

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

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.

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

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.

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

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.

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
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

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.

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
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

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.

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

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

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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

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

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.

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.

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

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

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.

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.

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

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

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.

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.

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

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

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.

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.

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

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

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.

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.

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

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

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.

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.

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

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

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.

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
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

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

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.

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
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

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

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.

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
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

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

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.

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
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

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

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.

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
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

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

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.

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.

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

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

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.

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.

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.

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.

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.

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

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

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.

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.

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

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

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.

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
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

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

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.

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.

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)	841	387	130	4	(4)	(21)	1,337
Net fee income/(expense)	186	112	29	7	(1)	-	333
Net trading income/(expense)	68	30	207	1	1	21	328
Other income/(expense)	54	40	33	1	39	(35)	132
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,149	569	399	13	35	(35)	2,130
Loan impairment (charges)/recoveries and other credit risk provisions	(333)	(96)	2	-	-	-	(427)
Net operating income/(expense)	816	473	401	13	35	(35)	1,703
Total operating expenses	(843)	(367)	(155)	(12)	(51)	35	(1,393)
Operating profit/(loss)	(27)	106	246	1	(16)	-	310
Share of profit/(loss) in associates and joint ventures	-	-	-	-	-	-	-
Profit/(loss) before tax	(27)	106	246	1	(16)	-	310
<i>Reconciliation of reported and underlying profit before tax</i>							
Reported profit/(loss) before tax	(27)	106	246	1	(16)	-	310
Currency translation adjustment	-	-	-	-	-	-	-
Own credit spread	-	-	-	-	-	-	-
Gain/(loss) on disposal or dilution	(6)	(7)	(5)	-	-	-	(18)
Trading contributions of disposals and dilutions	1	-	-	-	1	-	2
Underlying profit/(loss) before tax	(32)	99	241	1	(15)	-	294
<i>Significant items</i>							
Revenue							
DVA adjustments			2				2
			2				2
			2				2
Operating expenses							
Restructuring and related costs	(5)				(4)		(9)
	(5)				(4)		(9)

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)	13,597	20,910	10,604	89	-	-	45,200
Customer accounts	24,198	17,226	8,998	1,817	-	-	52,239

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

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.

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.

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

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

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.

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.

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

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

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.

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.

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

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

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.

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
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.

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.

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.

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
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

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
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

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

Risk-weighted assets

RWAs by global business ¹

	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.

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.