

HSBC HOLDINGS PLC

Data Pack

1Q 2018

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 2017*. 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 2017*, the *Earnings Release 1Q18*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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Net interest income
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income/(expense)
Net operating income before change in expected credit losses and other credit impairment charges¹
Change in expected credit losses and other credit impairment charges
Loan impairment charges and other credit risk provisions
Net operating income
Total operating expenses ¹
Operating profit
Share of profit in associates and joint ventures
Profit before tax
Tax expense
Profit after tax
Profit attributable to shareholders of the parent company
Profit attributable to non-controlling interests
Profit/(loss) attributable to the ordinary shareholders of the parent company

Revenue

Significant items

Customer redress programmes
Disposals, acquisitions and investment in new businesses
Fair value movements on financial instruments

Operating expenses

Significant items

Costs of structural reform
Costs to achieve
Customer redress programmes
Disposals, acquisitions and investment in new businesses
Gain on partial settlement of pension obligation
Restructuring and other related costs
Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
7,456	7,272	7,127	6,990	6,787
3,507	3,065	3,255	3,267	3,224
2,384	1,997	1,686	1,492	2,187
(155)	627	711	535	964
117	N/A	N/A	N/A	N/A
401	(660)	199	889	(169)
13,710	12,301	12,978	13,173	12,993
(170)	—	—	—	—
N/A	(658)	(448)	(427)	(236)
13,540	11,643	12,530	12,746	12,757
(9,383)	(9,895)	(8,546)	(8,115)	(8,328)
4,157	1,748	3,984	4,631	4,429
598	556	636	651	532
4,755	2,304	4,620	5,282	4,961
(1,017)	(1,978)	(1,115)	(994)	(1,201)
3,738	326	3,505	4,288	3,760
3,396	52	3,236	4,045	3,465
342	274	269	243	295
3,086	(274)	2,958	3,869	3,130
—	(105)	(3)	—	—
(112)	(79)	(5)	202	156
(28)	45	(45)	(239)	(6)
(140)	(139)	(53)	(37)	150
(126)	(131)	(109)	(97)	(83)
—	(655)	(677)	(837)	(833)
(93)	(272)	(84)	(89)	(210)
(2)	(39)	(4)	(10)	—
—	188	—	—	—
(20)	—	—	—	—
(897)	(228)	104	322	—
(1,138)	(1,137)	(770)	(711)	(1,126)

At				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
981,165	962,964	945,168	919,838	875,969
1,379,679	1,364,462	1,337,121	1,311,958	1,272,957

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

Note: Risk-weighted asset and return on average risk-weighted asset data by Global business and Geographical region is provided separately at the end of this document.

HSBC

Retail Banking and Wealth Management

Net interest income	
Net fee income	
Net income from financial instruments held for trading or managed on a fair value basis	
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	
Other income/(expense)	
Net operating income before change in expected credit losses and other credit impairment charges	
Change in expected credit losses and other credit impairment charges	
Loan impairment (charges)/recoveries and other credit risk provisions	
Net operating income	
Total operating expenses	
Operating profit	
Share of profit/(loss) in associates and joint ventures	
Profit before tax	

Revenue

Significant items

Customer redress programmes	
Disposals, acquisitions and investment in new businesses	

Operating expenses

Significant items

Costs of structural reform	
Costs to achieve	
Customer redress programmes	
Gain on partial settlement of pension obligation	
Settlements and provisions in connection with legal and regulatory matters	

Balance sheet data

Loans and advances to customers (net)	
Customer accounts	

Quarter ended				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
3,799	3,631	3,580	3,409	3,336
1,497	1,278	1,362	1,292	1,224
116	125	68	143	140
(143)	623	735	545	965
(59)	N/A	N/A	N/A	N/A
459	(600)	(565)	(189)	(583)
5,669	5,057	5,180	5,200	5,082
(303)	N/A	N/A	N/A	N/A
N/A	(186)	(238)	(260)	(296)
5,366	4,871	4,942	4,940	4,786
(3,573)	(3,751)	(3,366)	(3,341)	(3,276)
1,793	1,120	1,576	1,599	1,510
3	16	13	(20)	9
1,796	1,136	1,589	1,579	1,519
—	—	(3)	—	—
—	(4)	—	166	73
—	(4)	(3)	166	73
(1)	(6)	—	—	—
—	(46)	(27)	(72)	(125)
(93)	(254)	(84)	(89)	(210)
—	26	—	—	—
(16)	—	—	—	—
(110)	(280)	(111)	(161)	(335)
At				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
356,733	346,148	337,012	324,464	311,452
656,759	639,592	628,917	619,858	605,643

HSBC

Commercial Banking

Net interest income
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Loan impairment (charges)/recoveries and other credit risk provisions
Net operating income
Total operating expenses
Operating profit
Share of profit in associates and joint ventures
Profit before tax

Revenue

Significant items

Customer redress programmes

Operating expenses

Significant items

Costs of structural reform
Costs to achieve
Customer redress programmes
Gain on partial settlement of pension obligation

Balance sheet data

Loans and advances to customers (net)

Customer accounts

Quarter ended				
31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
2018	2017	2017	2017	2017
\$m	\$m	\$m	\$m	\$m
2,517	2,319	2,352	2,171	2,117
952	878	866	866	908
148	157	116	147	126
(12)	(6)	(10)	(17)	(12)
4	N/A	N/A	N/A	N/A
90	18	23	49	52
3,699	3,366	3,347	3,216	3,191
64	N/A	N/A	N/A	N/A
N/A	(190)	(188)	(121)	3
3,763	3,176	3,159	3,095	3,194
(1,653)	(1,619)	(1,524)	(1,460)	(1,398)
2,110	1,557	1,635	1,635	1,796
—	—	—	—	—
2,110	1,557	1,635	1,635	1,796
—	(103)	—	—	—
—	(103)	—	—	—
(1)	(3)	—	—	—
—	(24)	(8)	(13)	1
—	(16)	—	—	—
—	9	—	—	—
(1)	(34)	(8)	(13)	1
At				
31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
2018	2017	2017	2017	2017
\$m	\$m	\$m	\$m	\$m
329,801	316,533	316,409	305,018	289,906
359,146	362,908	351,495	341,596	335,111

HSBC

Global Banking and Markets

Net interest income
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income/(expense)
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Loan impairment (charges)/recoveries and other credit risk provisions
Net operating income
Total operating expenses
Operating profit
Share of profit in associates and joint ventures
Profit before tax

Revenue

Significant items

Customer redress programmes
Disposals, acquisitions and investment in new businesses
Fair value movements on financial instruments

Operating expenses

Significant items

Costs of structural reform
Costs to achieve
Customer redress programmes
Gain on partial settlement of pension obligation
Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
1,181	1,450	1,182	1,189	1,063
863	759	855	963	912
2,107	1,064	1,499	1,354	1,788
—	—	—	—	—
112	N/A	N/A	N/A	N/A
(85)	(17)	277	253	26
4,178	3,256	3,813	3,759	3,789
(22)	N/A	N/A	N/A	N/A
N/A	(373)	(45)	(61)	20
4,156	2,883	3,768	3,698	3,809
(2,387)	(2,325)	(2,243)	(1,910)	(2,245)
1,769	558	1,525	1,788	1,564
—	—	—	—	—
1,769	558	1,525	1,788	1,564
—	—	—	—	—
—	(99)	—	—	—
30	(33)	(65)	(178)	(97)
30	(134)	(65)	(178)	(97)
—	—	—	—	—
(7)	(4)	(3)	(1)	—
—	(97)	(46)	(49)	(48)
—	(2)	—	—	—
—	9	—	—	—
33	(50)	104	322	—
26	(144)	55	272	(48)

At				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
248,432	252,474	245,504	243,989	229,602
290,233	283,943	273,281	267,274	251,033

HSBC

Global Private Banking

Net interest income
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income/(expense)
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Loan impairment (charges)/recoveries and other credit risk provisions
Net operating income
Total operating expenses
Operating profit/(loss)
Share of profit in associates and joint ventures
Profit/(loss) before tax

Revenue

Significant items

Disposals, acquisitions and investment in new businesses

Operating expenses

Significant items

Costs to achieve

Disposals, acquisitions and investment in new businesses

Gain on partial settlement of pension obligation

Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)

Customer accounts

Quarter ended				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
223	213	209	205	189
207	176	173	179	176
48	30	45	46	49
—	10	(14)	7	10
—	N/A	N/A	N/A	N/A
4	(9)	32	2	(5)
482	420	445	439	419
3	N/A	N/A	N/A	N/A
N/A	1	(16)	—	(1)
485	421	429	439	418
(415)	(512)	(370)	(360)	(344)
70	(91)	59	79	74
—	—	—	—	—
70	(91)	59	79	74
—	—	—	—	—
—	—	8	8	4
—	—	8	8	4
—	2	(3)	(2)	—
(2)	(30)	(1)	—	—
—	3	—	—	—
(41)	(164)	—	—	—
(43)	(189)	(4)	(2)	—
At				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
41,071	40,326	39,116	38,601	37,088
63,069	66,512	67,794	68,226	68,631

Net interest income/(expense)
Net fee income/(expense)
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income/(expense)
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Loan impairment (charges)/recoveries and other credit risk provisions
Net operating income/(expense)
Total operating expenses
Operating profit/(loss)
Share of profit in associates and joint ventures
Profit/(loss) before tax

Revenue

Significant items

Disposals, acquisitions and investment in new businesses
Fair value movements on financial instruments

Operating expenses

Significant items

Costs of structural reform
Costs to achieve
Disposals, acquisitions and investment in new businesses
Gain on partial settlement of pension obligation
Restructuring and other related costs
Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
(264)	(341)	(196)	16	82
(12)	(26)	(1)	(33)	4
(35)	208	(244)	(318)	6
—	—	—	—	—
60	N/A	N/A	N/A	N/A
(67)	361	634	894	420
(318)	202	193	559	512
88	N/A	N/A	N/A	N/A
N/A	90	39	15	38
(230)	292	232	574	550
(1,355)	(1,688)	(1,043)	(1,044)	(1,065)
(1,585)	(1,396)	(811)	(470)	(515)
595	540	623	671	523
(990)	(856)	(188)	201	8
(112)	24	(13)	28	79
(58)	78	20	(61)	91
(170)	102	7	(33)	170
(117)	(118)	(106)	(96)	(83)
—	(490)	(593)	(701)	(661)
—	(9)	(3)	(10)	—
—	141	—	—	—
(20)	—	—	—	—
(873)	(14)	—	—	—
(1,010)	(490)	(702)	(807)	(744)
At				
31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
5,128	7,483	7,127	7,766	7,921
10,472	11,507	15,634	15,004	12,539

Net interest income/(expense)
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income/(expense)
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Net operating income/(expense)
Total operating expenses
Operating profit/(loss)
Share of profit in associates and joint ventures
Profit/(loss) before tax

Revenue

Significant items

Fair value movements on financial instruments

Operating expenses

Significant items

Costs of structural reform
Customer redress programmes
Disposals, acquisitions and investment in new businesses
Restructuring and other related costs
Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
1,111	853	192	96	(513)	1,739
395	389	195	89	19	1,087
17	22	1,231	13	(128)	1,155
(227)	—	—	—	—	(227)
(67)	2	98	—	122	155
441	44	(117)	—	193	561
1,670	1,310	1,599	198	(307)	4,470
(108)	40	(83)	(1)	90	(62)
1,562	1,350	1,516	197	(217)	4,408
(1,599)	(689)	(1,241)	(248)	(660)	(4,437)
(37)	661	275	(51)	(877)	(29)
—	—	—	—	11	11
(37)	661	275	(51)	(866)	(18)
—	—	9	—	(55)	(46)
—	—	9	—	(55)	(46)
(1)	(1)	(7)	—	(116)	(125)
(93)	—	—	—	—	(93)
—	—	—	(2)	—	(2)
—	—	—	—	(20)	(20)
—	—	88	(43)	—	45
(94)	(1)	81	(45)	(136)	(195)
At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
167,039	119,903	78,753	19,241	4,856	389,792
215,660	140,643	139,638	32,010	3,074	531,025

Net interest income
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Net operating income
Total operating expenses
Operating profit
Share of profit in associates and joint ventures
Profit before tax

Revenue
Significant items
Fair value movements on financial instruments

Operating expenses
Significant items
Costs of structural reform
Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
1,847	1,136	652	81	115	3,831
847	380	352	95	4	1,678
44	98	708	34	72	956
83	(13)	—	—	—	70
1	—	(3)	—	(32)	(34)
209	66	97	2	432	806
3,031	1,667	1,806	212	591	7,307
(70)	23	14	—	1	(32)
2,961	1,690	1,820	212	592	7,275
(1,207)	(571)	(739)	(105)	(364)	(2,986)
1,754	1,119	1,081	107	228	4,289
3	—	—	—	476	479
1,757	1,119	1,081	107	704	4,768
—	—	17	—	(5)	12
—	—	17	—	(5)	12
—	—	—	—	(1)	(1)
—	—	—	2	—	2
—	—	—	2	(1)	1

At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
137,729	152,503	129,690	15,748	265	435,935
349,905	162,203	112,914	23,096	4,652	652,770

HSBC

Middle East and North Africa

Net interest income	149	106	119	—	87	461
Net fee income/(expense)	50	42	62	4	(1)	157
Net income from financial instruments held for trading or managed on a fair value basis	13	10	69	—	(50)	42
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	5	—	—	5
Other income	2	—	7	—	2	11
Net operating income before change in expected credit losses and other credit impairment charges	214	158	262	4	38	676
Change in expected credit losses and other credit impairment charges	(3)	(21)	19	—	1	(4)
Net operating income	211	137	281	4	39	672
Total operating expenses	(158)	(80)	(80)	(2)	(23)	(343)
Operating profit	53	57	201	2	16	329
Share of profit in associates and joint ventures	—	—	—	—	108	108
Profit before tax	53	57	201	2	124	437

Revenue
Significant items

Operating expenses
Significant items

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
149	106	119	—	87	461
50	42	62	4	(1)	157
13	10	69	—	(50)	42
—	—	—	—	—	—
—	—	5	—	—	5
2	—	7	—	2	11
214	158	262	4	38	676
(3)	(21)	19	—	1	(4)
211	137	281	4	39	672
(158)	(80)	(80)	(2)	(23)	(343)
53	57	201	2	16	329
—	—	—	—	108	108
53	57	201	2	124	437
—	—	—	—	—	—
—	—	—	—	—	—
At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
6,170	10,354	13,297	—	(1)	29,820
17,924	7,481	9,865	—	201	35,471

Net interest income

Net fee income/(expense)

Net income from financial instruments held for trading or managed on a fair value basis

Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss

Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss

Other income

Net operating income before change in expected credit losses and other credit impairment charges

Change in expected credit losses and other credit impairment charges

Net operating income

Total operating expenses

Operating profit/(loss)

Share of profit in associates and joint ventures

Profit/(loss) before tax

Revenue

Significant items

Disposals, acquisitions and investment in new businesses

Fair value movements on financial instruments

Operating expenses

Significant items

Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
327	306	153	46	38	870
111	114	234	19	(34)	444
8	10	144	1	49	212
—	—	—	—	—	—
—	—	10	—	—	10
32	5	42	2	8	89
478	435	583	68	61	1,625
(12)	41	17	4	(3)	47
466	476	600	72	58	1,672
(492)	(245)	(477)	(60)	(994)	(2,268)
(26)	231	123	12	(936)	(596)
—	—	—	—	—	—
(26)	231	123	12	(936)	(596)
—	—	—	—	(95)	(95)
—	—	3	—	2	5
—	—	3	—	(93)	(90)
(16)	—	(55)	—	(873)	(944)
(16)	—	(55)	—	(873)	(944)

At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
38,924	39,776	19,514	6,082	—	104,296
60,028	42,006	24,168	7,963	2,472	136,637

Net interest income/(expense)
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income/(expense)
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Net operating income
Total operating expenses
Operating profit/(loss)
Share of profit in associates and joint ventures
Profit/(loss) before tax

Revenue

Significant items

Disposals, acquisitions and investment in new businesses
Fair value movements on financial instruments

Operating expenses

Significant items

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
364	116	65	—	(17)	528
94	27	20	—	—	141
32	10	54	—	25	121
1	1	—	—	—	2
7	1	—	—	—	8
1	(2)	6	—	(8)	(3)
499	153	145	—	—	797
(110)	(19)	9	—	1	(119)
389	134	154	—	1	678
(340)	(92)	(65)	—	(17)	(514)
49	42	89	—	(16)	164
—	—	—	—	—	—
49	42	89	—	(16)	164
—	—	—	—	(17)	(17)
—	—	1	—	—	1
—	—	1	—	(17)	(16)
—	—	—	—	—	—

At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
6,871	7,265	7,178	—	8	21,322
13,242	6,813	3,648	—	73	23,776

Net interest income/(expense)
Net fee income
Net income from financial instruments held for trading or managed on a fair value basis
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss
Other income
Net operating income before change in expected credit losses and other credit impairment charges
Change in expected credit losses and other credit impairment charges
Net operating income
Total operating expenses
Operating profit
Share of profit in associates and joint ventures
Profit before tax

Revenue
Significant items
Fair value movements on financial instruments

Operating expenses
Significant items
Costs of structural reform
Settlements and provisions in connection with legal and regulatory matters

Balance sheet data

Loans and advances to customers (net)
Customer accounts

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
1,388	748	250	64	(64)	2,386
678	256	179	77	8	1,198
27	56	407	27	157	674
108	(13)	—	—	—	95
8	—	(3)	—	(28)	(23)
113	61	22	1	140	337
2,322	1,108	855	169	213	4,667
(43)	15	14	—	—	(14)
2,279	1,123	869	169	213	4,653
(628)	(306)	(366)	(73)	(137)	(1,510)
1,651	817	503	96	76	3,143
3	—	—	—	3	6
1,654	817	503	96	79	3,149
—	—	7	—	(8)	(1)
—	—	7	—	(8)	(1)
—	—	—	—	(1)	(1)
—	—	—	1	—	1
—	—	—	1	(1)	—

At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
87,989	97,873	74,711	11,867	181	272,621
291,107	119,932	43,635	16,667	246	471,587

Net interest income/(expense)	—
Net fee income	—
Net income from financial instruments held for trading or managed on a fair value basis	—
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—
Other income ²	98
Net operating income before change in expected credit losses and other credit impairment charges	98
Change in expected credit losses and other credit impairment charges	—
Net operating income/(expense)	98
Total operating expenses	(285)
Operating profit/(loss)	(187)
Share of profit in associates and joint ventures	—
Profit/(loss) before tax	(187)

Revenue					
Significant items					
Fair value movements on financial instruments	—	—	—	—	(60)
	—	—	—	—	(60)
Significant items					
Costs of structural reform	—	—	—	—	(22)
Settlements and provisions in connection with legal and regulatory matters	—	—	(38)	—	(38)
	—	—	(38)	—	(22)

Balance sheet data

Loans and advances to customers (net)	—
Customer accounts	—

Quarter ended 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
—	—	—	—	(263)	(263)
—	—	—	—	—	—
—	—	—	—	(424)	(424)
—	—	—	—	—	—
—	—	—	—	110	110
98	13	—	—	4,198	4,309
98	13	—	—	3,621	3,732
—	—	—	—	—	—
98	13	—	—	3,621	3,732
(285)	(121)	(94)	(22)	(349)	(871)
(187)	(108)	(94)	(22)	3,272	2,861
—	—	—	—	—	—
(187)	(108)	(94)	(22)	3,272	2,861
—	—	—	—	(60)	(60)
—	—	—	—	(60)	(60)
—	—	—	—	(22)	(22)
—	—	(38)	—	—	(38)
—	—	(38)	—	(22)	(60)
At 31 Mar 2018					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
—	—	—	—	—	—
—	—	—	—	—	—

¹ Holding Company results are included within the Europe and UK geographical disclosures.
² Excludes intra-Group dividend income.

Risk-weighted assets

Risk-weighted assets by global business¹

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	125.8	121.5	121.2	116.6	113.5
Commercial Banking	314.0	301.0	298.4	289.2	280.6
Global Banking and Markets	304.3	299.3	305.0	306.1	296.0
Global Private Banking	16.9	16.0	16.4	16.4	15.4
Corporate Centre	133.4	133.5	147.6	147.8	152.4
Total	894.4	871.3	888.6	876.1	857.9

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	894.4	871.3	888.6	876.1	857.9
Europe	318.8	311.6	322.3	311.7	301.5
Asia	367.7	357.8	352.6	347.0	336.0
Middle East and North Africa	59.8	59.2	58.9	59.3	58.9
North America	133.3	131.3	136.4	137.3	140.6
Latin America	38.6	36.4	38.5	38.6	36.9
 Hong Kong	 186.7	 178.2	 175.4	 172.6	 168.5
United Kingdom	240.2	233.8	245.4	233.8	226.7

¹ 31 March 2018 figures are calculated using the EU's regulatory transitional arrangements for IFRS 9 in article 473a of the Capital Requirements Regulation. All other periods are presented as reported under IAS 39.

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

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Return on average risk-weighted assets

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

	Quarter ended				
	31 Mar 2018	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017
	%	%	%	%	%
Retail Banking and Wealth Management	5.9	3.7	5.3	5.5	5.4
Commercial Banking	2.8	2.1	2.2	2.3	2.6
Global Banking and Markets	2.4	0.7	2.0	2.4	2.1
Global Private Banking	1.7	(2.2)	1.4	2.0	2.0
Total	2.2	1.0	2.1	2.4	2.3

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

	Quarter ended				
	31 Mar 2018	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017
	%	%	%	%	%
Europe	—	(3.0)	(0.1)	1.0	(0.3)
Asia	5.3	4.1	4.6	4.2	5.0
Middle East and North Africa	3.0	2.2	2.4	2.8	2.7
North America	(1.8)	1.5	0.4	1.1	1.6
Latin America	1.8	1.8	1.5	1.8	1.3
Total	2.2	1.0	2.1	2.4	2.3

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

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