率及其他方面的政策有變；對世界各個主要市場的金融機構進行更嚴格的監管，因而採取措施改變金融機構的規模、業務範疇及相互聯繫程度；修訂資本及流動資金基準，使銀行的資產負債表減債，並使當前業務模式及組成分可取得的回報下降；為改變業務組成分及承受風險水平而徵收徵費或稅項；向消費市場提供服務的金融機構的慣例、定價或責任；有關資產的剝奪、收歸國有、充公，以及有關外資擁有權的法例變更；滙豐業務所在主要市場的破產法例有變及其後果；政府政策出現整體變動，可能會嚴重影響投資者的決定；當前市場動盪引致政府採取特別措施；政治或外交事態出現其他不利發展，造成社會不穩或法律上的不明朗因素，繼而可能影響滙豐旗下產品及服務的市場需求；產品因監管機構作出檢討、採取法律行動或提出訴訟（包括要求遵守任何額外合規要求）而產生的費用、影響及結果；以及滙豐業務所在市場競爭環境的影響，包括非銀行金融服務公司（包括證券行）造成更激烈的競爭；及
- 有關滙豐的特定因素，包括審慎管理的風險加權資產增長及滙豐能否充分識別集團面對的風險，例如貸款損失或拖欠事件，並有效管理該等風險（透過賬項管理、對沖及其他技巧）。有效的風險管理端視（其中包括）滙豐能否透過壓力測試及其他技巧，設法防範集團所用統計模型無法偵測的事件；以及滙豐能否成功應付營運、法律及監管和訴訟方面的挑戰，尤其是遵守美國當局的延後起訴協議。

經營狀況參考聲明 - 2014年第一季(續)

綜合收益表摘要

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
淨利息收益.....	8,721	9,006	8,714	8,851	8,968
費用收益淨額.....	4,046	3,993	4,037	4,159	4,245
交易收益淨額.....	2,280	1,045	1,283	2,519	3,843
已發行長期債務及相關衍生工具之公允值變動.....	203	(275)	466	38	(1,457)
指定以公允值列賬之其他金融工具淨收益/(支出).....	305	793	981	(331)	553
指定以公允值列賬之金融工具淨收益/(支出).....	508	518	1,447	(293)	(904)
金融投資減除虧損後增益.....	184	136	20	246	1,610
股息收益.....	24	44	171	73	34
已賺取保費淨額.....	3,136	2,665	3,049	3,054	3,172
其他營業收益.....	328	1,213	473	(55)	1,001
營業收益總額.....	19,227	18,620	19,194	18,554	21,969
已產生保險賠償及投保人負債之變動淨額.....	(3,343)	(3,425)	(4,116)	(2,598)	(3,553)
未扣除貸款減值及其他信貸風險準備 之營業收益淨額.....	15,884	15,195	15,078	15,956	18,416
貸款減值及其他信貸風險準備.....	(798)	(1,140)	(1,593)	(1,945)	(1,171)
營業收益淨額.....	15,086	14,055	13,485	14,011	17,245
營業支出總額.....	(8,852)	(10,573)	(9,584)	(9,052)	(9,347)
營業利潤.....	6,234	3,482	3,901	4,959	7,898
應佔聯營及合資公司利潤.....	551	482	629	678	536
除稅前利潤.....	6,785	3,964	4,530	5,637	8,434
稅項支出.....	(1,275)	(995)	(1,045)	(1,401)	(1,324)
除稅後利潤.....	5,510	2,969	3,485	4,236	7,110
母公司股東應佔利潤.....	5,211	2,720	3,200	3,931	6,353
非控股股東應佔利潤.....	299	249	285	305	757
	美元	美元	美元	美元	美元
每股普通股基本盈利.....	0.27	0.14	0.16	0.20	0.34
每股普通股攤薄後盈利.....	0.27	0.14	0.16	0.20	0.33
每股普通股股息(本期).....	0.10	0.19	0.10	0.10	0.10
	%	%	%	%	%
平均普通股股東權益回報(年率).....	11.7	5.9	7.2	9.1	14.9
除稅前風險加權資產平均值回報(年率).....	2.3	1.4	1.6	2.1	3.1
成本效益比率.....	55.7	69.6	63.6	56.7	50.8

經營狀況參考聲明 – 2014年第一季 (續)

綜合資產負債表摘要

	於 2014 年 3 月 31 日 百萬美元	於 2013 年 12 月 31 日 百萬美元	於 2013 年 6 月 30 日 百萬美元
資產			
庫存現金及中央銀行結餘	165,838	166,599	148,285
交易用途資產	355,193	303,192	432,601
指定以公允值列賬之金融資產	39,874	38,430	35,318
衍生工具	270,353	282,265	299,213
反向回購協議 – 非交易用途	205,332	179,690	88,400
同業貸款	129,530	120,046	127,810
客戶貸款	1,009,830	992,089	938,294
金融投資	418,178	425,925	404,214
持作出售用途資產	3,936	4,050	20,377
其他資產	160,383	159,032	150,804
資產總值	2,758,447	2,671,318	2,645,316
負債及股東權益			
負債			
回購協議 – 非交易用途	218,379	164,220	66,591
同業存放	89,492	86,507	92,709
客戶賬項	1,366,034	1,361,297	1,266,905
交易用途負債	241,455	207,025	342,432
指定以公允值列賬之金融負債	87,767	89,084	84,254
衍生工具	260,991	274,284	293,669
已發行債務證券	102,395	104,080	109,389
保單未決賠款	76,055	74,181	69,771
持作出售用途業務組合之負債	2,003	2,804	19,519
其他負債	121,428	117,377	117,716
負債總額	2,565,999	2,480,859	2,462,955
股東權益			
股東權益總額	183,945	181,871	174,070
非控股股東權益	8,503	8,588	8,291
各類股東權益總額	192,448	190,459	182,361
各類股東權益及負債總額	2,758,447	2,671,318	2,645,316
客戶貸款佔客戶賬項比率	73.9%	72.9%	74.1%

經營狀況參考聲明 - 2014年第一季 (續)

資本

資本結構

	資本指引 4 第一年過渡		巴塞爾協定 2.5	
	於 2014 年 3 月 31 日	於 2013 年 12 月 31 日 估算	於 2013 年 12 月 31 日	於 2013 年 6 月 30 日
	百萬美元	百萬美元	百萬美元	百萬美元
監管規定資本組成分				
按資產負債表之股東權益 ¹	183,945	181,871	181,871	174,070
非控股股東權益	3,564	3,644	4,955	4,754
監管規定會計基準調整	(15,839)	(18,313)	(7,942)	(8,076)
扣減項目	(36,932)	(35,969)	(29,833)	(29,858)
普通股權/核心一級資本	134,738	131,233	149,051	140,890
扣減前之其他一級資本	14,552	14,573	16,110	15,790
扣減項目	(165)	(165)	(7,006)	(6,538)
一級資本	149,125	145,641	158,155	150,142
扣減前符合規定二級資本總額	39,356	35,786	47,812	45,009
源自一級資本以外的扣減項目總額	(248)	(248)	(11,958)	(11,701)
監管規定資本總額	188,233	181,179	194,009	183,450
風險加權資產總額	1,257,672	1,214,939	1,092,653	1,104,764
	%	%	%	%
資本比率				
普通股權一級比率	10.7	10.8		
核心一級比率			13.6	12.7
一級比率	11.9	12.0	14.5	13.6
總資本比率	15.0	14.9	17.8	16.6

¹ 包括截至 2014 年 3 月 31 日止期間由外界核實的利潤。

第一年過渡基準與估計資本指引 4 終點基準之監管規定資本對賬

	於 2014 年 3 月 31 日	於 2013 年 12 月 31 日 估算
	百萬美元	百萬美元
第一年過渡基準之普通股權一級資本	134,738	131,233
物業重估之未變現增益	1,273	1,281
普通股權一級資本終點基準	136,011	132,514
第一年過渡基準之額外一級資本	14,387	14,408
獲豁免工具:		
優先股溢價	(1,160)	(1,160)
優先股非控股股東權益	(1,955)	(1,955)
混合資本證券	(10,727)	(10,727)
過渡準備:		
額外一級資本內可計入的非控股股東權益	(335)	(366)
未綜合入賬之投資	165	165
額外一級資本終點基準	375	365
第一年過渡基準之二級資本	39,108	35,538
獲豁免工具:		
永久後償債務	(2,218)	(2,218)
有期後償債務	(21,513)	(21,513)
過渡準備:		
二級資本內的可計入的非控股股東權益	(240)	(240)
二級資本內可計入的非控股股東權益	288	345
未綜合入賬之投資	(165)	(165)
二級資本終點基準	15,260	11,747

經營狀況參考聲明 – 2014 年第一季度 (續)

按主要因素分析資本及風險加權資產變動 – 資本指引 4 終點基準

	普通股權 一級資本 十億美元	風險加權 資產 十億美元
於 2014 年 1 月 1 日之資本指引 4 終點基準	132.5	1,214.9
利潤對普通股權一級資本的貢獻	5.1	–
扣除計劃中代息股份之第一次股息 ¹	(1.7)	–
第四次股息 ² 收取代息股份超出計劃的部分	1.1	–
實施審慎監管局規定之違責損失率下限	(0.2)	34.4
貸款增長	–	7.6
其他	(0.8)	0.8
於 2014 年 3 月 31 日之資本指引 4 終點基準	136.0	1,257.7

1 2014 年之股息。包括就普通股宣派之股息、優先股季度股息，以及分類為股東權益之資本證券票息。

2 2013 年之股息。

風險加權資產

按風險類別分析風險加權資產

	資本指引 4 過渡及終點		巴塞爾協定 2.5
	於 2014 年 3 月 31 日	於 2013 年 12 月 31 日	於 2013 年 12 月 31 日
	十億美元	十億美元	十億美元
信貸風險	965.9	936.5	864.3
交易對手信貸風險	107.2	95.8	45.8
市場風險	66.2	63.4	63.4
營運風險	118.4	119.2	119.2
	1,257.7	1,214.9	1,092.7

按環球業務分析風險加權資產

	資本指引 4 過渡及終點 2014 年 3 月 31 日 十億美元	巴塞爾協定 2.5 於 2013 年 12 月 31 日 十億美元
	零售銀行及財富管理	226.6
工商金融	414.6	391.7
環球銀行及資本市場	553.5	422.3
環球私人銀行	23.2	21.7
其他	39.8	23.5
	1,257.7	1,092.7

按地區分析風險加權資產

	資本指引 4 過渡及終點 2014 年 3 月 31 日 十億美元	巴塞爾協定 2.5 於 2013 年 12 月 31 日 十億美元
	總計 ¹	1,257.7
歐洲	401.1	300.1
亞洲	475.5	430.7
中東及北非	64.3	62.5
北美洲	243.3	223.8
拉丁美洲	94.6	89.5

1 由於集團內的市場風險分散效應，風險加權資產並非各個地區相加的總和。

經營狀況參考聲明 – 2014年第一季 (續)

信貸風險 – 按地區列示之加權風險資產

	歐洲 十億美元	亞洲 十億美元	中東及 北非 十億美元	北美洲 十億美元	拉丁美洲 十億美元	總計 十億美元
於 2014 年 3 月 31 日之 風險加權資產						
內部評級基準高級計算法	220.8	208.4	13.1	158.8	11.1	612.2
內部評級基準基礎計算法	10.1	–	4.1	–	–	14.2
標準計算法	46.2	167.1	39.7	29.4	57.1	339.5
	277.1	375.5	56.9	188.2	68.2	965.9
於 2013 年 12 月 31 日之 風險加權資產						
內部評級基準高級計算法	157.1	182.9	11.2	161.5	8.5	521.2
內部評級基準基礎計算法	9.8	–	3.8	–	–	13.6
標準計算法	44.5	165.9	40.0	22.7	56.4	329.5
	211.4	348.8	55.0	184.2	64.9	864.3

信貸風險 – 按環球業務列示之加權風險資產

	零售銀行 及財富管理 十億美元	工商金融 十億美元	環球銀行及 資本市場 十億美元	環球私人 銀行 十億美元	其他 十億美元	總計 十億美元
於 2014 年 3 月 31 日之 風險加權資產						
內部評級基準高級計算法	125.4	197.2	257.2	11.6	20.8	612.2
內部評級基準基礎計算法	–	6.5	6.4	0.1	1.2	14.2
標準計算法	63.2	178.1	73.9	6.8	17.5	339.5
	188.6	381.8	337.5	18.5	39.5	965.9
於 2013 年 12 月 31 日之 風險加權資產						
內部評級基準高級計算法	131.0	183.2	192.8	10.4	3.8	521.2
內部評級基準基礎計算法	–	6.3	5.8	0.1	1.4	13.6
標準計算法	63.7	169.3	71.6	6.9	18.0	329.5
	194.7	358.8	270.2	17.4	23.2	864.3

按地區及主要因素分析風險加權資產變動 – 信貸風險 – 只列示按內部評級基準計算法計算的數額

	歐洲 十億美元	亞洲 十億美元	中東及北非 十億美元	北美洲 十億美元	拉丁美洲 十億美元	總計 十億美元
按巴塞爾協定 2.5 基準計算						
於 2014 年 1 月 1 日的風險加權資產	166.9	182.9	15.0	161.5	8.5	534.8
匯兌變動	2.3	0.6	–	(0.9)	(0.5)	1.5
收購及出售	(0.2)	–	–	–	(0.1)	(0.3)
賬項規模	3.1	2.5	(0.2)	0.7	0.9	7.0
賬項質素	(1.5)	2.3	0.5	(1.7)	0.3	(0.1)
模型更新	14.9	0.3	–	(4.9)	–	10.3
– 改為採用內部評級基準 計算法的組合	–	–	–	–	–	–
– 新建/更新模型	14.9	0.3	–	(4.9)	–	10.3
方法及政策	45.4	19.8	1.9	4.1	2.0	73.2
– 內部修訂	(2.2)	(5.5)	–	(2.4)	–	(10.1)
– 外部修訂 – 監管規定	2.2	6.7	0.2	0.7	0.1	9.9
– 資本指引 4 影響	37.0	5.7	0.4	4.9	0.2	48.2
– 由標準計算法改為內部評級基準計算法 所產生之非信貸責任資產	8.4	12.9	1.3	0.9	1.7	25.2
風險加權資產變動總額	64.0	25.5	2.2	(2.7)	2.6	91.6
按資本指引 4 基準計算						
於 2014 年 3 月 31 日的風險加權資產	230.9	208.4	17.2	158.8	11.1	626.4

經營狀況參考聲明 - 2014年第一季(續)

	歐洲 十億美元	亞洲 十億美元	中東及北非 十億美元	北美洲 十億美元	拉丁美洲 十億美元	總計 十億美元
按巴塞爾協定 2.5 基準計算						
於 2013 年 1 月 1 日的風險加權資產.....	150.7	162.3	12.6	187.1	11.2	523.9
匯兌變動.....	(6.5)	(0.4)	(0.3)	(0.6)	0.1	(7.7)
收購及出售.....	(1.4)	-	-	-	-	(1.4)
賬項規模.....	3.9	4.7	0.9	(4.4)	(0.3)	4.8
賬項質素.....	(0.4)	0.7	1.9	(2.8)	0.1	(0.5)
模型更新.....	-	-	-	(0.2)	-	(0.2)
- 改為採用內部評級基準計算法的組合.....	-	-	-	-	-	-
- 新建/更新模型.....	-	-	-	(0.2)	-	(0.2)
方法及政策.....	4.7	6.4	-	11.0	-	22.1
- 內部修訂.....	2.3	-	-	0.8	-	3.1
- 外部修訂-監管規定.....	2.4	6.4	-	10.2	-	19.0
風險加權資產變動總額.....	0.3	11.4	2.5	3.0	(0.1)	17.1
按巴塞爾協定 2.5 基準計算						
於 2013 年 3 月 31 日的風險加權資產.....	151.0	173.7	15.1	190.1	11.1	541.0

按環球業務及主要因素分析風險加權資產變動 - 信貸風險 - 只列示按內部評級基準計算法的數額

	主要 零售銀行及 財富管理 十億美元	美國 縮減組合 十億美元	零售銀行 及財富管 理總計 十億美元	工商金融 十億美元	環球銀行 及 資本市場 十億美元	環球 私人銀行 十億美元	其他 十億美元	總計 十億美元
按巴塞爾協定 2.5 基準計算								
於 2014 年 1 月 1 日的 風險加權資產.....	58.4	72.6	131.0	189.5	198.5	10.6	5.2	534.8
匯兌變動.....	(0.1)	-	(0.1)	0.4	1.2	-	-	1.5
收購及出售.....	-	-	-	-	(0.3)	-	-	(0.3)
賬項規模.....	1.1	(1.3)	(0.2)	4.3	3.1	(0.2)	-	7.0
賬項質素.....	(1.1)	(2.0)	(3.1)	2.1	0.7	(0.1)	0.3	(0.1)
模型更新.....	0.3	(4.9)	(4.6)	9.2	5.4	0.3	-	10.3
- 改為採用內部評級基準 計算法的組合.....	-	-	-	-	-	-	-	-
- 新建/更新模型.....	0.3	(4.9)	(4.6)	9.2	5.4	0.3	-	10.3
方法及政策.....	2.4	-	2.4	(1.8)	55.0	1.1	16.5	73.2
- 內部修訂.....	(2.6)	-	(2.6)	(5.6)	(1.9)	-	-	(10.1)
- 外部修訂- 監管規定.....	-	-	-	2.7	6.5	0.5	0.2	9.9
- 資本指引 4 影響.....	-	-	-	(0.7)	48.6	0.2	0.1	48.2
- 由標準計算法改為內部 評級基準計算法所產生 之非信貸責任資產.....	5.0	-	5.0	1.8	1.8	0.4	16.2	25.2
風險加權資產變動總額.....	2.6	(8.2)	(5.6)	14.2	65.1	1.1	16.8	91.6
按資本指引 4 基準計算								
於 2014 年 3 月 31 日的 風險加權資產.....	61.0	64.4	125.4	203.7	263.6	11.7	22.0	626.4

按主要因素分析風險加權資產變動

交易對手信貸風險 - 只列示按內部評級基準計算法計算的數額

	2014 年 十億美元	2013 年 十億美元
於 1 月 1 日的風險加權資產..	42.2	45.7
賬項規模.....	3.4	(0.4)
賬項質素.....	(0.4)	(0.5)
模型更新.....	2.2	-
方法及政策.....	7.5	(0.4)
內部修訂.....	(0.6)	(0.4)
外部修訂-監管規定.....	8.1	-
資本指引 4 影響.....	40.9	-
風險加權資產變動總額.....	53.6	(1.3)
於 3 月 31 日的風險加權資產	95.8	44.4

按主要因素分析風險加權資產變動

市場風險 - 按內部模式計算法計算的數額

	2014 年 十億美元	2013 年 十億美元
於 1 月 1 日的風險加權資產..	52.2	44.5
風險水平變動.....	(0.5)	(6.3)
模型更新.....	-	-
方法及政策.....	0.5	2.3
內部修訂.....	0.5	-
外部修訂-監管規定.....	-	2.3
風險加權資產變動總額.....	-	(4.0)
於 3 月 31 日的風險加權資產	52.2	40.5

經營狀況參考聲明 - 2014年第一季 (續)

估計槓桿比率

下表呈列了我們根據審慎監管局規定的方法得出之估計槓桿比率。該等數據乃根據我們編製《2013年報及賬目》的基準而計算。相關披露資料可於我們的網站(www.hsbc.com)查閱。

	審慎監管局規定基準	
	於2014年3月31日 十億美元	於2013年12月31日 十億美元
按財務資產負債表列示的資產總值.....	2,758	2,671
IFRSs 認可之貸款及存款撥回淨額調整.....	75	93
撥回會計數值.....	(498)	(482)
-衍生工具.....	(270)	(282)
-回購協議及證券融資.....	(228)	(200)
以監管規定數值取代.....	387	386
-衍生工具.....	229	239
-回購協議及證券融資.....	158	147
加入資產負債表外承諾及擔保.....	400	388
不計入已從資本計量扣減的項目.....	(30)	(28)
作出監管規定調整後的風險計量.....	3,092	3,028
資本指引4下的一級資本(終點基準).....	136	133
估計槓桿比率(終點基準).....	4.4%	4.4%
資本指引4下的一級資本(包括於巴塞爾協定3過渡期完全屆滿後不符合條件計入的工具).....	151	149
估計槓桿比率(包括於巴塞爾協定3過渡期完全屆滿後不符合條件計入的工具).....	4.9%	4.9%

按環球業務及地區列示之除稅前利潤/(虧損)

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
按環球業務列示					
零售銀行及財富管理.....	1,712	1,797	1,585	1,700	1,567
工商金融.....	2,420	2,426	1,882	1,946	2,187
環球銀行及資本市場.....	2,871	1,866	1,852	2,135	3,588
環球私人銀行.....	201	101	(16)	233	(125)
其他.....	(419)	(2,226)	(773)	(377)	1,217
	6,785	3,964	4,530	5,637	8,434
按地區列示					
歐洲.....	1,760	(898)	(45)	973	1,795
亞洲.....	3,764	2,991	3,600	3,748	5,514
中東及北非.....	502	406	379	385	524
北美洲.....	449	179	376	526	140
拉丁美洲.....	310	1,286	220	5	461
	6,785	3,964	4,530	5,637	8,434

經營狀況參考聲明 – 2014 年第一季度 (續)

資料摘要 – 環球業務

零售銀行及財富管理

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
未扣除貸款減值及其他信貸風險準備 之營業收益淨額.....	6,244	6,810	6,641	6,576	6,713
貸款減值及其他信貸風險準備.....	(604)	(686)	(773)	(878)	(890)
營業收益淨額.....	5,640	6,124	5,868	5,698	5,823
營業支出總額.....	(4,016)	(4,421)	(4,376)	(4,112)	(4,339)
營業利潤.....	1,624	1,703	1,492	1,586	1,484
應佔聯營及合資公司利潤.....	88	94	93	114	83
除稅前利潤.....	1,712	1,797	1,585	1,700	1,567
與下列項目相關的除稅前利潤：					
主要零售銀行及財富管理業務.....	1,762	1,865	1,483	1,614	1,887
美國縮減組合 ¹	(50)	(68)	102	86	(320)

1 2013 年 3 月 31 日之數字包括美國保險業務之出售虧損及業績。

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
列賬基準之除稅前利潤.....	1,712	1,797	1,585	1,700	1,567
貨幣換算調整.....	-	2	11	49	(8)
收購、出售及攤薄.....	(5)	(313)	(4)	(14)	88
實際基準之除稅前利潤.....	1,707	1,486	1,592	1,735	1,647
	%	%	%	%	%
成本效益比率.....	64.3	64.9	65.9	62.5	64.6
列賬基準之除稅前風險加權資產平均值回報 (年率).....	3.0	3.0	2.6	2.7	2.4

列賬基準與實際基準之主要零售銀行及財富管理業務除稅前利潤對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
列賬基準之除稅前利潤.....	1,762	1,865	1,483	1,614	1,887
貨幣換算調整.....	-	2	11	49	(8)
收購、出售及攤薄.....	(5)	(313)	(4)	(14)	(32)
實際基準之除稅前利潤.....	1,757	1,554	1,490	1,649	1,847

經營狀況參考聲明 – 2014年第一季 (續)

工商金融

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
未扣除貸款減值及其他信貸風險準備 之營業收益淨額.....	4,010	4,517	3,985	3,930	3,933
貸款減值及其他信貸風險準備.....	(197)	(543)	(681)	(802)	(358)
營業收益淨額.....	3,813	3,974	3,304	3,128	3,575
營業支出總額.....	(1,739)	(1,878)	(1,834)	(1,611)	(1,726)
營業利潤.....	2,074	2,096	1,470	1,517	1,849
應佔聯營及合資公司利潤.....	346	330	412	429	338
除稅前利潤.....	2,420	2,426	1,882	1,946	2,187

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤.....	2,420	2,426	1,882	1,946	2,187
貨幣換算調整.....		(5)	–	25	(13)
收購、出售及攤薄.....	(7)	(486)	(11)	(21)	(21)
實際基準之除稅前利潤.....	2,413	1,935	1,871	1,950	2,153
	%	%	%	%	%
成本效益比率.....	43.4	41.6	46.0	41.0	43.9
列賬基準之除稅前風險加權資產平均值回報 (年率)	2.4	2.4	1.9	2.1	2.3

管理層對收入的看法

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
環球貿易及融資業務 ¹	686	713	757	746	713
信貸及貸款.....	1,494	1,541	1,554	1,520	1,488
資金管理 ¹ 、往來戶口及儲蓄存款.....	1,322	1,363	1,345	1,304	1,275
其他.....	508	900	329	360	457
營業收益淨額².....	4,010	4,517	3,985	3,930	3,933

1 「環球貿易及融資業務」與「資金管理」包括外匯產品帶來的收入。

2 「收入」指未扣除貸款減值及其他信貸風險準備的營業收益淨額。

經營狀況參考聲明 – 2014 年第一季度 (續)

環球銀行及資本市場

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
未扣除貸款減值及其他信貸風險準備 之營業收益淨額	5,160	4,294	4,220	4,846	5,816
貸款減值 (提撥) / 收回及其他信貸風險準備	(3)	85	(118)	(219)	45
營業收益淨額	5,157	4,379	4,102	4,627	5,861
營業支出總額	(2,397)	(2,585)	(2,368)	(2,619)	(2,388)
營業利潤	2,760	1,794	1,734	2,008	3,473
應佔聯營及合資公司利潤	111	72	118	127	115
除稅前利潤	2,871	1,866	1,852	2,135	3,588

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
列賬基準之除稅前利潤	2,871	1,866	1,852	2,135	3,588
貨幣換算調整	-	(32)	(25)	(40)	(26)
收購、出售及攤薄	(5)	(324)	(69)	10	(19)
實際基準之除稅前利潤	2,866	1,510	1,758	2,105	3,543
	%	%	%	%	%
成本效益比率	46.5	60.2	56.1	54.0	41.1
列賬基準之除稅前風險加權資產平均值回報 (年率)	2.4	1.8	1.7	2.0	3.6

管理層對營業收益總額的看法^{1,2}

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
資本市場	2,225	1,290	1,575	1,839	2,231
信貸	347	154	154	183	305
利率	631	40	507	377	729
外匯	803	693	660	962	871
股票	444	403	254	317	326
資本融資	997	977	975	988	1,054
資金管理	444	472	436	439	423
證券服務	413	407	408	442	405
環球貿易及融資業務	187	181	189	191	180
資產負債管理	750	719	711	704	976
資本投資	94	165	142	172	33
借記股值調整	31	(195)	(151)	(21)	472
其他	19	278	(65)	92	42
營業收益淨額 ³	5,160	4,294	4,220	4,846	5,816
按地區列示					
歐洲	1,992	1,312	1,432	1,765	2,525
亞洲	1,883	1,640	1,640	1,765	1,943
中東及北非	253	202	216	197	212
北美洲	678	541	606	746	774
拉丁美洲	399	654	369	390	402
滙豐內部項目	(45)	(55)	(43)	(17)	(40)
營業收益淨額 ³	5,160	4,294	4,220	4,846	5,816

1 管理層對收益的看法反映環球銀行及資本市場業務自 2013 年 8 月 12 日以來已設立的管理架構。有關比較數字已經重列，以反映是項變動。

2 除非另有說明，所有數字均按列賬基準列示。

3 「收入」指未扣除貸款減值及其他信貸風險準備的營業收益淨額。

經營狀況參考聲明 – 2014年第一季 (續)

環球私人銀行

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額.....	633	630	658	707	444
貸款減值(提撥)/收回及其他信貸風險準備.....	5	4	(21)	(7)	(7)
營業收益淨額.....	638	634	637	700	437
營業支出總額.....	(441)	(537)	(657)	(469)	(566)
營業利潤/(虧損).....	197	97	(20)	231	(129)
應佔聯營及合資公司利潤.....	4	4	4	2	4
除稅前利潤/(虧損).....	201	101	(16)	233	(125)

列賬基準與實際基準之除稅前利潤/(虧損)對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤/(虧損).....	201	101	(16)	233	(125)
貨幣換算調整.....	-	1	2	4	1
收購、出售及攤薄.....	-	(1)	-	-	-
實際基準之除稅前利潤/(虧損).....	201	101	(14)	237	(124)
	%	%	%	%	%
成本效益比率.....	69.7	85.2	99.8	66.3	127.5
列賬基準之除稅前風險加權資產平均值回報(年率).....	3.6	1.8	(0.3)	4.3	(2.3)

按地區列示之客戶資產¹

	截至下列日期止季度				
	2014年 3月31日 十億美元	2013年 12月31日 十億美元	2013年 9月30日 十億美元	2013年 6月30日 十億美元	2013年 3月31日 十億美元
歐洲.....	195	197	205	203	214
亞洲.....	109	108	106	104	106
北美洲.....	65	65	65	64	67
拉丁美洲.....	12	12	14	15	16
總值.....	381	382	390	386	403

客戶資產¹

	截至下列日期止季度				
	2014年 3月31日 十億美元	2013年 12月31日 十億美元	2013年 9月30日 十億美元	2013年 6月30日 十億美元	2013年 3月31日 十億美元
期初結餘.....	382	390	386	403	398
新增資金淨額.....	(2)	(11)	(5)	(9)	(1)
價值變動.....	3	5	7	(7)	7
匯兌及其他.....	(2)	(2)	2	(1)	(1)
期末結餘.....	381	382	390	386	403

¹ 「客戶資產」乃按各期末適用之匯率換算，而貨幣換算之影響則另行呈列。客戶資產之主要成份為管理資金（不呈列於集團資產負債表），以及客戶存款（呈列於集團資產負債表）。

經營狀況參考聲明 – 2014 年第一季 (續)

其他¹

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額	1,217	492	1,009	1,329	2,821
- 其中包括本身信貸息差變動對已發行長期債務 公允值的影響	148	(652)	(575)	224	(243)
貸款減值 (提撥) / 收回及其他信貸風險準備	1	-	-	(39)	39
營業收益淨額	1,218	492	1,009	1,290	2,860
營業支出總額	(1,639)	(2,700)	(1,784)	(1,673)	(1,639)
營業利潤 / (虧損)	(421)	(2,208)	(775)	(383)	1,221
應佔聯營及合資公司利潤 / (虧損)	2	(18)	2	6	(4)
除稅前利潤 / (虧損)	(419)	(2,226)	(773)	(377)	1,217

列賬基準與實際基準之除稅前利潤 / (虧損) 對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
列賬基準之除稅前利潤 / (虧損)	(419)	(2,226)	(773)	(377)	1,217
貨幣換算調整	-	(1)	(3)	(22)	(21)
本身信貸息差	(148)	652	575	(224)	243
收購、出售及攤薄	1	43	14	-	(1,069)
實際基準之除稅前利潤 / (虧損)	(566)	(1,532)	(187)	(623)	370

1 在「其他」項下呈列之主要項目為滙豐之控股公司及融資業務的業績，包括集中持有之無成本資金所賺取之利息淨額、總管理處向滙豐提供督導及中央管理服務而產生的營運支出，以及集團服務中心及內部服務中心的成本和有關收回額。該業績亦包括有關當局對集團過往未能充分遵守反洗錢及制裁法律進行調查，作為和解的部分安排而支付的罰款和罰則；英國銀行徵費及未分類的投資業務；集團集中持有之投資公司；攤薄聯營及合資公司權益所得增益，以及若干物業交易。此外，「其他」包括指定以公允值列賬之長期債務公允值變動的一部分（集團本身債務的其餘變動已計入環球銀行及資本市場業務內）。

經營狀況參考聲明 – 2014年第一季 (續)

資料摘要 – 地區

歐洲

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額	5,852	4,628	4,865	5,506	5,968
貸款減值及其他信貸風險準備	(116)	(166)	(518)	(656)	(190)
營業收益淨額	5,736	4,462	4,347	4,850	5,778
營業支出總	(3,978)	(5,361)	(4,390)	(3,878)	(3,984)
營業利潤 / (虧損)	1,758	(899)	(43)	972	1,794
應佔聯營及合資公司利潤 / (虧損)	2	1	(2)	1	1
除稅前利潤 / (虧損)	1,760	(898)	(45)	973	1,795

列賬基準與實際基準之除稅前利潤 / (虧損) 對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤 / (虧損)	1,760	(898)	(45)	973	1,795
貨幣換算調整	-	19	38	97	101
本身信貸息差	(149)	537	482	(157)	154
收購、出售及攤薄	-	-	(40)	20	2
實際基準之除稅前利潤 / (虧損)	1,611	(342)	435	933	2,052
	%	%	%	%	%
成本效益比率	68.0	115.8	90.2	70.4	66.8
列賬基準之除稅前風險加權資產平均值回報 (年率)	2.0	(1.2)	(0.1)	1.3	2.4

列賬基準與實際基準之英國除稅前利潤 / (虧損) 對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤 / (虧損)	1,358	(1,266)	206	560	1,660
貨幣換算調整	-	17	39	92	96
本身信貸息差	(152)	545	464	(147)	148
收購、出售及攤薄	-	-	(40)	20	2
實際基準之除稅前利潤 / (虧損)	1,206	(704)	669	525	1,906

按環球業務列示之除稅前利潤 / (虧損)

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
零售銀行及財富管理	515	442	355	556	400
工商金融	746	640	362	541	545
環球銀行及資本市場	824	37	196	232	1,336
環球私人銀行	98	55	(106)	128	(242)
其他	(423)	(2,072)	(852)	(484)	(244)
除稅前利潤 / (虧損)	1,760	(898)	(45)	973	1,795

經營狀況參考聲明 – 2014年第一季 (續)

亞洲

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額	5,873	5,416	5,725	5,705	7,586
貸款減值及其他信貸風險準備	(104)	(157)	(143)	(118)	(80)
營業收益淨額	5,769	5,259	5,582	5,587	7,506
營業支出總額	(2,428)	(2,617)	(2,507)	(2,401)	(2,411)
營業利潤	3,341	2,642	3,075	3,186	5,095
應佔聯營及合資公司利潤	423	349	525	562	419
除稅前利潤	3,764	2,991	3,600	3,748	5,514

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤	3,764	2,991	3,600	3,748	5,514
貨幣換算調整	–	(11)	(5)	(49)	(68)
本身信貸息差	–	–	2	(3)	2
收購、出售及攤薄	–	35	4	4	(1,129)
實際基準之除稅前利潤	3,764	3,015	3,601	3,700	4,319
	%	%	%	%	%
成本效益比率	41.3	48.3	43.8	42.1	31.8
列賬基準之除稅前風險加權資產平均值回報 (年率)	3.4	2.8	3.4	3.7	5.5

列賬基準與實際基準之香港除稅前利潤對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤	2,107	1,812	2,072	2,047	2,158
貨幣換算調整	–	(1)	(3)	2	1
實際基準之除稅前利潤	2,107	1,811	2,069	2,049	2,159

按環球業務列示之除稅前利潤 / (虧損)

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
零售銀行及財富管理	1,156	1,042	1,079	1,059	1,239
工商金融	1,154	979	1,169	1,196	1,114
環球銀行及資本市場	1,295	1,000	1,069	1,230	1,376
環球私人銀行	70	33	74	85	92
其他	89	(63)	209	178	1,693
除稅前利潤	3,764	2,991	3,600	3,748	5,514

經營狀況參考聲明 – 2014 年第一季 (續)

中東及北非

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額	652	607	643	621	632
貸款減值 (提撥) / 收回及其他信貸風險準備	22	48	(53)	(15)	62
營業收益淨額	674	655	590	606	694
營業支出總額	(295)	(365)	(308)	(335)	(281)
營業利潤	379	290	282	271	413
應佔聯營及合資公司利潤	123	116	97	114	111
除稅前利潤	502	406	379	385	524

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
列賬基準之除稅前利潤	502	406	379	385	524
貨幣換算調整	-	(1)	-	1	(4)
本身信貸息差	5	1	2	(2)	3
實際基準之除稅前利潤	507	406	381	384	523
	%	%	%	%	%
成本效益比率	45.2	60.1	47.9	53.9	44.5
列賬基準之除稅前風險加權資產平均值回報 (年率)	3.2	2.5	2.3	2.4	3.3

按環球業務列示之除稅前利潤 / (虧損)

	截至下列日期止季度				
	2014 年 3 月 31 日 百萬美元	2013 年 12 月 31 日 百萬美元	2013 年 9 月 30 日 百萬美元	2013 年 6 月 30 日 百萬美元	2013 年 3 月 31 日 百萬美元
零售銀行及財富管理	82	19	59	90	90
工商金融	181	164	130	159	192
環球銀行及資本市場	244	239	219	155	256
環球私人銀行	4	5	4	2	5
其他	(9)	(21)	(33)	(21)	(19)
除稅前利潤	502	406	379	385	524

經營狀況參考聲明 - 2014年第一季 (續)

北美洲

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額	2,061	1,979	2,192	2,336	2,296
貸款減值及其他信貸風險準備	(173)	(238)	(263)	(249)	(447)
營業收益淨額	1,888	1,741	1,929	2,087	1,849
營業支出總額	(1,442)	(1,578)	(1,562)	(1,562)	(1,714)
營業利潤	446	163	367	525	135
應佔聯營及合資公司利潤	3	16	9	1	5
除稅前利潤	449	179	376	526	140

列賬基準與實際基準之除稅前利潤對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤	449	179	376	526	140
貨幣換算調整	-	(12)	(14)	(13)	(24)
本身信貸息差	(4)	114	89	(62)	84
收購、出售及攤薄	-	-	(17)	-	120
實際基準之除稅前利潤	445	281	434	451	320
	%	%	%	%	%
成本效益比率	70.0	79.7	71.3	66.9	74.7
列賬基準之除稅前風險加權資產平均值回報 (年率)	0.8	0.3	0.6	0.9	0.2

按環球業務列示之除稅前利潤 / (虧損)

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
零售銀行及財富管理	(14)	(95)	58	110	(280)
主要零售銀行及財富管理業務	36	(27)	(44)	24	40
縮減組合 ¹	(50)	(68)	102	86	(320)
工商金融	233	244	225	131	186
環球銀行及資本市場	262	85	150	313	381
環球私人銀行	28	11	14	16	16
其他	(60)	(66)	(71)	(44)	(163)
除稅前利潤	449	179	376	526	140

1 2013年3月31日之數字包括美國保險業務之出售虧損及業績。

經營狀況參考聲明 – 2014年第一季 (續)

拉丁美洲

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
未扣除貸款減值及其他信貸風險準備之					
營業收益淨額	2,130	3,314	2,296	2,453	2,505
貸款減值及其他信貸風險準備	(427)	(627)	(616)	(907)	(516)
營業收益淨額	1,703	2,687	1,680	1,546	1,989
營業支出總額	(1,393)	(1,401)	(1,460)	(1,541)	(1,528)
營業利潤	310	1,286	220	5	461
應佔聯營及合資公司利潤	-	-	-	-	-
除稅前利潤	310	1,286	220	5	461

列賬基準與實際基準之除稅前利潤 / (虧損) 對賬

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
列賬基準之除稅前利潤	310	1,286	220	5	461
貨幣換算調整	-	(30)	(34)	(20)	(72)
收購、出售及攤薄	(16)	(1,116)	(17)	(49)	(14)
實際基準之除稅前利潤 / (虧損)	294	140	169	(64)	375
	%	%	%	%	%
成本效益比率	65.4	42.3	63.6	62.8	61.0
列賬基準之除稅前風險加權資產平均值回報 (年率)	1.4	5.4	0.9	-	1.9

按環球業務列示之除稅前利潤 / (虧損)

	截至下列日期止季度				
	2014年 3月31日 百萬美元	2013年 12月31日 百萬美元	2013年 9月30日 百萬美元	2013年 6月30日 百萬美元	2013年 3月31日 百萬美元
零售銀行及財富管理	(27)	389	34	(115)	118
工商金融	106	399	(4)	(81)	150
環球銀行及資本市場	246	505	218	205	239
環球私人銀行	1	(3)	(2)	2	4
其他	(16)	(4)	(26)	(6)	(50)
除稅前利潤	310	1,286	220	5	461

附錄 - 選錄財務資料

按行業及地區列示之客戶貸款

	歐洲 百萬美元	亞洲 百萬美元	中東 及北非 百萬美元	北美洲 百萬美元	拉丁美洲 百萬美元	客戶 貸款總額 百萬美元	按行業分 類之貸款 總額佔各 類貸款總 額百分比 %
於 2014 年 3 月 31 日							
個人貸款	192,554	126,018	6,475	69,746	15,007	409,800	40.0
第一置業權住宅按揭	141,385	93,175	2,521	58,554	4,244	299,879	29.3
其他個人貸款	51,169	32,843	3,954	11,192	10,763	109,921	10.7
企業及商業貸款	245,330	211,809	19,296	52,107	31,285	559,827	54.7
製造業	60,191	32,728	2,506	12,547	13,012	120,984	11.8
國際貿易及服務	76,770	79,031	9,255	12,430	8,306	185,792	18.1
商用物業	30,420	34,830	559	6,157	2,503	74,469	7.3
其他與物業有關貸款	8,458	28,625	1,391	8,370	327	47,171	4.6
政府貸款	2,591	1,065	1,449	569	1,018	6,692	0.7
其他商業貸款	66,900	35,530	4,136	12,034	6,119	124,719	12.2
金融機構貸款	29,862	10,032	2,580	7,854	1,540	51,868	5.1
非銀行金融機構	27,620	9,643	2,579	7,854	1,359	49,055	4.8
結算賬項	2,242	389	1	-	181	2,813	0.3
經重新分類之資產抵押證券	2,472	-	-	139	-	2,611	0.2
各類客戶貸款總額 ¹	470,218	347,859	28,351	129,846	47,832	1,024,106	100.0
於 2013 年 12 月 31 日							
個人貸款	192,107	124,529	6,484	72,690	14,918	410,728	40.8
第一置業權住宅按揭	140,474	92,047	2,451	60,955	3,948	299,875	29.8
其他個人貸款	51,633	32,482	4,033	11,735	10,970	110,853	11.0
企業及商業貸款	239,116	203,394	19,760	50,306	30,188	542,764	53.8
製造業	55,920	30,758	3,180	11,778	12,214	113,850	11.3
國際貿易及服務	77,113	79,368	8,629	11,676	8,295	185,081	18.4
商用物業	31,326	34,560	639	5,900	2,421	74,846	7.4
其他與物業有關貸款	7,308	27,147	1,333	8,716	328	44,832	4.4
政府貸款	3,340	1,021	1,443	498	974	7,276	0.7
其他商業貸款	64,109	30,540	4,536	11,738	5,956	116,879	11.6
金融機構貸款	27,872	10,188	2,532	9,056	1,376	51,024	5.1
非銀行金融機構	26,315	9,858	2,532	9,056	1,277	49,038	4.9
結算賬項	1,557	330	-	-	99	1,986	0.2
經重新分類之資產抵押證券	2,578	-	-	138	-	2,716	0.3
各類客戶貸款總額 ¹	461,673	338,111	28,776	132,190	46,482	1,007,232	100.0
於 2013 年 6 月 30 日							
個人貸款	173,270	120,822	6,377	78,959	15,081	394,509	41.4
第一置業權住宅按揭	127,434	90,080	2,296	66,277	3,561	289,648	30.4
其他個人貸款	45,836	30,742	4,081	12,682	11,520	104,861	11.0
企業及商業貸款	211,128	198,075	21,416	48,327	30,451	509,397	53.4
製造業	46,202	30,244	3,409	9,609	12,128	101,592	10.6
國際貿易及服務	66,317	77,798	9,458	13,082	7,771	174,426	18.3
商用物業	30,764	33,416	898	6,064	2,328	73,470	7.7
其他與物業有關貸款	7,403	23,715	1,526	7,725	285	40,654	4.3
政府貸款	1,834	3,220	1,664	348	1,431	8,497	0.9
其他商業貸款	58,608	29,682	4,461	11,499	6,508	110,758	11.6
金融機構貸款	26,896	8,931	1,822	7,470	1,364	46,483	4.8
非銀行金融機構	25,362	8,171	1,821	7,470	1,273	44,097	4.6
結算賬項	1,534	760	1	-	91	2,386	0.2
經重新分類之資產抵押證券	3,319	-	-	147	-	3,466	0.4
各類客戶貸款總額 ¹	414,613	327,828	29,615	134,903	46,896	953,855	100.0

¹ 上表過往包括非交易用途反向回購協議（列示為「客戶貸款」的一部分）。為與資產負債表之列示方式一致，非交易用途反向回購協議現已分開呈列，且不包括在客戶貸款總額內。有關比較數字已經重列，以反映是項變動。於 2014 年 3 月 31 日，與客戶訂立之非交易用途反向回購協議金額為 1,013.96 億美元（2013 年 12 月 31 日：882.15 億美元；2013 年 6 月 30 日：310.88 億美元），當中大部分是與非銀行金融機構交易；2014 年 3 月 31 日：1,002.21 億美元（2013 年 12 月 31 日：871.57 億美元；2013 年 6 月 30 日：306.8 億美元）。以上項目及與銀行訂立的非交易用途反向回購協議，現已包括在「反向回購協議— 非交易用途」內。

HSBC HOLDINGS PLC

DATA PACK

1Q 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*, with the exception of the adoption of amendments to the offsetting requirements of IAS 32 'Financial Instruments: Presentation'. The amendments have been applied retrospectively and have not had a material effect on HSBC's financial information. 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 Management Statement – 1Q 2014* and other reports and financial information published by HSBC.

HSBC
HSBC Holdings plc

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2014	2013	2013	2013	2013
	US\$m	US\$m	US\$m	US\$m	US\$m
Net interest income/(expense)	8,721	9,005	8,714	8,851	8,968
Net fee income/(expense)	4,046	3,993	4,037	4,157	4,245
Net trading income/(expense)	2,280	1,045	1,283	2,521	3,843
Other income/(expense)	837	1,152	1,044	427	1,360
Net operating income/(expense) before loan impairment charges and other credit risk provisions	15,884	15,195	15,078	15,956	18,416
Loan impairment (charges)/recoveries and other credit risk provisions	(798)	(1,140)	(1,593)	(1,945)	(1,171)
Net operating income/(expenses)	15,086	14,055	13,485	14,011	17,245
Total operating expenses	(8,852)	(10,573)	(9,584)	(9,052)	(9,347)
Operating profit/(loss)	6,234	3,482	3,901	4,959	7,898
Share of profit/(loss) in associates and joint ventures	551	482	629	678	536
Profit/(loss) before tax	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	6,785	3,964	4,530	5,637	8,434
Currency translation adjustment	-	(35)	(15)	16	(67)
Own credit spread	(148)	652	575	(224)	243
Gain/(loss) on disposal or dilution	(18)	(1,084)	(70)	(36)	(1,112)
Trading contributions of disposals and dilutions	2	3	-	11	91
Underlying profit/(loss) before tax	6,621	3,500	5,020	5,404	7,589
<i>Significant items</i>					
Revenue					
Non-qualifying hedges	(142)	50	168	209	84
Loss on sale of HFC Bank UK secured loan portfolio	-	(8)	-	-	(138)
Loss on termination of cash flow hedges in CML	-	-	-	-	(199)
Gain/(loss) on sale of several tranches of real estate secured accounts	(30)	(125)	3	(1)	-
Loss on write-off of goodwill relating to Monaco business	-	-	-	-	(279)
DVA adjustments	30	(195)	(151)	(21)	472
FX gains relating to the sterling debt issued by HSBC Holdings to HSBC Bank plc	-	-	-	-	442
Net gain recognised on completion of the Ping An sale	-	-	-	-	553
	(142)	(278)	20	187	935
Operating expenses					
UK customer redress charges	(83)	(395)	(428)	(248)	(164)
Restructuring and related costs	(40)	(87)	(158)	(163)	(75)
UK accounting gain on changes in ill-health benefits	-	-	-	430	-
US customer remediation provision relating to CRS	-	-	-	-	(100)
Litigation provision in GB&M Europe (Thema / Madoff)	-	-	-	(298)	-
Provision for regulatory investigations in GPB	-	(35)	(198)	-	(119)
UK bank levy	-	(907)	-	(9)	-
	(123)	(1,424)	(784)	(288)	(458)
<i>Balance sheet data</i>					
		At			
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2014	2013	2013	2013	2013
	US\$m	US\$m	US\$m	US\$m	US\$m
Loans and advances to customers (net)	1,009,830	992,089	977,047	938,294	926,225
Customer accounts	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
Risk-weighted assets	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8

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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 issues by the Group and designated at fair value.

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

HSBC

Retail Banking and Wealth Management

	Quarter ended				
	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US\$m	US\$m	US\$m	US\$m	US\$m
Net interest income/(expense)	4,352	4,518	4,511	4,561	4,748
Net fee income/(expense)	1,629	1,715	1,721	1,812	1,773
Net trading income/(expense)	24	228	184	267	8
Other income/(expense)	239	349	225	(64)	184
Net operating income/(expense) before loan impairment charges and other credit risk provisions	6,244	6,810	6,641	6,576	6,713
Loan impairment (charges)/recoveries and other credit risk provisions	(604)	(686)	(773)	(878)	(890)
Net operating income/(expenses)	5,640	6,124	5,868	5,698	5,823
Total operating expenses	(4,016)	(4,421)	(4,376)	(4,112)	(4,339)
Operating profit/(loss)	1,624	1,703	1,492	1,586	1,484
Share of profit/(loss) in associates and joint ventures	88	94	93	114	83
Profit/(loss) before tax	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	1,712	1,797	1,585	1,700	1,567
Currency translation adjustment	-	2	11	49	(8)
Gain/(loss) on disposal or dilution	(7)	(320)	(6)	(22)	(5)
Trading contributions of disposals and dilutions	2	7	2	8	93
Underlying profit/(loss) before tax	1,707	1,486	1,592	1,735	1,647
<i>Significant items</i>					
Revenue					
Non-qualifying hedges	(80)	44	2	155	61
Loss on sale of HFC Bank UK secured loan portfolio	-	(8)	-	-	(138)
Loss on termination of cash flow hedges in CML	-	-	-	-	(199)
Gain/(loss) on sale of several tranches of real estate secured accounts	(30)	(125)	3	(1)	-
	(110)	(89)	5	154	(276)
Operating expenses					
UK customer redress charges	(83)	(247)	(294)	(248)	(164)
Restructuring and related costs	(8)	(8)	(74)	(70)	(15)
UK accounting gain on changes in ill-health benefits	-	-	-	189	-
US customer remediation provision relating to CRS	-	-	-	-	(100)
	(91)	(255)	(368)	(129)	(279)
<i>Balance sheet data</i>					
	At				
	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US\$m	US\$m	US\$m	US\$m	US\$m
Loans and advances to customers (net)	373,099	375,086	368,967	358,464	362,741
Customer accounts	583,756	579,994	569,286	547,140	556,411
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	227	234	240	243	264

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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 issues by the Group and designated at fair value.

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

HSBC
Commercial Banking

	Quarter ended				
	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)	2,551	2,604	2,547	2,535	2,515
Net fee income/(expense)	1,201	1,185	1,196	1,191	1,145
Net trading income/(expense)	180	146	156	174	171
Other income/(expense)	78	582	86	30	102
Net operating income/(expense) before loan impairment charges and other credit risk provisions	4,010	4,517	3,985	3,930	3,933
Loan impairment (charges)/recoveries and other credit risk provisions	(197)	(543)	(681)	(802)	(358)
Net operating income/(expenses)	3,813	3,974	3,304	3,128	3,575
Total operating expenses	(1,739)	(1,878)	(1,834)	(1,611)	(1,726)
Operating profit/(loss)	2,074	2,096	1,470	1,517	1,849
Share of profit/(loss) in associates and joint ventures	346	330	412	429	338
Profit/(loss) before tax	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	2,420	2,426	1,882	1,946	2,187
Currency translation adjustment		(5)	-	25	(13)
Gain/(loss) on disposal or dilution	(7)	(481)	10	(5)	(1)
Trading contributions of disposals and dilutions	-	(5)	(21)	(16)	(20)
Underlying profit/(loss) before tax	2,413	1,935	1,871	1,950	2,153
<i>Significant items</i>					
Revenue					
Operating expenses					
UK customer redress charges	-	(80)	(68)	-	-
Restructuring and related costs	(1)	19	(28)	(21)	(1)
UK accounting gain on changes in ill-health benefit	-	-	-	160	-
	(1)	(61)	(96)	139	(1)
<i>Management view of revenue</i>					
Global Trade and Receivables Finance ¹	686	713	757	746	713
Credit and lending	1,494	1,541	1,554	1,520	1,488
Payments and Cash Management ¹ , current accounts and savings deposits	1,322	1,363	1,345	1,304	1,275
Other	508	900	329	360	457
Net operating income ²	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				
	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)	301,936	297,852	295,645	286,539	279,391
Customer accounts	353,101	354,298	337,852	327,612	324,085
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	415	392	395	386	374

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HSBC
Global Banking and Markets

	Quarter ended				
	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)	1,769	1,842	1,590	1,662	1,672
Net fee income/(expense)	937	835	828	847	971
Net trading income/(expense)	2,006	547	627	1,931	3,676
Other income/(expense)	448	1,070	1,175	406	(503)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	5,160	4,294	4,220	4,846	5,816
Loan impairment (charges)/recoveries and other credit risk provisions	(3)	85	(118)	(219)	45
Net operating income/(expenses)	5,157	4,379	4,102	4,627	5,861
Total operating expenses	(2,397)	(2,585)	(2,368)	(2,619)	(2,388)
Operating profit/(loss)	2,760	1,794	1,734	2,008	3,473
Share of profit/(loss) in associates and joint ventures	111	72	118	127	115
Profit/(loss) before tax	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	2,871	1,866	1,852	2,135	3,588
Currency translation adjustment		(32)	(25)	(40)	(26)
Gain/(loss) on disposal or dilution	(5)	(324)	(81)	(5)	(17)
Trading contributions of disposals and dilutions	-	-	12	15	(2)
Underlying profit/(loss) before tax	2,866	1,510	1,758	2,105	3,543
<i>Significant items</i>					
Revenue					
DVA adjustments	30	(195)	(151)	(21)	472
Non-qualifying hedges	-	(2)	2	(16)	(2)
	30	(197)	(149)	(37)	470
Operating expenses					
Restructuring and related costs	(4)	-	(5)	-	(8)
UK accounting gain on changes in ill-health benefits	-	-	-	81	-
Litigation provision in GB&M Europe (Thema/Madoff)				(298)	
UK customer redress charges		(68)	(66)		
	(4)	(68)	(71)	(217)	(8)

HSBC
Global Banking and Markets

*Management view of total operating income*¹

	Quarter ended				
	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US\$m	US\$m	US\$m	US\$m	US\$m
Markets	2,225	1,290	1,575	1,839	2,231
Credit	347	154	154	183	305
Rates	631	40	507	377	729
Foreign Exchange	803	693	660	962	871
Equities	444	403	254	317	326
Capital Financing	997	977	975	988	1,054
Payments and Cash Management	444	472	436	439	423
Securities Services	413	407	408	442	405
Global Trade and Receivables Finance	187	181	189	191	180
Balance Sheet Management	750	719	711	704	976
Principal Investments	94	165	142	172	33
Debit valuation adjustment	31	(195)	(151)	(21)	472
Other	19	278	(65)	92	42
Total operating income ²	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 restated 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				
	31 Mar 2014	31 Dec 2013	30 Sep 2013	30 Jun 2013	31 Mar 2013
	US\$m	US\$m	US\$m	US\$m	US\$m
Loans and advances to customers (net)	286,649	272,474	266,250	251,769	241,302
Customer accounts	330,473	328,800	307,785	298,500	295,088
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	553	422	417	429	412

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HSBC
Global Private Banking

	Quarter ended				
	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)	265	292	278	292	284
Net fee income/(expense)	275	267	281	301	301
Net trading income/(expense)	81	75	89	104	127
Other income/(expense)	12	(4)	10	10	(268)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	633	630	658	707	444
Loan impairment (charges)/recoveries and other credit risk provisions	5	4	(21)	(7)	(7)
Net operating income/(expenses)	638	634	637	700	437
Total operating expenses	(441)	(537)	(657)	(469)	(566)
Operating profit/(loss)	197	97	(20)	231	(129)
Share of profit/(loss) in associates and joint ventures	4	4	4	2	4
Profit/(loss) before tax	201	101	(16)	233	(125)
<i>Reconciliation of reported and underlying profit before tax</i>					
Reported profit/(loss) before tax	201	101	(16)	233	(125)
Currency translation adjustment	-	1	2	4	1
Gain/(loss) on disposal or dilution	-	(1)	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-
Underlying profit/(loss) before tax	201	101	(14)	237	(124)
<i>Significant items</i>					
Revenue					
Non-qualifying hedges	-	3	(1)	(3)	2
Loss on write-off of goodwill relating to Monaco business	-	-	-	-	(279)
	-	3	(1)	(3)	(277)
Operating expenses					
Restructuring and related costs	-	(67)	-	(5)	(1)
Provision for regulatory investigations in GPB	-	(35)	(198)	-	(119)
	-	(102)	(198)	(5)	(120)

Balance sheet data

	At				
	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)	45,629	44,224	43,723	39,161	40,142
Customer accounts	96,760	96,770	101,018	92,298	95,306
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	23	22	22	22	22

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HSBC

Other

	Quarter ended				
	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)	(183)	(200)	(159)	(185)	(190)
Net fee income/(expense)	4	(9)	11	6	55
Net trading income/(expense)	(44)	(1)	176	88	(200)
Other income/(expense)	1,440	702	981	1,420	3,156
Net operating income/(expense) before loan impairment charges and other credit risk provisions	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)	1,218	492	1,009	1,290	2,860
Total operating expenses	(1,639)	(2,700)	(1,784)	(1,673)	(1,639)
Operating profit/(loss)	(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	(419)	(2,226)	(773)	(377)	1,217
<i>Reconciliation of reported and underlying profit before tax</i>					
Reported profit/(loss) before tax	(419)	(2,226)	(773)	(377)	1,217
Currency translation adjustment		(1)	(3)	(22)	(21)
Own credit spread	(148)	652	575	(224)	243
Gain/(loss) on disposal or dilution	-	42	7	(4)	(1,089)
Trading contributions of disposals and dilutions	1	1	7	4	20
Underlying profit before tax	(566)	(1,532)	(187)	(623)	370
<i>Significant items</i>					
Revenue					
Non-qualifying hedges	(62)	5	165	73	23
FX gains relating to the sterling (£) debt issued by HSBC Holdings to HSBC Bank plc	-	-	-	-	442
Net gain recognised on completion of the Ping An sale	-	-	-	-	553
	(62)	5	165	73	1,018
Operating expenses					
Restructuring and related costs	(27)	(31)	(51)	(67)	(50)
UK bank levy	-	(907)	-	(9)	-
	(27)	(938)	(51)	(76)	(50)

Balance sheet data

	Quarter ended				
	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)	2,517	2,453	2,462	2,361	2,649
Customer accounts	1,944	1,435	1,766	1,355	1,636
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Risk-weighted assets	40	23	25	25	26

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Europe

	Quarter ended 31 Mar 2014						Total US\$m
	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	
Net interest income/(expense)	1,444	893	473	170	(189)	(43)	2,748
Net fee income/(expense)	610	472	291	170	4	-	1,547
Net trading income/(expense)	(69)	10	951	36	(54)	43	917
Other income/(expense)	(12)	6	277	5	362	2	640
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,973	1,381	1,992	381	123	2	5,852
Loan impairment (charges)/recoveries and other credit risk provisions	(45)	(69)	(3)	-	1	-	(116)
Net operating income/(expense)	1,928	1,312	1,989	381	124	2	5,736
Total operating expenses	(1,412)	(567)	(1,166)	(283)	(548)	(2)	(3,978)
Operating profit/(loss)	516	745	823	98	(424)	-	1,758
Share of profit/(loss) in associates and joint ventures	(1)	1	1	-	1	-	2
Profit/(loss) before tax	515	746	824	98	(423)	-	1,760
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	515	746	824	98	(423)	-	1,760
Currency translation adjustment	-	-	-	-	(149)	-	(149)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	515	746	824	98	(572)	-	1,611
<i>Significant items</i>							
Revenue							
DVA adjustments	-	-	22	-	-	-	22
FX gains relating to the sterling (£) debt issued by HSBC Holdings to HSBC Bank plc	-	-	-	-	-	-	-
Non-qualifying hedges	-	-	5	-	(68)	-	(63)
Loss on sale of HFC Bank UK secured loan portfolio	-	-	-	-	-	-	-
Loss on write-off of goodwill relating to Monaco business	-	-	-	-	-	-	-
	-	-	27	-	(68)	-	(41)
Operating expenses							
UK customer redress charges	(83)	-	-	-	-	-	(83)
Restructuring and related costs	(3)	-	(4)	-	(15)	-	(22)
Provision for regulatory investigations in GPI	-	-	-	-	-	-	-
UK accounting gain on changes in ill-health benefits	-	-	-	-	-	-	-
UK bank levy	-	-	-	-	-	-	-
Litigation provision in GB&M Europe (Thema/Madoff)	-	-	-	-	-	-	-
	(86)	-	(4)	-	(15)	-	(105)
<i>Reconciliation of reported and underlying UK profit/(loss) 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

Balance sheet data

	At 31 Mar 2014						Total US\$m
	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	
Loans and advances to customers (net)	177,218	104,745	154,093	28,175	902	-	465,133
Customer accounts	210,163	135,102	195,117	49,737	1,285	-	591,404

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

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Europe

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)	1,454	889	575	190	(204)	(44)	2,860
Net fee income/(expense)	639	489	250	166	1	(1)	1,544
Net trading income/(expense)	41	5	(116)	41	(7)	45	9
Other income/(expense)	(32)	51	604	(13)	(386)	(9)	215
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,102	1,434	1,313	384	(596)	(9)	4,628
Loan impairment (charges)/recoveries and other credit risk provisions	(67)	(146)	42	5	-	-	(166)
Net operating income/(expense)	2,035	1,288	1,355	389	(596)	(9)	4,462
Total operating expenses	(1,597)	(647)	(1,318)	(333)	(1,475)	9	(5,361)
Operating profit/(loss)	438	641	37	56	(2,071)	-	(899)
Share of profit/(loss) in associates and joint ventures	4	(1)	-	(1)	(1)	-	1
Profit/(loss) before tax	442	640	37	55	(2,072)	-	(898)
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	442	640	37	55	(2,072)	-	(898)
Currency translation adjustment	11	10	(3)	2	(1)	-	19
Own credit spread	-	-	-	-	537	-	537
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	453	650	34	57	(1,536)	-	(342)
<i>Significant items</i>							
Revenue							
DVA adjustments			(137)				(137)
FX gains relating to the sterling (£) debt issued by HSBC Holdings to HSBC Bank plc							-
Non-qualifying hedges	(2)		6	3	1		8
Loss on sale of HFC Bank UK secured loan portfolio	(8)						(8)
Loss on write-off of goodwill relating to Monaco business							-
	(10)	-	(131)	3	1	-	(137)
Operating expenses							
UK customer redress charges	(247)	(80)	(68)				(395)
Restructuring and related costs	10	21	3	(67)	(8)		(41)
Provision for regulatory investigations in GPI							-
UK accounting gain on changes in ill-health benefits							-
UK bank levy					(907)		(907)
Litigation provision in GB&M Europe (Thema/Madoff)							-
	(237)	(59)	(65)	(67)	(915)	-	(1,343)
<i>Reconciliation of reported and underlying UK profit/(loss) before tax</i>							
Reported profit/(loss) before tax	369	526	(193)	73	(2,041)	-	(1,266)
Currency translation adjustment	9	13	(3)	(1)	(1)	-	17
Own credit spread	-	-	-	-	545	-	545
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	378	539	(196)	72	(1,497)	-	(704)
<i>Balance sheet data</i>							
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)	177,357	105,498	145,135	27,289	830	-	456,109
Customer accounts	205,287	134,120	191,715	49,790	1,021	-	581,933

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

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Europe

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)	1,394	825	404	174	(179)	(19)	2,599
Net fee income/(expense)	659	456	219	178	2	1	1,515
Net trading income/(expense)	66	(3)	(245)	43	184	15	60
Other income/(expense)	(65)	9	1,054	-	(317)	10	691
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,054	1,287	1,432	395	(310)	7	4,865
Loan impairment (charges)/recoveries and other credit risk provisions	(93)	(291)	(118)	(16)	-	-	(518)
Net operating income/(expense)	1,961	996	1,314	379	(310)	7	4,347
Total operating expenses	(1,606)	(634)	(1,115)	(486)	(542)	(7)	(4,390)
Operating profit/(loss)	355	362	199	(107)	(852)	-	(43)
Share of profit/(loss) in associates and joint ventures	-	-	(3)	1	-	-	(2)
Profit/(loss) before tax	355	362	196	(106)	(852)	-	(45)
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	355	362	196	(106)	(852)	-	(45)
Currency translation adjustment	27	18	(4)	2	(5)	-	38
Own credit spread	-	-	-	-	482	-	482
Gain/(loss) on disposal or dilution	-	-	(62)	-	-	-	(62)
Trading contributions of disposals and dilution	-	-	22	-	-	-	22
Underlying profit/(loss) before tax	382	380	152	(104)	(375)	-	435
<i>Significant items</i>							
Revenue							
DVA adjustments			(105)				(105)
FX gains relating to the sterling (£) debt issued by HSBC Holdings to HSBC Bank plc							-
Non-qualifying hedges			11	1	179		191
Loss on sale of HFC Bank UK secured loan portfolio							-
Loss on write-off of goodwill relating to Monaco business							-
	-	-	(94)	1	179	-	86
Operating expenses							
UK customer redress charges	(294)	(68)	(66)				(428)
Restructuring and related costs	(15)	(27)	(8)	(1)	(22)		(73)
Provision for regulatory investigations in GPI				(198)			(198)
UK accounting gain on changes in ill-health benefits							-
UK bank levy							-
Litigation provision in GB&M Europe (Thema/Madoff)							-
	(309)	(95)	(74)	(199)	(22)	-	(699)
<i>Reconciliation of reported and underlying UK profit/(loss) before tax</i>							
Reported profit/(loss) before tax	298	264	393	46	(795)	-	206
Currency translation adjustment	20	18	(2)	2	1	-	39
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	318	282	351	48	(330)	-	669

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)	167,760	102,126	141,759	27,938	798	-	440,381
Customer accounts	199,733	127,946	171,656	54,182	1,047	-	554,564

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

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Europe

	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 eliminator US\$m	Total US\$m
Net interest income/(expense)	1,373	816	386	181	(149)	(7)	2,600
Net fee income/(expense)	625	423	205	198	(6)	-	1,445
Net trading income/(expense)	66	8	952	49	112	(45)	1,142
Other income/(expense)	(67)	5	222	5	77	77	319
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,997	1,252	1,765	433	34	25	5,506
Loan impairment (charges)/recoveries and other credit risk provisions	(114)	(321)	(176)	(7)	(38)	-	(656)
Net operating income/(expense)	1,883	931	1,589	426	(4)	25	4,850
Total operating expenses	(1,327)	(391)	(1,357)	(298)	(480)	(25)	(3,878)
Operating profit/(loss)	556	540	232	128	(484)	-	972
Share of profit/(loss) in associates and joint ventures	-	1	-	-	-	-	1
Profit/(loss) before tax	556	541	232	128	(484)	-	973
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	556	541	232	128	(484)	-	973
Currency translation adjustment	47	36	16	4	(6)	-	97
Own credit spread	-	-	-	-	(157)	-	(157)
Gain/(loss) on disposal or dilution	5	-	(4)	-	-	-	1
Trading contributions of disposals and dilution	-	-	19	-	-	-	19
Underlying profit/(loss) before tax	608	577	263	132	(647)	-	933
<i>Significant items</i>							
Revenue							
DVA adjustments			(58)				(58)
FX gains relating to the sterling (£) debt issued by HSBC Holdings to HSBC Bank plc							-
Non-qualifying hedges	2		(16)	(3)	93		76
Loss on sale of HFC Bank UK secured loan portfolio							-
Loss on write-off of goodwill relating to Monaco business							-
			(74)	(3)	93		18
Operating expenses							
UK customer redress charges	(248)						(248)
Restructuring and related costs	(57)	(20)	(2)	(2)	(17)		(98)
Provision for regulatory investigations in GPI							-
UK accounting gain on changes in ill-health benefits	189	160	81				430
UK bank levy					(9)		(9)
Litigation provision in GB&M Europe (Thema/Madoff)			(298)				(298)
	(116)	140	(219)	(2)	(26)		(223)
<i>Reconciliation of reported and underlying UK profit/(loss) before tax</i>							
Reported profit/(loss) before tax	475	456	20	67	(458)	-	560
Currency translation adjustment	40	36	20	3	(7)	-	92
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	520	492	55	70	(612)	-	525
<i>Balance sheet data</i>							
	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 eliminator US\$m	Total US\$m
Loans and advances to customers (net)	157,612	97,814	129,957	23,095	795	-	409,273
Customer accounts	187,726	121,333	165,148	45,887	890	-	520,984

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Europe

	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 eliminator US\$m	Total US\$m
Net interest income/(expense)	1,379	822	412	176	(158)	22	2,653
Net fee income/(expense)	620	420	282	198	2	-	1,522
Net trading income/(expense)	38	21	2,601	66	494	(22)	3,198
Other income/(expense)	(179)	17	(770)	(273)	(175)	(25)	(1,405)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,858	1,280	2,525	167	163	(25)	5,968
Loan impairment (charges)/recoveries and other credit risk provisions	(55)	(177)	10	(6)	38	-	(190)
Net operating income/(expense)	1,803	1,103	2,535	161	201	(25)	5,778
Total operating expenses	(1,404)	(559)	(1,198)	(402)	(446)	25	(3,984)
Operating profit/(loss)	399	544	1,337	(241)	(245)	-	1,794
Share of profit/(loss) in associates and joint ventures	1	1	(1)	(1)	1	-	1
Profit/(loss) before tax	400	545	1,336	(242)	(244)	-	1,795
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	400	545	1,336	(242)	(244)	-	1,795
Currency translation adjustment	23	27	66	2	(17)	-	101
Own credit spread	-	-	-	-	154	-	154
Gain/(loss) on disposal or dilution	-	-	(8)	-	-	-	(8)
Trading contributions of disposals and dilution	-	-	10	-	-	-	10
Underlying profit/(loss) before tax	423	572	1,404	(240)	(107)	-	2,052
<i>Significant items</i>							
Revenue							
DVA adjustments			364				364
FX gains relating to the sterling (£) debt issued by HSBC Holdings to HSBC Bank plc					442		442
Non-qualifying hedges				2	20		22
Loss on sale of HFC Bank UK secured loan portfolio	(138)						(138)
Loss on write-off of goodwill relating to Monaco business				(279)			(279)
	(138)	-	364	(277)	462	-	411
Operating expenses							
UK customer redress charges	(164)						(164)
Restructuring and related costs		(1)	(3)	(1)			(5)
Provision for regulatory investigations in GPI				(119)			(119)
UK accounting gain on changes in ill-health benefits							-
UK bank levy							-
Litigation provision in GB&M Europe (Thema/Madoff)							-
	(164)	(1)	(3)	(120)	-	-	(288)
<i>Reconciliation of reported and underlying UK profit/(loss) before tax</i>							
Reported profit/(loss) before tax	329	437	1,028	65	(199)	-	1,660
Currency translation adjustment	22	30	63	3	(16)	(6)	96
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	351	467	1,093	68	(67)	(6)	1,906
<i>Balance sheet data</i>							
	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 eliminator US\$m	Total US\$m
Loans and advances to customers (net)	158,036	97,652	123,080	24,311	1,056	-	404,135
Customer accounts	185,944	116,679	155,759	47,254	860	-	506,496

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Asia

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)	1,226	804	926	42	(6)	36	3,028
Net fee income/(expense)	688	410	356	66	2	-	1,522
Net trading income/(expense)	49	113	558	41	16	(36)	741
Other income/(expense)	185	19	43	3	606	(274)	582
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,148	1,346	1,883	152	618	(274)	5,873
Loan impairment (charges)/recoveries and other credit risk provisions	(77)	(30)	3	-	-	-	(104)
Net operating income/(expense)	2,071	1,316	1,886	152	618	(274)	5,769
Total operating expenses	(978)	(458)	(655)	(82)	(529)	274	(2,428)
Operating profit/(loss)	1,093	858	1,231	70	89	-	3,341
Share of profit/(loss) in associates and joint ventures	63	296	64	-	-	-	423
Profit/(loss) before tax	1,156	1,154	1,295	70	89	-	3,764
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	1,156	1,154	1,295	70	89	-	3,764
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	1,156	1,154	1,295	70	89	-	3,764
<i>Significant items</i>							
Revenue							
Net gain recognised on completion of the Ping An sal DVA adjustments	-	-	5	-	-	-	-
Non-qualifying hedges	-	-	(5)	-	4	-	(1)
	-	-	-	-	4	-	4
Operating expenses							
Restructuring and related costs	-	-	-	-	(2)	-	(2)
Provision for regulatory investigations in GPI	-	-	-	-	-	-	-
	-	-	-	-	(2)	-	(2)
<i>Reconciliation of reported and underlying Hong Kong profit/(loss)</i>							
Reported profit/(loss) before tax	971	577	548	52	(42)	-	2,107
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Acquisitions, disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	971	577	548	52	(42)	-	2,107

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)	112,507	124,477	96,410	11,599	1,615	-	346,608
Customer accounts	277,060	142,690	99,428	30,467	393	-	550,038

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Asia

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 eliminator US\$m	Total US\$m
Net interest income/(expense)	1,237	811	861	45	(12)	47	2,989
Net fee income/(expense)	689	356	305	62	(10)	-	1,402
Net trading income/(expense)	48	81	377	30	(3)	(47)	486
Other income/(expense)	107	11	97	8	650	(334)	539
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,081	1,259	1,640	145	625	(334)	5,416
Loan impairment (charges)/recoveries and other credit risk provisions	(71)	(87)	1	-	-	-	(157)
Net operating income/(expense)	2,010	1,172	1,641	145	625	(334)	5,259
Total operating expenses	(1,037)	(468)	(667)	(112)	(667)	334	(2,617)
Operating profit/(loss)	973	704	974	33	(42)	-	2,642
Share of profit/(loss) in associates and joint ventures	69	275	26	-	(21)	-	349
Profit/(loss) before tax	1,042	979	1,000	33	(63)	-	2,991
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	1,042	979	1,000	33	(63)	-	2,991
Currency translation adjustment	(3)	(3)	(5)	(1)	1	-	(11)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	38	-	38
Trading contributions of disposals and dilution	-	(3)	-	-	-	-	(3)
Underlying profit/(loss) before tax	1,039	973	995	32	(24)	-	3,015
<i>Significant items</i>							
Revenue							
Net gain recognised on completion of the Ping An sal DVA adjustments	-	-	(38)	-	-	-	(38)
Non-qualifying hedges	-	-	(6)	-	4	-	(2)
	-	-	(44)	-	4	-	(40)
Operating expenses							
Restructuring and related costs	(8)	-	(2)	-	(9)	-	(19)
Provision for regulatory investigations in GPI	-	-	-	(35)	-	-	(35)
	(8)	-	(2)	(35)	(9)	-	(54)
<i>Reconciliation of reported and underlying Hong Kong profit/(loss)</i>							
Reported profit/(loss) before tax	911	493	473	12	(77)	-	1,812
Currency translation adjustment	(1)	(1)	-	-	1	-	(1)
Own credit spread	-	-	-	-	-	-	-
Acquisitions, disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	910	492	473	12	(76)	-	1,811

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 eliminator US\$m	Total US\$m
Loans and advances to customers (net)	111,768	122,881	89,722	10,904	1,621	-	336,896
Customer accounts	278,392	141,959	96,546	31,249	337	-	548,483

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Asia

	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 eliminator US\$m	Total US\$m
Net interest income/(expense)	1,235	788	796	51	(2)	39	2,907
Net fee income/(expense)	652	382	345	64	2	(1)	1,444
Net trading income/(expense)	83	102	458	40	(11)	(34)	638
Other income/(expense)	181	11	41	11	805	(313)	736
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,151	1,283	1,640	166	794	(309)	5,725
Loan impairment (charges)/recoveries and other credit risk provisions	(100)	(35)	(5)	(3)	-	-	(143)
Net operating income/(expense)	2,051	1,248	1,635	163	794	(309)	5,582
Total operating expenses	(1,046)	(453)	(643)	(89)	(585)	309	(2,507)
Operating profit/(loss)	1,005	795	992	74	209	-	3,075
Share of profit/(loss) in associates and joint ventures	74	374	77	-	-	-	525
Profit/(loss) before tax	1,079	1,169	1,069	74	209	-	3,600
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	1,079	1,169	1,069	74	209	-	3,600
Currency translation adjustment	(4)	(1)	(2)	-	2	-	(5)
Own credit spread	-	-	-	-	2	-	2
Gain/(loss) on disposal or dilution	-	8	-	-	-	-	8
Trading contributions of disposals and dilution	(1)	(2)	(1)	-	-	-	(4)
Underlying profit/(loss) before tax	1,074	1,174	1,066	74	213	-	3,601
<i>Significant items</i>							
Revenue							
Net gain recognised on completion of the Ping An sal DVA adjustments	-	-	(34)	-	-	-	(34)
Non-qualifying hedges	-	-	(9)	(2)	(12)	-	(23)
	-	-	(43)	(2)	(12)	-	(57)
Operating expenses							
Restructuring and related costs	(53)	-	-	-	(2)	-	(55)
Provision for regulatory investigations in GPI	-	-	-	-	-	-	-
	(53)	-	-	-	(2)	-	(55)
<i>Reconciliation of reported and underlying Hong Kong profit/(loss)</i>							
Reported profit/(loss) before tax	964	534	420	59	95	-	2,072
Currency translation adjustment	(2)	(1)	-	-	-	-	(3)
Own credit spread	-	-	-	-	-	-	-
Acquisitions, disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	962	533	420	59	95	-	2,069
<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 eliminator US\$m	Total US\$m
Loans and advances to customers (net)	110,869	122,653	87,444	10,176	1,511	-	332,653
Customer accounts	273,144	134,194	96,223	30,627	303	-	534,491

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Asia

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)	1,223	762	814	54	(51)	32	2,834
Net fee income/(expense)	705	406	351	61	5	-	1,528
Net trading income/(expense)	45	100	554	50	(28)	(40)	681
Other income/(expense)	107	10	46	3	802	(306)	662
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,080	1,278	1,765	168	728	(314)	5,705
Loan impairment (charges)/recoveries and other credit risk provisions	(94)	(21)	(3)	-	-	-	(118)
Net operating income/(expense)	1,986	1,257	1,762	168	728	(314)	5,587
Total operating expenses	(1,018)	(447)	(617)	(83)	(550)	314	(2,401)
Operating profit/(loss)	968	810	1,145	85	178	-	3,186
Share of profit/(loss) in associates and joint ventures	91	386	85	-	-	-	562
Profit/(loss) before tax	1,059	1,196	1,230	85	178	-	3,748
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	1,059	1,196	1,230	85	178	-	3,748
Currency translation adjustment	(4)	(5)	(24)	-	(16)	-	(49)
Own credit spread	-	-	-	-	(3)	-	(3)
Gain/(loss) on disposal or dilution	8	-	-	-	-	-	8
Trading contributions of disposals and dilution	(1)	(2)	(1)	-	-	-	(4)
Underlying profit/(loss) before tax	1,062	1,189	1,205	85	159	-	3,700
<i>Significant items</i>							
Revenue							
Net gain recognised on completion of the Ping An sal DVA adjustments	-	-	36	-	-	-	36
Non-qualifying hedges	-	-	-	-	(6)	-	(6)
	-	-	36	-	(6)	-	30
Operating expenses							
Restructuring and related costs	(4)	-	3	-	(3)	-	(4)
Provision for regulatory investigations in GPI	-	-	-	-	-	-	-
	(4)	-	3	-	(3)	-	(4)
<i>Reconciliation of reported and underlying Hong Kong profit/(loss)</i>							
Reported profit/(loss) before tax	888	557	495	67	40	-	2,047
Currency translation adjustment	-	-	2	-	-	-	2
Own credit spread	-	-	-	-	-	-	-
Acquisitions, disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	888	557	497	67	40	-	2,049

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)	109,290	119,621	85,816	10,388	1,567	-	326,682
Customer accounts	262,368	129,727	93,976	30,222	321	-	516,614

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Asia

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)	1,202	741	771	54	(60)	(24)	2,684
Net fee income/(expense)	712	375	417	64	(6)	-	1,562
Net trading income/(expense)	44	88	702	54	(737)	88	239
Other income/(expense)	337	33	53	4	3,011	(337)	3,101
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,295	1,237	1,943	176	2,208	(273)	7,586
Loan impairment (charges)/recoveries and other credit risk provisions	(82)	(1)	4	(1)	-	-	(80)
Net operating income/(expense)	2,213	1,236	1,947	175	2,208	(273)	7,506
Total operating expenses	(1,037)	(418)	(631)	(83)	(515)	273	(2,411)
Operating profit/(loss)	1,176	818	1,316	92	1,693	-	5,095
Share of profit/(loss) in associates and joint ventures	63	296	60	-	-	-	419
Profit/(loss) before tax	1,239	1,114	1,376	92	1,693	-	5,514
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	1,239	1,114	1,376	92	1,693	-	5,514
Currency translation adjustment	(11)	(8)	(42)	(1)	(6)	-	(68)
Own credit spread	-	-	-	-	2	-	2
Gain/(loss) on disposal or dilution	(104)	-	-	-	(1,089)	-	(1,193)
Trading contributions of disposals and dilution	68	(3)	(1)	-	-	-	64
Underlying profit/(loss) before tax	1,192	1,103	1,333	91	600	-	4,319
<i>Significant items</i>							
Revenue							
Net gain recognised on completion of the Ping An sal DVA adjustments	-	-	76	-	553	-	553
Non-qualifying hedges	-	-	-	-	(1)	-	(1)
	-	-	76	-	552	-	628
Operating expenses							
Restructuring and related costs	(1)	-	(5)	-	(2)	-	(8)
Provision for regulatory investigations in GPI	-	-	-	-	-	-	-
	(1)	-	(5)	-	(2)	-	(8)
<i>Reconciliation of reported and underlying Hong Kong profit/(loss)</i>							
Reported profit/(loss) before tax	979	526	583	70	-	-	2,158
Currency translation adjustment	-	-	-	-	1	-	1
Own credit spread	-	-	-	-	-	-	-
Acquisitions, disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	979	526	583	70	1	-	2,159

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)	109,479	110,598	82,108	10,372	1,592	-	314,149
Customer accounts	268,074	129,310	99,714	30,418	635	-	528,151

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HSBC
Middle East and North Africa

	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)	155	112	94	-	1	6	368
Net fee income/(expense)	31	66	58	-	(1)	-	154
Net trading income/(expense)	13	18	90	-	-	(6)	115
Other income/(expense)	5	4	11	-	19	(24)	15
Net operating income/(expense) before loan impairment charges and other credit risk provisions	204	200	253	-	19	(24)	652
Loan impairment (charges)/recoveries and other credit risk provisions	(11)	20	13	-	-	-	22
Net operating income/(expense)	193	220	266	-	19	(24)	674
Total operating expenses	(137)	(85)	(68)	-	(29)	24	(295)
Operating profit/(loss)	56	135	198	-	(10)	-	379
Share of profit/(loss) in associates and joint ventures	26	46	46	4	1	-	123
Profit/(loss) before tax	82	181	244	4	(9)	-	502
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	82	181	244	4	(9)	-	502
Currency translation adjustment	-	-	-	-	5	-	5
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	82	181	244	4	(4)	-	507
<i>Significant items</i>							
Revenue							
DVA adjustments	-	-	(1)	-	-	-	(1)
	-	-	(1)	-	-	-	(1)
Operating expenses							
Restructuring and related costs	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

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)	6,150	11,859	8,797	-	-	-	26,806
Customer accounts	19,224	12,404	7,042	-	266	-	38,936

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HSBC
Middle East and North Africa

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)	146	111	102	-	2	5	366
Net fee income/(expense)	41	65	50	-	(2)	1	155
Net trading income/(expense)	12	19	45	-	-	(6)	70
Other income/(expense)	8	11	5	-	26	(34)	16
Net operating income/(expense) before loan impairment charges and other credit risk provisions	207	206	202	-	26	(34)	607
Loan impairment (charges)/recoveries and other credit risk provisions	(22)	12	58	-	-	-	48
Net operating income/(expense)	185	218	260	-	26	(34)	655
Total operating expenses	(187)	(94)	(67)	-	(51)	34	(365)
Operating profit/(loss)	(2)	124	193	-	(25)	-	290
Share of profit/(loss) in associates and joint ventures	21	40	46	5	4	-	116
Profit/(loss) before tax	19	164	239	5	(21)	-	406
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	19	164	239	5	(21)	-	406
Currency translation adjustment	-	-	(1)	-	-	-	(1)
Own credit spread	-	-	-	-	1	-	1
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	19	164	238	5	(20)	-	406
<i>Significant items</i>							
Revenue							
DVA adjustments			(1)				(1)
	-	-	(1)	-	-	-	(1)
Operating expenses							
Restructuring and related costs	(2)	(1)	(1)		(4)		(8)
	(2)	(1)	(1)	-	(4)	-	(8)

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)	6,152	11,814	9,241	-	4	-	27,211
Customer accounts	18,771	12,402	7,432	1	77	-	38,683

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HSBC
Middle East and North Africa

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)	143	130	95	-	-	7	375
Net fee income/(expense)	33	66	57	-	(1)	-	155
Net trading income/(expense)	14	20	57	-	(1)	(6)	84
Other income/(expense)	6	16	7	-	25	(25)	29
Net operating income/(expense) before loan impairment charges and other credit risk provisions	196	232	216	-	23	(24)	643
Loan impairment (charges)/recoveries and other credit risk provisions	(13)	(48)	8	-	-	-	(53)
Net operating income/(expense)	183	184	224	-	23	(24)	590
Total operating expenses	(143)	(82)	(49)	-	(58)	24	(308)
Operating profit/(loss)	40	102	175	-	(35)	-	282
Share of profit/(loss) in associates and joint ventures	19	28	44	4	2	-	97
Profit/(loss) before tax	59	130	219	4	(33)	-	379
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	59	130	219	4	(33)	-	379
Currency translation adjustment	(1)	1	-	-	-	-	-
Own credit spread	-	-	-	-	2	-	2
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	58	131	219	4	(31)	-	381
<i>Significant items</i>							
Revenue							
DVA adjustments							-
							-
							-
Operating expenses							
Restructuring and related costs	3	1	3		1		8
	3	1	3	-	1	-	8

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)	6,207	12,581	8,915	-	-	-	27,703
Customer accounts	19,276	12,524	7,277	1	77	-	39,155

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HSBC
Middle East and North Africa

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 eliminator US\$m	Total US\$m
Net interest income/(expense)	150	123	96	-	(9)	14	374
Net fee income/(expense)	45	68	47	-	(2)	-	158
Net trading income/(expense)	15	24	66	-	9	(14)	100
Other income/(expense)	4	-	(12)	-	27	(30)	(11)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	214	215	197	-	25	(30)	621
Loan impairment (charges)/recoveries and other credit risk provisions	(6)	(3)	(6)	-	-	-	(15)
Net operating income/(expense)	208	212	191	-	25	(30)	606
Total operating expenses	(141)	(94)	(78)	-	(52)	30	(335)
Operating profit/(loss)	67	118	113	-	(27)	-	271
Share of profit/(loss) in associates and joint ventures	23	41	42	2	6	-	114
Profit/(loss) before tax	90	159	155	2	(21)	-	385
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	90	159	155	2	(21)	-	385
Currency translation adjustment	-	-	1	-	-	-	1
Own credit spread	-	-	-	-	(2)	-	(2)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	90	159	156	2	(23)	-	384
<i>Significant items</i>							
Revenue							
DVA adjustments			6				6
	-	-	6	-	-	-	6
Operating expenses							
Restructuring and related costs	(2)	(1)	(1)	1	(1)		(4)
	(2)	(1)	(1)	1	(1)	-	(4)

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 eliminator US\$m	Total US\$m
Loans and advances to customers (net)	6,018	13,048	8,868	-	-	-	27,934
Customer accounts	19,594	13,652	7,816	1	79	-	41,142

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HSBC
Middle East and North Africa

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)	144	123	98	-	10	(4)	371
Net fee income/(expense)	43	70	41	-	(1)	-	153
Net trading income/(expense)	17	23	68	-	(9)	4	103
Other income/(expense)	9	3	5	-	22	(32)	5
Net operating income/(expense) before loan impairment charges and other credit risk provisions	213	217	212	-	22	(32)	632
Loan impairment (charges)/recoveries and other credit risk provisions	(8)	19	50	1	-	-	62
Net operating income/(expense)	205	236	262	1	22	(32)	694
Total operating expenses	(135)	(80)	(62)	-	(36)	32	(281)
Operating profit/(loss)	70	156	200	1	(14)	-	413
Share of profit/(loss) in associates and joint ventures	20	36	56	4	(5)	-	111
Profit/(loss) before tax	90	192	256	5	(19)	-	524
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	90	192	256	5	(19)	-	524
Currency translation adjustment	-	-	(4)	-	-	-	(4)
Own credit spread	-	-	-	-	3	-	3
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilution	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	90	192	252	5	(16)	-	523
<i>Significant items</i>							
Revenue							
DVA adjustments			(3)				(3)
			(3)				(3)
Operating expenses							
Restructuring and related costs							-

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)	5,895	12,899	8,911	-	-	-	27,705
Customer accounts	20,022	13,653	8,477	2	79	-	42,233

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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)	686	355	146	49	15	(11)	1,240
Net fee income/(expense)	114	141	203	32	-	-	490
Net trading income/(expense)	(37)	9	200	3	(7)	11	179
Other income/(expense)	7	9	129	3	414	(410)	152
Net operating income/(expense) before loan impairment charges and other credit risk provisions	770	514	678	87	422	(410)	2,061
Loan impairment (charges)/recoveries and other credit risk provisions	(138)	(22)	(18)	5	-	-	(173)
Net operating income/(expense)	632	492	660	92	422	(410)	1,888
Total operating expenses	(646)	(262)	(398)	(64)	(482)	410	(1,442)
Operating profit/(loss)	(14)	230	262	28	(60)	-	446
Share of profit/(loss) in associates and joint ventures	-	3	-	-	-	-	3
Profit/(loss) before tax	(14)	233	262	28	(60)	-	449
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(14)	233	262	28	(60)	-	449
Currency translation adjustment	-	-	-	-	(4)	-	(4)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	(14)	233	262	28	(64)	-	445
<i>Significant items</i>							
Revenue							
DVA adjustments	-	-	2	-	-	-	2
Non-qualifying hedges	(80)	-	-	-	2	-	(78)
Loss on termination of cash flow hedges in CML	-	-	-	-	-	-	-
Loss on sale of several tranches of real estate secured accounts	(30)	-	-	-	-	-	(30)
	(110)	-	2	-	2	-	(106)
Operating expenses							
Restructuring and related costs	-	(1)	-	-	(6)	-	(7)
US customer remediation provision relating to CRS	-	-	-	-	-	-	-
	-	(1)	-	-	(6)	-	(7)

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)	63,628	39,944	16,744	5,766	-	-	126,082
Customer accounts	53,111	45,679	19,887	14,739	-	-	133,416

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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)	758	364	145	51	18	-	1,336
Net fee income/(expense)	128	152	186	32	2	-	500
Net trading income/(expense)	83	8	104	3	10	-	208
Other income/(expense)	(109)	19	106	(1)	349	(429)	(65)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	860	543	541	85	379	(429)	1,979
Loan impairment (charges)/recoveries and other credit risk provisions	(191)	(34)	(12)	(1)	-	-	(238)
Net operating income/(expense)	669	509	529	84	379	(429)	1,741
Total operating expenses	(764)	(281)	(444)	(73)	(445)	429	(1,578)
Operating profit/(loss)	(95)	228	85	11	(66)	-	163
Share of profit/(loss) in associates and joint ventures	-	16	-	-	-	-	16
Profit/(loss) before tax	(95)	244	85	11	(66)	-	179
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(95)	244	85	11	(66)	-	179
Currency translation adjustment	-	(7)	(4)	-	(1)	-	(12)
Own credit spread	-	-	-	-	114	-	114
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	(95)	237	81	11	47	-	281
<i>Significant items</i>							
Revenue							
DVA adjustments			(16)				(16)
Non-qualifying hedges	46		(2)				44
Loss on termination of cash flow hedges in CML							-
Loss on sale of several tranches of real estate secured accounts	(125)						(125)
	(79)	-	(18)	-	-	-	(97)
Operating expenses							
Restructuring and related costs	(2)				(9)		(11)
US customer remediation provision relating to CRS							-
	(2)	-	-	-	(9)	-	(11)

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)	66,193	37,735	18,070	5,955	-	-	127,953
Customer accounts	53,600	49,225	24,113	13,871	-	-	140,809

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

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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)	837	361	116	48	22	(7)	1,377
Net fee income/(expense)	143	154	172	30	8	-	507
Net trading income/(expense)	(14)	9	225	4	2	7	233
Other income/(expense)	11	-	93	2	422	(453)	75
Net operating income/(expense) before loan impairment charges and other credit risk provisions	977	524	606	84	454	(453)	2,192
Loan impairment (charges)/recoveries and other credit risk provisions	(227)	(34)	-	(2)	-	-	(263)
Net operating income/(expense)	750	490	606	82	454	(453)	1,929
Total operating expenses	(692)	(275)	(456)	(67)	(525)	453	(1,562)
Operating profit/(loss)	58	215	150	15	(71)	-	367
Share of profit/(loss) in associates and joint ventures	-	10	-	(1)	-	-	9
Profit/(loss) before tax	58	225	150	14	(71)	-	376
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	58	225	150	14	(71)	-	376
Currency translation adjustment	(2)	(9)	(3)	-	-	-	(14)
Own credit spread	-	-	-	-	89	-	89
Gain/(loss) on disposal or dilution	-	-	(17)	-	-	-	(17)
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	56	216	130	14	18	-	434
<i>Significant items</i>							
Revenue							
DVA adjustments	-	-	(8)	-	-	-	(8)
Non-qualifying hedges	2	-	-	-	(2)	-	-
Loss on termination of cash flow hedges in CML	-	-	-	-	-	-	-
Loss on sale of several tranches of real estate secured accounts	3	-	-	-	-	-	3
	5	-	(8)	-	(2)	-	(5)
Operating expenses							
Restructuring and related costs	(1)	-	-	5	(16)	-	(12)
US customer remediation provision relating to CRS	-	-	-	-	-	-	-
	(1)	-	-	5	(16)	-	(12)

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)	69,848	37,868	18,132	5,539	30	-	131,417
Customer accounts	53,628	46,499	23,612	13,712	(1)	-	137,450

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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)	857	358	167	50	31	(15)	1,448
Net fee income/(expense)	182	147	198	33	10	-	570
Net trading income/(expense)	110	11	242	4	(4)	14	377
Other income/(expense)	(229)	(19)	139	2	469	(421)	(59)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	920	497	746	89	506	(422)	2,336
Loan impairment (charges)/recoveries and other credit risk provisions	(147)	(93)	(9)	-	-	-	(249)
Net operating income/(expense)	773	404	737	89	506	(422)	2,087
Total operating expenses	(663)	(274)	(424)	(73)	(550)	422	(1,562)
Operating profit/(loss)	110	130	313	16	(44)	-	525
Share of profit/(loss) in associates and joint ventures	-	1	-	-	-	-	1
Profit/(loss) before tax	110	131	313	16	(44)	-	526
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	110	131	313	16	(44)	-	526
Currency translation adjustment	(4)	(5)	(4)	-	-	-	(13)
Own credit spread	-	-	-	-	(62)	-	(62)
Gain/(loss) on disposal or dilution	-	-	-	-	-	-	-
Trading contributions of disposals and dilutions	-	-	-	-	-	-	-
Underlying profit/(loss) before tax	106	126	309	16	(106)	-	451
<i>Significant items</i>							
Revenue							
DVA adjustments	-	-	(15)	-	-	-	(15)
Non-qualifying hedges	153	-	-	-	(14)	-	139
Loss on termination of cash flow hedges in CML	-	-	-	-	-	-	-
Loss on sale of several tranches of real estate secured accounts	(1)	-	-	-	-	-	(1)
	152	-	(15)	-	(14)	-	123
Operating expenses							
Restructuring and related costs	(3)	-	-	(4)	(36)	-	(43)
US customer remediation provision relating to CRS	-	-	-	-	-	-	-
	(3)	-	-	(4)	(36)	-	(43)

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)	71,547	35,367	17,322	5,624	-	-	129,860
Customer accounts	54,158	46,456	22,582	13,432	65	-	136,693

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HSBC
North America

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)	1,031	348	154	47	17	(16)	1,581
Net fee income/(expense)	153	140	187	30	58	-	568
Net trading income/(expense)	(120)	13	214	6	(2)	16	127
Other income/(expense)	(117)	8	219	3	316	(409)	20
Net operating income/(expense) before loan impairment charges and other credit risk provisions	947	509	774	86	389	(409)	2,296
Loan impairment (charges)/recoveries and other credit risk provisions	(385)	(62)	1	(1)	-	-	(447)
Net operating income/(expense)	562	447	775	85	389	(409)	1,849
Total operating expenses	(841)	(266)	(394)	(70)	(552)	409	(1,714)
Operating profit/(loss)	(279)	181	381	15	(163)	-	135
Share of profit/(loss) in associates and joint ventures	(1)	5	-	1	-	-	5
Profit/(loss) before tax	(280)	186	381	16	(163)	-	140
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(280)	186	381	16	(163)	-	140
Currency translation adjustment	(4)	(10)	(9)	-	(1)	-	(24)
Own credit spread	-	-	-	-	84	-	84
Gain/(loss) on disposal or dilution	99	-	-	-	-	-	99
Trading contributions of disposals and dilutions	21	-	-	-	-	-	21
Underlying profit/(loss) before tax	(164)	176	372	16	(80)	-	320
<i>Significant items</i>							
Revenue							
DVA adjustments	-	-	25	-	-	-	25
Non-qualifying hedges	61	-	(2)	-	4	-	63
Loss on termination of cash flow hedges in CML	(199)	-	-	-	-	-	(199)
Loss on sale of several tranches of real estate secured accounts	-	-	-	-	-	-	-
	(138)	-	23	-	4	-	(111)
Operating expenses							
Restructuring and related costs	(9)	-	-	-	(26)	-	(35)
US customer remediation provision relating to CRS	(100)	-	-	-	-	-	(100)
	(109)	-	-	-	(26)	-	(135)

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)	74,372	36,022	15,928	5,402	-	-	131,724
Customer accounts	56,610	46,398	21,637	14,172	61	-	138,878

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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)	923	429	159	6	(3)	(59)	1,455
Net fee income/(expense)	218	123	44	7	-	-	392
Net trading income/(expense)	44	33	137	1	(1)	58	272
Other income/(expense)	375	490	314	2	62	(48)	1,195
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,560	1,075	654	16	58	(49)	3,314
Loan impairment (charges)/recoveries and other credit risk provisions	(335)	(288)	(4)	-	-	-	(627)
Net operating income/(expense)	1,225	787	650	16	58	(49)	2,687
Total operating expenses	(836)	(388)	(145)	(19)	(62)	49	(1,401)
Operating profit/(loss)	389	399	505	(3)	(4)	-	1,286
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	389	399	505	(3)	(4)	-	1,286

Reconciliation of reported and underlying profit before tax

Reported profit/(loss) before tax	389	399	505	(3)	(4)	-	1,286
Currency translation adjustment	(6)	(5)	(19)	-	-	-	(30)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	(299)	(465)	(293)	1	-	-	(1,056)
Trading contributions of disposals and dilutions	(14)	(18)	(31)	(2)	5	-	(60)
Underlying profit/(loss) before tax	70	(89)	162	(4)	1	-	140

Significant items

Revenue							
DVA adjustments			(3)				(3)

	-	-	(3)	-	-	-	(3)
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Operating expenses							
Restructuring and related costs	(6)	(1)			(1)		(8)

	(6)	(1)	-	-	(1)	-	(8)
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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)	13,616	19,923	10,306	75	-	-	43,920
Customer accounts	23,942	16,593	8,994	1,859	1	-	51,389

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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)	902	442	179	6	(3)	(70)	1,456
Net fee income/(expense)	233	137	36	9	1	-	416
Net trading income/(expense)	35	28	132	1	2	70	268
Other income/(expense)	93	52	22	(3)	48	(56)	156
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,263	659	369	13	48	(56)	2,296
Loan impairment (charges)/recoveries and other credit risk provisions	(340)	(273)	(3)	-	-	-	(616)
Net operating income/(expense)	923	386	366	13	48	(56)	1,680
Total operating expenses	(889)	(390)	(148)	(15)	(74)	56	(1,460)
Operating profit/(loss)	34	(4)	218	(2)	(26)	-	220
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	34	(4)	218	(2)	(26)	-	220
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	34	(4)	218	(2)	(26)	-	220
Currency translation adjustment	(9)	(9)	(16)	-	-	-	(34)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	(6)	2	(2)	-	7	-	1
Trading contributions of disposals and dilutions	3	(19)	(9)	-	7	-	(18)
Underlying profit/(loss) before tax	22	(30)	191	(2)	(12)	-	169
<i>Significant items</i>							
Revenue							
DVA adjustments			(4)				(4)
			(4)				(4)
			(4)				(4)
Operating expenses							
Restructuring and related costs	(8)	(2)	-	(4)	(12)		(26)
	(8)	(2)	-	(4)	(12)		(26)

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)	14,282	20,417	10,000	70	-	-	44,769
Customer accounts	23,504	16,688	9,017	2,496	14	-	51,719

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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)	959	474	199	7	(5)	(39)	1,595
Net fee income/(expense)	256	148	44	9	1	-	458
Net trading income/(expense)	31	30	117	1	-	40	219
Other income/(expense)	119	36	30	-	40	(44)	181
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,365	688	390	17	36	(43)	2,453
Loan impairment (charges)/recoveries and other credit risk provisions	(517)	(364)	(25)	-	(1)	-	(907)
Net operating income/(expense)	848	324	365	17	35	(43)	1,546
Total operating expenses	(963)	(405)	(160)	(15)	(41)	43	(1,541)
Operating profit/(loss)	(115)	(81)	205	2	(6)	-	5
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	(115)	(81)	205	2	(6)	-	5
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(115)	(81)	205	2	(6)	-	5
Currency translation adjustment	10	(1)	(29)	-	-	-	(20)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	(18)	(2)	-	-	-	-	(20)
Trading contributions of disposals and dilutions	(8)	(17)	(4)	-	-	-	(29)
Underlying profit/(loss) before tax	(131)	(101)	172	2	(6)	-	(64)
<i>Significant items</i>							
Revenue							
DVA adjustments			10				10
			10				10
Operating expenses							
Restructuring and related costs	(4)				(10)		(14)
	(4)				(10)		(14)

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)	13,995	20,689	9,806	54	-	-	44,544
Customer accounts	23,294	16,443	8,978	2,755	-	-	51,470

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HSBC
Latin America

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)	992	483	237	6	(2)	(37)	1,679
Net fee income/(expense)	245	140	46	9	-	-	440
Net trading income/(expense)	28	25	90	1	(4)	37	177
Other income/(expense)	135	42	29	(1)	45	(41)	209
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,400	690	402	15	39	(41)	2,505
Loan impairment (charges)/recoveries and other credit risk provisions	(360)	(137)	(20)	-	1	-	(516)
Net operating income/(expense)	1,040	553	382	15	40	(41)	1,989
Total operating expenses	(922)	(403)	(143)	(11)	(90)	41	(1,528)
Operating profit/(loss)	118	150	239	4	(50)	-	461
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	118	150	239	4	(50)	-	461
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	118	150	239	4	(50)	-	461
Currency translation adjustment	(16)	(22)	(37)	-	3	-	(72)
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	(15)	(1)	(10)	-	1	-	(25)
Trading contributions of disposals and dilutions	19	(17)	(10)	-	19	-	11
Underlying profit/(loss) before tax	106	110	182	4	(27)	-	375
<i>Significant items</i>							
Revenue							
DVA adjustments			10				10
			10				10
Operating expenses							
Restructuring and related costs	(5)				(22)		(27)
	(5)				(22)		(27)

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)	14,961	22,218	11,278	56	-	-	48,513
Customer accounts	25,759	18,045	9,502	3,461	-	-	56,767

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

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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 issues by the Group and designated at fair value.

HSBC
US run-off portfolios

	Quarter ended				
	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 provisions²	291	385	494	394	399
Loan impairment charges and other credit risk provisions	(115)	(159)	(150)	(79)	(317)
Net operating income	176	226	344	315	82
Total operating expenses	(226)	(293)	(242)	(229)	(402)
Operating profit/(loss)	(50)	(67)	102	86	(320)
Share of profit in associates and joint ventures	-	(1)	-	-	-
Profit/(loss) before tax	(50)	(68)	102	86	(320)

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

² 'Net operating income before loan impairment charges and other credit risk provisions' and 'Profit/(loss) before tax' exclude movements in fair value of own debt, and include the effect of non-qualifying hedges.

	At				
	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)	28,261	30,319	33,496	35,602	37,164
Loans and advances to customers - held for sale	1,157	62	1,043	461	3,974
Impairment allowances	2,604	3,028	3,569	3,822	4,137
Impairment allowances - assets held for sale	139	-	127	55	642
2+ delinquency	4,463	4,871	7,327	7,388	7,670
Write-offs (net)	322	259	61	216	544
	%	%	%	%	%
Ratios ¹ :					
Impairment allowances	9.3	10.0	10.7	10.7	11.6
Loan impairment charges	1.5	2.0	1.7	2.0	3.0
2+ delinquency	15.2	16.0	21.2	20.5	18.6
Write-offs	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.

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HSBC
Principal RBWM

	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
Net interest income	4,352	376	3,976	4,517	415	4,102	4,512	495	4,017
Net fee income	1,629	-	1,629	1,715	(2)	1,717	1,720	16	1,704
Other income	263	(85)	348	578	(28)	606	409	(17)	426
Net operating income before loan impairment charges and other credit risk provisions	6,244	291	5,953	6,810	385	6,425	6,641	494	6,147
Loan impairment charges and other credit risk provisions	(604)	(115)	(489)	(686)	(159)	(527)	(773)	(150)	(623)
Net operating income	5,640	176	5,464	6,124	226	5,898	5,868	344	5,524
Total operating expenses	(4,016)	(226)	(3,790)	(4,421)	(293)	(4,128)	(4,376)	(242)	(4,134)
Operating profit	1,624	(50)	1,674	1,703	(67)	1,770	1,492	102	1,390
Share of profit in associates and joint ventures	88	-	88	94	(1)	95	93	-	93
Profit before tax	1,712	(50)	1,762	1,797	(68)	1,865	1,585	102	1,483

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HSBC
Principal RBWM

	30 June 2013			31 March 2013		
	Total RBWM US\$m	US run-off portfolio US\$m	Principal RBWM US\$m	Total RBWM US\$m	US run-off portfolio US\$m	Principal RBWM US\$m
Net interest income	4,562	496	4,066	4,748	655	4,093
Net fee income	1,813	6	1,807	1,773	(9)	1,782
Other income	201	(108)	309	192	(247)	439
Net operating income before loan impairment charges and other credit risk provisions	6,576	394	6,182	6,713	399	6,314
Loan impairment charges and other credit risk provisions	(878)	(79)	(799)	(890)	(317)	(573)
Net operating income	5,698	315	5,383	5,823	82	5,741
Total operating expenses	(4,112)	(229)	(3,883)	(4,339)	(402)	(3,937)
Operating profit	1,586	86	1,500	1,484	(320)	1,804
Share of profit in associates and joint ventures	114	-	114	83	-	83
Profit before tax	1,700	86	1,614	1,567	(320)	1,887

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HSBC

Risk-weighted assets

RWAs by global business¹

	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2,014	2,013	2,013	2,013	2,013
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Retail Banking and Wealth Management	226.6	233.5	239.7	243.4	264.2
Commercial Banking	414.6	391.7	395.1	385.9	373.8
Global Banking and Markets	553.5	422.3	416.9	429.2	412.3
Global Private Banking	23.2	21.7	22.0	21.8	22.0
Other	39.8	23.5	25.2	24.5	25.5
Total	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8

RWAs by geographical regions^{1,2}

	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2,014	2,013	2,013	2,013	2,013
	US\$bn	US\$bn	US\$bn	US\$bn	US\$bn
Total	1,257.7	1,092.7	1,098.9	1,104.8	1,097.8
Europe	401.1	300.1	303.4	305.4	300.8
Asia	475.5	430.7	421.9	413.1	392.4
Middle East and North Africa	64.3	62.5	64.7	64.2	65.7
North America	243.3	223.8	227.1	236.4	254.0
Latin America	94.6	89.5	97.9	96.7	100.8

1 RWAs at 31 March 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.

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