

HSBC HOLDINGS PLC

Data Pack

3Q 2016

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2015*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2015*, the *Interim Report 2016*, the *Earnings Release 3Q 2016* and other reports and financial information published by HSBC.

All information is on a reported basis.

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	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2016	2016	2016	2015	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,185	7,847	7,913	8,059	8,028
Net fee income	3,262	3,389	3,197	3,471	3,509
Net trading income	2,231	2,488	2,836	1,408	2,742
Other income/(expense)	(3,166)	770	1,030	(1,166)	806
Net operating income before loan impairment charges and other credit risk provisions¹	9,512	14,494	14,976	11,772	15,085
Loan impairment charges and other credit risk provisions	(566)	(1,205)	(1,161)	(1,644)	(638)
Net operating income	8,946	13,289	13,815	10,128	14,447
Total operating expenses ¹	(8,721)	(10,364)	(8,264)	(11,542)	(9,039)
Operating profit/(loss)	225	2,925	5,551	(1,414)	5,408
Share of profit in associates and joint ventures	618	683	555	556	689
Profit/(loss) before tax	843	3,608	6,106	(858)	6,097
Tax expense	(803)	(720)	(1,571)	(230)	(634)
Profit/(loss) after tax	40	2,888	4,535	(1,088)	5,463
Profit/(loss) attributable to shareholders of the parent company	(204)	2,611	4,301	(1,325)	5,229
Profit attributable to non-controlling interests	244	277	234	237	234
Profit/(loss) attributable to the ordinary shareholders of the parent company	(617)	2,347	4,009	(1,468)	4,850

Revenue

Significant items

Debit valuation adjustment ('DVA') on derivative contracts	(55)	(7)	158	(186)	251
Fair value movements on non-qualifying hedges	12	(164)	(233)	26	(308)
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	(119)	68	—	(214)	(17)
Gain on disposal of our membership interest in Visa Europe	—	584	—	—	—
Own credit spread	(1,370)	75	1,151	(773)	1,125
(Provisions)/releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	2	—	(12)	(10)
Loss and trading results from disposed of operations in Brazil	(1,743)	748	721	721	780
	(3,275)	1,306	1,797	(438)	1,821

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	(414)	(334)	(277)	(190)
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Operating expenses

Significant items

Costs to achieve	(1,014)	(677)	(341)	(743)	(165)
Costs to establish UK ring-fenced bank	(53)	(63)	(31)	(61)	(28)
Impairment of GBP - Europe goodwill	—	(800)	—	—	—
Regulatory (provisions)/releases in GBP	50	(3)	(1)	(18)	(7)
Settlements and provisions in connection with legal matters	—	(723)	—	(370)	(135)
UK customer redress programmes	(456)	(33)	—	(337)	(67)
Trading results from disposed of operations in Brazil	—	(555)	(504)	(602)	(628)
	(1,473)	(2,854)	(877)	(2,131)	(1,030)

Share of profit in associates and joint ventures

Significant items

Trading results from disposed of operations in Brazil	—	—	(1)	(1)	—
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Balance sheet data

	At				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2016	2016	2016	2015	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	880,851	887,556	920,139	924,454	927,428
Customer accounts	1,296,444	1,290,958	1,315,058	1,289,586	1,310,643
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ²	904.1	1,082.2	1,115.2	1,103.0	1,143.5
	%	%	%	%	%
Return on risk-weighted assets ^{3,4}	0.3	1.3	2.2	(0.3)	2.1

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

² Risk-weighted assets are calculated and presented on a CRD IV basis.

³ Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

⁴ Return on risk-weighted assets are based on a discrete quarterly calculation, based on a 2-point average.

HSBC

Retail Banking and Wealth Management

	Quarter ended				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Net interest income	3,398	3,880	3,844	3,916	3,956
Net fee income	1,311	1,321	1,255	1,402	1,482
Net trading income/(expense)	130	88	(23)	279	(48)
Other income/(expense)	(650)	668	84	7	80
Net operating income before loan impairment charges and other credit risk provisions	4,189	5,957	5,160	5,604	5,470
Loan impairment charges and other credit risk provisions	(363)	(539)	(581)	(543)	(462)
Net operating income	3,826	5,418	4,579	5,061	5,008
Total operating expenses	(3,655)	(4,276)	(3,532)	(4,712)	(3,954)
Operating profit	171	1,142	1,047	349	1,054
Share of profit in associates and joint ventures	95	107	86	96	106
Profit before tax	266	1,249	1,133	445	1,160

Revenue

Significant items

Fair value movements on non-qualifying hedges	(34)	6	(148)	40	(148)
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	(119)	68	—	(214)	(17)
Gain on disposal of our membership interest in Visa Europe	—	354	—	—	—
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	—	(10)
Loss and trading results from disposed of operations in Brazil	(770)	524	462	485	497
	(923)	952	314	311	322

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	(245)	(217)	(197)	(182)
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Operating expenses

Significant items

Costs to achieve	(171)	(76)	(66)	(142)	(56)
Costs to establish UK ring-fenced bank	(1)	—	—	—	—
Settlements and provisions in connection with legal matters	—	(587)	—	(350)	—
UK customer redress programmes	(438)	—	—	(378)	(73)
Trading results from disposed of operations in Brazil	—	(434)	(371)	(406)	(439)
	(610)	(1,097)	(437)	(1,276)	(568)

Balance sheet data

	At				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Loans and advances to customers (net)	324,062	326,699	335,431	340,009	342,465
Customer accounts	597,211	588,864	594,803	584,872	580,592
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	145.9	176.1	188.1	189.5	200.3
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	0.7	2.8	2.4	0.9	2.3

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

² Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

³ Return on risk-weighted assets are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Commercial Banking

	Quarter ended				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Net interest income	2,260	2,386	2,423	2,472	2,495
Net fee income	925	984	981	973	1,049
Net trading income	127	150	128	145	109
Other income/(expense)	(501)	366	91	44	49
Net operating income before loan impairment charges and other credit risk provisions	2,811	3,886	3,623	3,634	3,702
Loan impairment charges and other credit risk provisions	(244)	(443)	(390)	(1,013)	(246)
Net operating income	2,567	3,443	3,233	2,621	3,456
Total operating expenses	(1,415)	(1,619)	(1,524)	(1,747)	(1,676)
Operating profit	1,152	1,824	1,709	874	1,780
Share of profit in associates and joint ventures	383	430	341	350	446
Profit before tax	1,535	2,254	2,050	1,224	2,226

Revenue

Significant items

Fair value movements on non-qualifying hedges	—	—	—	1	—
Gain on disposal of our membership interest in Visa Europe	—	230	—	—	—
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	(18)	—
Loss and trading results from disposed of operations in Brazil	(541)	147	142	152	163
	(541)	377	142	135	163

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	(160)	(113)	(81)	(34)
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Operating expenses

Significant items

Costs to achieve	(11)	(14)	(23)	(150)	(13)
Costs to establish UK ring-fenced bank	(1)	—	—	—	—
UK customer redress programmes	(8)	(15)	—	23	6
Trading results from disposed of operations in Brazil	—	(81)	(74)	(101)	(115)
	(20)	(110)	(97)	(228)	(122)

Share of profit in associates and joint ventures

Significant items

Trading results from disposed of operations in Brazil	—	—	(1)	(1)	—
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Balance sheet data

	At				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Loans and advances to customers (net)	296,975	298,641	304,521	302,240	310,224
Customer accounts	353,632	347,842	358,578	361,701	357,681
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	305.4	414.8	421.9	421.0	430.1
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	1.7	2.2	2.0	1.1	2.0

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

² Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

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HSBC

Global Banking and Markets

	Quarter ended				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Net interest income	1,819	1,756	1,678	1,699	1,603
Net fee income	884	892	749	904	760
Net trading income	1,866	2,228	2,532	889	2,537
Other income/(expense)	(555)	(429)	(493)	(45)	(375)
Net operating income before loan impairment charges and other credit risk provisions	4,014	4,447	4,466	3,447	4,525
Loan impairment (charges)/recoveries and other credit risk provisions	40	(232)	(193)	(90)	79
Net operating income	4,054	4,215	4,273	3,357	4,604
Total operating expenses	(2,227)	(2,471)	(2,278)	(2,449)	(2,595)
Operating profit	1,827	1,744	1,995	908	2,009
Share of profit in associates and joint ventures	134	141	126	107	132
Profit before tax	1,961	1,885	2,121	1,015	2,141

Revenue

Significant items

DVA on derivative contracts	(55)	(7)	158	(186)	251
Fair value movements on non-qualifying hedges	(12)	(12)	(8)	(13)	4
Loss and trading results from disposed of operations in Brazil	(424)	97	128	77	95
	(491)	78	278	(122)	350

LICs

Significant items

Trading results from disposed-of operations in Brazil	—	(9)	(4)	1	26
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Operating expenses

Significant items

Costs to achieve	(51)	(61)	(30)	(49)	(20)
Settlements and provisions in connection with legal matters	—	(136)	—	(20)	(135)
UK customer redress programmes	(10)	(18)	—	19	—
Trading results from disposed of operations in Brazil	—	(35)	(49)	(66)	(46)
	(61)	(250)	(79)	(116)	(201)

Balance sheet data

	At				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Loans and advances to customers (net)	217,835	219,186	235,190	236,932	229,445
Customer accounts	266,407	274,095	277,345	261,728	289,035
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	383.7	437.1	451.8	440.6	458.7
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	1.9	1.7	1.9	0.9	1.8

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

² Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

³ Return on risk-weighted assets are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Global Private Banking

	Quarter ended				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Net interest income	186	193	202	213	203
Net fee income	196	179	207	207	225
Net trading income	84	79	78	73	78
Other income/(expense)	(4)	35	—	(6)	2
Net operating income before loan impairment charges and other credit risk provisions	462	486	487	487	508
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	11	—	(3)	(4)
Net operating income	461	497	487	484	504
Total operating expenses	(313)	(1,166)	(379)	(405)	(426)
Operating profit/(loss)	148	(669)	108	79	78
Share of profit in associates and joint ventures	3	2	2	4	3
Profit/(loss) before tax	151	(667)	110	83	81

Revenue

Significant items

Fair value movements on non-qualifying hedges	—	—	—	—	1
Releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	2	—	6	—
Loss and trading results from disposed of operations in Brazil	(5)	6	6	6	7
	(5)	8	6	12	8

Operating expenses

Significant items

Costs to achieve	(1)	(3)	(2)	(15)	(1)
Impairment of GPB - Europe goodwill	—	(800)	—	—	—
Regulatory (provisions)/releases in GPB	48	—	—	(17)	(7)
Trading results from disposed of operations in Brazil	—	(4)	(4)	(5)	(6)
	47	(807)	(6)	(37)	(14)

Balance sheet data

	At				
	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m	31 Dec 2015 \$m	30 Sep 2015 \$m
Loans and advances to customers (net)	39,050	39,923	41,685	42,942	42,820
Customer accounts	77,421	77,981	80,806	80,404	82,219
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	18.0	18.5	19.3	19.3	20.5
	%	%	%	%	%
Return on risk-weighted assets ^{2,3}	3.3	(14.2)	2.3	1.7	1.5

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

² Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

³ Return on risk-weighted assets are based on a discrete quarterly calculation, based on a 2-point average.

HSBC
Other

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2016	2016	2016	2015	2015
	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(285)	(244)	(148)	(183)	(130)
Net fee income/(expense)	(54)	13	5	(15)	(7)
Net trading income/(expense)	(169)	(180)	34	(36)	(33)
Other income	4	1,781	2,767	611	2,710
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(504)	1,370	2,658	377	2,540
Loan impairment (charges)/recoveries and other credit risk provisions	2	(2)	3	5	(5)
Net operating income/(expense)	(502)	1,368	2,661	382	2,535
Total operating expenses	(2,571)	(2,484)	(1,969)	(4,006)	(2,048)
Operating profit/(loss)	(3,073)	(1,116)	692	(3,624)	487
Share of profit/(loss) in associates and joint ventures	3	3	—	(1)	2
Profit/(loss) before tax	(3,070)	(1,113)	692	(3,625)	489

Revenue

Significant items

Fair value movements on non-qualifying hedges	58	(158)	(77)	(2)	(165)
Own credit spread	(1,370)	75	1,151	(773)	1,125
Loss and trading results from disposed of operations in Brazil	(3)	(16)	(10)	5	24
	(1,315)	(99)	1,064	(770)	984

Operating expenses

Significant items

Costs to achieve	(780)	(523)	(220)	(387)	(75)
Costs to establish UK ring-fenced bank	(51)	(63)	(31)	(61)	(28)
Regulatory (provisions)/releases in GBP	2	(3)	(1)	(1)	—
UK customer redress programmes	—	—	—	(1)	—
Trading results from disposed of operations in Brazil	—	(11)	(13)	(28)	(28)
	(829)	(600)	(265)	(478)	(131)

Balance sheet data

	At				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2016	2016	2016	2015	2015
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,929	3,107	3,312	2,331	2,474
Customer accounts	1,773	2,176	3,526	881	1,116
	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets ¹	51.1	35.7	34.1	32.6	33.9

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

Net interest income/(expense)	1,039	762	494	86	(229)	(119)	2,033
Net fee income	381	385	241	97	5	—	1,109
Net trading income/(expense)	24	—	1,171	47	(181)	119	1,180
Other income/(expense)	(7)	(1)	(174)	(2)	(1,175)	60	(1,299)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,437	1,146	1,732	228	(1,580)	60	3,023
Loan impairment (charges)/recoveries and other credit risk provisions	(38)	(102)	93	1	2	—	(44)
Net operating income/(expense)	1,399	1,044	1,825	229	(1,578)	60	2,979
Total operating expenses	(1,588)	(487)	(1,068)	(211)	(1,180)	(60)	(4,594)
Operating profit/(loss)	(189)	557	757	18	(2,758)	—	(1,615)
Share of profit/(loss) in associates and joint ventures	—	(4)	(2)	2	2	—	(2)
Profit/(loss) before tax	(189)	553	755	20	(2,756)	—	(1,617)

Revenue

Significant items

DVA on derivative contracts	—	—	(4)	—	—	—	(4)
Fair value movements on non-qualifying hedges	(34)	—	(2)	—	53	—	17
Own credit spread	—	—	—	—	(1,359)	—	(1,359)
	(34)	—	(6)	—	(1,306)	—	(1,346)

Operating expenses

Significant items

Costs to achieve	(79)	(2)	(41)	(1)	(505)	—	(628)
Costs to establish UK ring-fenced bank	(1)	(1)	—	—	(51)	—	(53)
Regulatory (provisions)/releases in GBP	—	—	—	1	2	—	3
UK customer redress programmes	(438)	(8)	(10)	—	—	—	(456)
	(518)	(11)	(51)	—	(554)	—	(1,134)

Balance sheet data

	At 30 Sep 2016						Total
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter-segment elimination	\$m
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	141,834	105,824	90,687	20,056	469	—	358,870
Customer accounts	185,714	126,166	118,549	37,361	514	—	468,304

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

	Quarter ended 30 Sep 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,388	926	849	47	(23)	(34)	3,153
Net fee income	658	329	321	75	6	—	1,389
Net trading income	71	98	521	36	14	34	774
Other income/(expense)	194	25	52	—	704	(292)	683
Net operating income/(expense) before loan impairment charges and other credit risk provisions	2,311	1,378	1,743	158	701	(292)	5,999
Loan impairment charges and other credit risk provisions	(77)	(107)	(23)	—	(1)	—	(208)
Net operating income/(expense)	2,234	1,271	1,720	158	700	(292)	5,791
Total operating expenses	(1,005)	(481)	(660)	(44)	(744)	292	(2,642)
Operating profit/(loss)	1,229	790	1,060	114	(44)	—	3,149
Share of profit in associates and joint ventures	72	363	76	—	—	—	511
Profit/(loss) before tax	1,301	1,153	1,136	114	(44)	—	3,660
Revenue							
Significant items							
DVA on derivative contracts	—	—	(34)	—	—	—	(34)
Fair value movements on non-qualifying hedges	—	—	(10)	—	5	—	(5)
Own credit spread	—	—	—	—	(4)	—	(4)
	—	—	(44)	—	1	—	(43)
Operating expenses							
Significant items							
Costs to achieve	(14)	(2)	(6)	—	(126)	—	(148)
Regulatory (provisions)/releases in GBP	—	—	—	47	—	—	47
	(14)	(2)	(6)	47	(126)	—	(101)

Balance sheet data

	At 30 Sep 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	119,969	126,209	90,610	12,801	2,460	—	352,049
Customer accounts	326,521	164,643	108,346	26,762	1,040	—	627,312

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

HSBC
Middle East and North Africa

	Quarter ended 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	180	138	162	(1)	(3)	6	482
Net fee income/(expense)	66	53	55	—	(11)	—	163
Net trading income/(expense)	15	13	52	(1)	—	(6)	73
Other income/(expense)	3	4	2	—	20	(22)	7
Net operating income/(expense) before loan impairment charges and other credit risk provisions	264	208	271	(2)	6	(22)	725
Loan impairment (charges)/recoveries and other credit risk provisions	(76)	(17)	4	—	1	—	(88)
Net operating income/(expense)	188	191	275	(2)	7	(22)	637
Total operating expense	(208)	(99)	(74)	2	(62)	22	(419)
Operating profit/(loss)	(20)	92	201	—	(55)	—	218
Share of profit in associates and joint ventures	23	27	59	1	1	—	111
Profit/(loss) before tax	3	119	260	1	(54)	—	329
Revenue							
Significant items							
Own credit spread	—	—	—	—	(3)	—	(3)
	—	—	—	—	(3)	—	(3)
Operating expenses							
Significant items							
Costs to achieve	(17)	(6)	—	—	(24)	—	(47)
	(17)	(6)	—	—	(24)	—	(47)

Balance sheet data

	At 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	8,208	15,150	10,039	—	—	—	33,397
Customer accounts	19,991	10,728	8,130	—	216	—	39,065

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

HSBC
North America

	Quarter ended 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	444	319	237	53	(30)	(4)	1,019
Net fee income/(expense)	127	130	254	21	(54)	—	478
Net trading income/(expense)	7	9	88	3	(2)	4	109
Other income/(expense)	(99)	6	44	1	407	(385)	(26)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	479	464	623	78	321	(385)	1,580
Loan impairment charges and other credit risk provisions	(51)	(4)	(31)	(2)	—	—	(88)
Net operating income/(expense)	428	460	592	76	321	(385)	1,492
Total operating expenses	(558)	(252)	(421)	(57)	(521)	385	(1,424)
Operating profit/(loss)	(130)	208	171	19	(200)	—	68
Share of profit/(loss) in associates and joint ventures	1	(3)	—	1	(1)	—	(2)
Profit/(loss) before tax	(129)	205	171	20	(201)	—	66
Revenue							
Significant items							
DVA on derivative contracts	—	—	(15)	—	—	—	(15)
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	(119)	—	—	—	—	—	(119)
Own credit spread	—	—	—	—	(4)	—	(4)
	(119)	—	(15)	—	(4)	—	(138)
Operating expenses							
Significant items							
Costs to achieve	(60)	(1)	(4)	—	(114)	—	(179)
	(60)	(1)	(4)	—	(114)	—	(179)

Balance sheet data

	At 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	48,162	43,091	21,876	6,163	—	—	119,292
Customer accounts	53,830	45,678	28,730	13,203	3	—	141,444

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

	Quarter ended 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	347	115	77	1	—	(17)	523
Net fee income	79	28	13	3	—	—	123
Net trading income/(expense)	13	7	34	(1)	—	17	70
Other income/(expense)	(741)	(535)	(412)	(3)	48	(38)	(1,681)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(302)	(385)	(288)	—	48	(38)	(965)
Loan impairment charges and other credit risk provisions	(121)	(14)	(3)	—	—	—	(138)
Net operating income/(expense)	(423)	(399)	(291)	—	48	(38)	(1,103)
Total operating expenses	(296)	(96)	(71)	(3)	(64)	38	(492)
Operating loss	(719)	(495)	(362)	(3)	(16)	—	(1,595)
Share of profit/(loss) in associates and joint ventures	(1)	—	1	(1)	1	—	—
Loss before tax	(720)	(495)	(361)	(4)	(15)	—	(1,595)
Revenue							
Significant items							
DVA on derivative contracts	—	—	(2)	—	—	—	(2)
Loss from disposed of operations in Brazil	(770)	(541)	(424)	(5)	(3)	—	(1,743)
	(770)	(541)	(426)	(5)	(3)	—	(1,745)
Operating expenses							
Significant items							
Costs to achieve	(1)	—	—	—	(11)	—	(12)
	(1)	—	—	—	(11)	—	(12)

Balance sheet data

	At 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	5,890	6,700	4,623	30	—	—	17,243
Customer accounts	11,155	6,417	2,652	95	—	—	20,319

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

	Quarter ended 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	995	557	389	27	(31)	(29)	1,908
Net fee income	532	233	150	59	8	—	982
Net trading income	54	54	270	30	1	29	438
Other income/(expense)	149	(5)	30	1	173	(37)	311
Net operating income before loan impairment charges and other credit risk provisions	1,730	839	839	117	151	(37)	3,639
Loan impairment (charges)/recoveries and other credit risk provisions	(42)	(48)	1	—	1	—	(88)
Net operating income/(expense)	1,688	791	840	117	152	(37)	3,551
Total operating expenses	(556)	(224)	(347)	(15)	(257)	37	(1,362)
Operating profit/(loss)	1,132	567	493	102	(105)	—	2,189
Share of profit/(loss) in associates and joint ventures	6	—	2	(1)	—	—	7
Profit/(loss) before tax	1,138	567	495	101	(105)	—	2,196
Revenue							
Significant items							
DVA on derivative contracts	—	—	4	—	—	—	4
Fair value movements on non-qualifying hedges	—	—	(9)	—	—	—	(9)
Own credit spread	—	—	—	—	(6)	—	(6)
	—	—	(5)	—	(6)	—	(11)
Operating expenses							
Significant items							
Costs to achieve	(11)	—	(4)	—	(55)	—	(70)
Regulatory (provisions)/releases in GBP	—	—	—	47	—	—	47
	(11)	—	(4)	47	(55)	—	(23)

Balance sheet data

	At 30 Sep 2016						Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	75,631	79,085	48,068	8,702	1,798	—	213,284
Customer accounts	267,931	121,416	43,736	17,604	224	—	450,911

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

	Quarter ended 30 Sep 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	813	585	372	51	(222)	(162)	1,437
Net fee income	275	292	35	29	3	—	634
Net trading income/(expense)	27	(2)	1,053	5	(179)	162	1,066
Other income/(expense)	47	(11)	(205)	4	(1,159)	106	(1,218)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,162	864	1,255	89	(1,557)	106	1,919
Loan impairment (charges)/recoveries and other credit risk provisions	(33)	(41)	94	1	—	—	21
Net operating income/(expense)	1,129	823	1,349	90	(1,557)	106	1,940
Total operating expenses	(1,357)	(332)	(790)	(70)	(1,037)	(106)	(3,692)
Operating profit/(loss)	(228)	491	559	20	(2,594)	—	(1,752)
Share of profit/(loss) in associates and joint ventures	—	(3)	—	—	1	—	(2)
Profit/(loss) before tax	(228)	488	559	20	(2,593)	—	(1,754)
Revenue							
Significant items							
DVA on derivative contracts	—	—	8	—	—	—	8
Fair value movements on non-qualifying hedges	—	—	(3)	—	21	—	18
Own credit spread	—	—	—	—	(1,317)	—	(1,317)
	—	—	5	—	(1,296)	—	(1,291)
Operating expenses							
Significant items							
Costs to achieve	(73)	—	(35)	—	(405)	—	(513)
Costs to establish UK ring-fenced bank	(1)	—	—	—	(52)	—	(53)
UK customer redress programmes	(439)	(7)	(10)	—	—	—	(456)
	(513)	(7)	(45)	—	(457)	—	(1,022)

Balance sheet data

	At 30 Sep 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	119,179	81,210	71,613	7,222	113	—	279,337
Customer accounts	164,605	100,897	96,653	14,930	15	—	377,100

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

Net interest income/(expense)	29	20	22	(1)	—	1	71
Net fee income	27	3	3	—	—	—	33
Net trading income/(expense)	4	1	2	(1)	—	(1)	5
Other income/(expense)	1	(1)	(1)	—	—	—	(1)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	61	23	26	(2)	—	—	108
Loan impairment charges and other credit risk provisions	(42)	(6)	—	—	—	—	(48)
Net operating income/(expense)	19	17	26	(2)	—	—	60
Total operating expenses	(82)	(24)	(10)	1	(12)	—	(127)
Operating profit/(loss)	(63)	(7)	16	(1)	(12)	—	(67)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—
Profit/(loss) before tax	(63)	(7)	16	(1)	(12)	—	(67)

Operating expenses

Significant items

Costs to achieve

Quarter ended 30 Sep 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	29	20	22	(1)	—	1	71
Net fee income	27	3	3	—	—	—	33
Net trading income/(expense)	4	1	2	(1)	—	(1)	5
Other income/(expense)	1	(1)	(1)	—	—	—	(1)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	61	23	26	(2)	—	—	108
Loan impairment charges and other credit risk provisions	(42)	(6)	—	—	—	—	(48)
Net operating income/(expense)	19	17	26	(2)	—	—	60
Total operating expenses	(82)	(24)	(10)	1	(12)	—	(127)
Operating profit/(loss)	(63)	(7)	16	(1)	(12)	—	(67)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—
Profit/(loss) before tax	(63)	(7)	16	(1)	(12)	—	(67)
Operating expenses							
Significant items							
Costs to achieve	(17)	(6)	—	—	(10)	—	(33)
	(17)	(6)	—	—	(10)	—	(33)

Balance sheet data

Loans and advances to customers (net)
Customer accounts

At 30 Sep 2016							
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Inter- segment elimination	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,037	2,473	647	—	—	—	5,157
Customer accounts	3,677	575	656	—	—	—	4,908

Risk-weighted assets^{1,2}

Risk-weighted assets

Quarter ended 30 Sep 2016						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Other	Total
	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn
Risk-weighted assets	2.3	3.1	5.1	—	0.2	10.7

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

² Risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

HSBC
Principal RBWM

	Quarter ended														
	30 Sep 2016			30 Jun 2016			31 Mar 2016			31 Dec 2015			30 Sep 2015		
	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM	Total RBWM	US run-off portfolio	Principal RBWM
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	3,398	140	3,258	3,880	166	3,714	3,844	222	3,622	3,916	242	3,674	3,956	255	3,701
Net fee income/(expense)	1,311	(1)	1,312	1,321	—	1,321	1,255	(2)	1,257	1,402	—	1,402	1,482	(2)	1,484
Other income/(expense)	(520)	(106)	(414)	756	83	673	61	(102)	163	286	(127)	413	32	(122)	154
Net operating income before loan impairment charges and other credit risk provisions	4,189	33	4,156	5,957	249	5,708	5,160	118	5,042	5,604	115	5,489	5,470	131	5,339
Loan impairment (charges)/recoveries and other credit risk provisions	(363)	(10)	(353)	(539)	—	(539)	(581)	(97)	(484)	(543)	(26)	(517)	(462)	11	(473)
Net operating income	3,826	23	3,803	5,418	249	5,169	4,579	21	4,558	5,061	89	4,972	5,008	142	4,866
Total operating expenses	(3,655)	(137)	(3,518)	(4,276)	(708)	(3,568)	(3,532)	(138)	(3,394)	(4,712)	(533)	(4,179)	(3,954)	(163)	(3,791)
Operating profit/(loss)	171	(114)	285	1,142	(459)	1,601	1,047	(117)	1,164	349	(444)	793	1,054	(21)	1,075
Share of profit in associates and joint ventures	95	—	95	107	—	107	86	—	86	96	—	96	106	—	106
Profit/(loss) before tax	266	(114)	380	1,249	(459)	1,708	1,133	(117)	1,250	445	(444)	889	1,160	(21)	1,181
Revenue															
Significant items															
Fair value movements on non-qualifying hedges	(34)	—	(34)	6	4	2	(148)	(119)	(29)	40	32	8	(148)	(134)	(14)
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	(119)	(119)	—	68	68	—	—	—	—	(214)	(214)	—	(17)	(17)	—
Gain on the partial sale of shareholding in Industrial Bank	—	—	—	354	—	354	—	—	—	—	—	—	—	—	—
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	—	—	—	—	—	—	—	—	—	(10)	—	(10)
Loss and trading results from disposed of operations in Brazil	(770)	—	(770)	524	—	524	462	—	462	485	—	485	497	—	497
	(923)	(119)	(804)	952	72	880	314	(119)	433	311	(182)	493	322	(151)	473
LICs															
Significant items															
Trading results from disposed-of operations in Brazil	—	—	—	(245)	—	(245)	(217)	—	(217)	(197)	—	(197)	(182)	—	(182)
Operating expenses															
Significant items															
Costs to achieve	(171)	(47)	(124)	(76)	(15)	(61)	(66)	(22)	(44)	(142)	(20)	(122)	(56)	(24)	(32)
Costs to establish UK ring-fenced bank	(1)	—	(1)	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal matters	—	—	—	(587)	(587)	—	—	—	—	(350)	(350)	—	—	—	—
UK customer redress programmes	(438)	—	(438)	—	—	—	—	—	—	(378)	—	(378)	(73)	—	(73)
Trading results from disposed of operations in Brazil	—	—	—	(434)	—	(434)	(371)	—	(371)	(406)	—	(406)	(439)	—	(439)
	(610)	(47)	(563)	(1,097)	(602)	(495)	(437)	(22)	(415)	(1,276)	(370)	(906)	(568)	(24)	(544)

US CML run-off portfolio (RBWM)

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2016	2016	2016	2015	2015
	\$m	\$m	\$m	\$m	\$m
Net operating income before loan impairment charges and other credit risk provisions	33	249	118	115	131
Loan impairment (charges)/recoveries and other credit risk provisions	(10)	—	(97)	(26)	11
Net operating income	23	249	21	89	142
Total operating expenses	(137)	(708)	(138)	(533)	(163)
Operating loss	(114)	(459)	(117)	(444)	(21)
Share of profit in associates and joint ventures	—	—	—	—	—
Loss before tax	(114)	(459)	(117)	(444)	(21)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	4	(119)	32	(134)
Gain/(loss) on sale of several tranches of real estate secured accounts in the US	(119)	68	—	(214)	(17)
	(119)	72	(119)	(182)	(151)
Operating expenses					
Significant items					
Costs to achieve	(47)	(15)	(22)	(20)	(24)
Settlements and provisions in connection with legal matters	—	(587)	—	(350)	—
	(47)	(602)	(22)	(370)	(24)

Balance sheet data

	At				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2016	2016	2016	2015	2015
	\$m	\$m	\$m	\$m	\$m
Loan portfolio information					
Loans and advances to customers (gross)	11,167	12,526	13,678	19,246	19,894
Loans and advances to customers - held for sale	896	880	5,010	—	1,948
Impairment allowances	474	581	723	986	1,030
Impairment allowances - assets held for sale	71	88	274	—	207
2+ delinquency	688	1,047	1,093	1,154	1,837
Write-offs (net)	32	27	67	58	83
	%	%	%	%	%
Ratios ¹ :					
Impairment allowances	4.5	5.0	5.3	5.1	5.7
Loan impairment charges	0.3	—	2.1	0.5	(0.2)
2+ delinquency	5.7	7.8	5.8	6.0	8.4
Write-offs	1.0	0.7	1.4	1.2	1.4

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

HSBC

Risk-weighted assets

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

	Quarter ended				
	30 Sep 2016 \$bn	30 Jun 2016 \$bn	31 Mar 2016 \$bn	31 Dec 2015 \$bn	30 Sep 2015 \$bn
Retail Banking and Wealth Management	145.9	176.1	188.1	189.5	200.3
Commercial Banking	305.4	414.8	421.9	421.0	430.1
Global Banking and Markets	383.7	437.1	451.8	440.6	458.7
Global Private Banking	18.0	18.5	19.3	19.3	20.5
Other	51.1	35.7	34.1	32.6	33.9
Total	904.1	1,082.2	1,115.2	1,103.0	1,143.5

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

	Quarter ended				
	30 Sep 2016 \$bn	30 Jun 2016 \$bn	31 Mar 2016 \$bn	31 Dec 2015 \$bn	30 Sep 2015 \$bn
Total	904.1	1,082.2	1,115.2	1,103.0	1,143.5
Europe ⁴	318.6	321.4	331.2	327.2	338.4
Asia	338.5	462.3	461.6	459.7	472.7
Middle East and North Africa ⁴	68.6	69.5	70.3	70.6	73.7
North America	164.1	175.1	198.2	191.6	205.5
Latin America	37.6	78.6	77.8	73.4	76.3
Hong Kong	160.5	162.4	158.1	156.9	160.6
United Kingdom	241.6	243.4	254.1	253.4	261.7

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

² Risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

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

⁴ In 3Q16, HSBC Bank plc executed a management services agreement, transferring its governance responsibilities over HSBC Bank A.S. (Turkey) to HSBC Bank Middle East Limited to leverage the strong commercial ties between Turkey and the MENA region. Comparative data for Europe and MENA have been re-presented accordingly.

Return on risk-weighted assets

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

	Quarter ended				
	30 Sep 2016 %	30 Jun 2016 %	31 Mar 2016 %	31 Dec 2015 %	30 Sep 2015 %
Retail Banking and Wealth Management	0.7	2.8	2.4	0.9	2.3
Commercial Banking	1.7	2.2	2.0	1.1	2.0
Global Banking and Markets	1.9	1.7	1.9	0.9	1.8
Global Private Banking	3.3	(14.2)	2.3	1.7	1.5
Total	0.3	1.3	2.2	(0.3)	2.1

Return on risk-weighted assets by geographical regions^{1,2,3}

	Quarter ended				
	30 Sep 2016 %	30 Jun 2016 %	31 Mar 2016 %	31 Dec 2015 %	30 Sep 2015 %
Europe	(2.0)	(0.1)	2.1	(3.7)	1.8
Asia	3.6	3.2	3.1	2.4	2.9
Middle East and North Africa	1.9	2.7	2.9	1.4	1.9
North America	0.2	(0.7)	0.8	(1.1)	0.9
Latin America	(10.9)	(0.3)	—	(1.4)	0.7
Total	0.3	1.3	2.2	(0.3)	2.1

1 Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

2 Return on risk-weighted assets are based on a discrete quarterly calculation, based on a 2-point average.

3 In 3Q16, HSBC Bank plc executed a management services agreement, transferring its governance responsibilities over HSBC Bank A.S. (Turkey) to HSBC Bank Middle East Limited to leverage the strong commercial ties between Turkey and the MENA region. Comparative data for Europe and MENA have been re-presented accordingly.