HSBC HOLDINGS PLC

Data Pack

10 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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HSBC Holdings plc

		C	Quarter ended		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,456	7,272	7,127	6,990	6,787
Net fee income	7,456 3,507	3,065	3,255		3,224
	3,307	3,000	3,200	3,267	3,224
Net income from financial instruments held for trading or managed on a fair value basis	2,384	1,997	1,686	1,492	2,187
Net income from assets and liabilities of insurance businesses, including related	2,304	1,777	1,000	1,472	2,107
derivatives, measured at fair value through profit or loss	(155)	627	711	535	964
Changes in fair value of other financial instruments mandatorily measured at fair	(100)	027	, , , ,	333	704
value through profit or loss	117	N/A	N/A	N/A	N/A
Other income/(expense)	401	(660)	199	889	(169)
Net operating income before change in expected credit losses and other credit		(000)	.,,		(107)
impairment charges ¹	13,710	12,301	12,978	13,173	12,993
Change in expected credit losses and other credit impairment charges	(170)	_	_	_	_
Loan impairment charges and other credit risk provisions	N/A	(658)	(448)	(427)	(236)
Net operating income	13,540	11,643	12,530	12,746	12,757
Total operating expenses ¹	(9,383)	(9,895)	(8,546)	(8,115)	(8,328)
Operating profit	4,157	1,748	3,984	4,631	4,429
Share of profit in associates and joint ventures	598	556	636	651	532
Profit before tax	4,755	2,304	4,620	5,282	4,961
Tax expense	(1,017)	(1,978)	(1,115)	(994)	(1,201)
Profit after tax	3,738	326	3,505	4,288	3,760
Profit attributable to shareholders of the parent company	3,396	52	3,236	4,045	3,465
Profit attributable to snareholders of the parent company Profit attributable to non-controlling interests	342	274	269	243	295
Profit/(loss) attributable to the ordinary shareholders of the parent company	3,086	(274)	2,958	3,869	3,130
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	(112) (28) (140)	(105) (79) 45 (139)	(3) (5) (45) (53)		— 156 (6) 150
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	(126) — (93) (2) — (20) (897) (1,138)	(131) (655) (272) (39) 188 — (228)	(109) (677) (84) (4) — — 104 (770)	(97) (837) (89) (10) — — 322 (711)	(83) (833) (210) — — — — — — (1,126)
Balance sheet data			At		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	981,165	962,964	945,168	919,838	875,969
Customer accounts	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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	3,799	3,631	3,580	3,409	3,336
Net fee income	1,497	1,278	1,362	1,292	1,224
Net income from financial instruments held for trading or managed on a fair value					
basis	116	125	68	143	140
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	(143)	623	735	545	965
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	(59)	N/A	N/A	N/A	N/A
Other income/(expense)	459	(600)	(565)	(189)	(583)
Net operating income before change in expected credit losses and other credit					
impairment charges	5,669	5,057	5,180	5,200	5,082
Change in expected credit losses and other credit impairment charges	(303)	N/A	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	(186)	(238)	(260)	(296)
Net operating income	5,366	4,871	4,942	4,940	4,786
Total operating expenses	(3,573)	(3,751)	(3,366)	(3,341)	(3,276)
Operating profit	1,793	1,120	1,576	1,599	1,510
Share of profit/(loss) in associates and joint ventures	3	16	13	(20)	9
Profit before tax	1,796	1,136	1,589	1,579	1,519
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	_ 	(4) (4)	(3) — (3)	 166 166	
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	(1) — (93) — (16) (110)	(6) (46) (254) 26 — (280)	— (27) (84) — — — (111)	— (72) (89) — — — (161)	— (125) (210) — — — (335)
Balance sheet data					
			At		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	356,733	346,148	337,012	324,464	311,452
Customer accounts	656,759	639,592	628,917	619,858	605,643
	,	, -	,	,	,

HSBC Commercial Banking

		Qı	arter ended		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	2,517	2,319	2,352	2,171	2,117
Net fee income	952	878	866	866	908
Net income from financial instruments held for trading or managed on a fair value					
basis	148	157	116	147	126
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	(12)	(6)	(10)	(17)	(12)
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	4	N/A	N/A	N/A	N/A
Other income	90	18	23	49	52
Net operating income before change in expected credit losses and other credit		0.044	0.047	0.017	0.404
impairment charges	3,699	3,366	3,347	3,216	3,191
Change in expected credit losses and other credit impairment charges	64	N/A	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	(190)	(188)	(121)	3
Net operating income	3,763	3,176	3,159	3,095	3,194
Total operating expenses	(1,653)	(1,619)	(1,524)	(1,460)	(1,398)
Operating profit	2,110	1,557	1,635	1,635	1,796
Share of profit in associates and joint ventures					
Profit before tax	2,110	1,557	1,635	1,635	1,796
Revenue					
Significant items					
Customer redress programmes	_	(103)	_	_	
		(103)			
Operating expenses					
Significant items					
Costs of structural reform	(1)	(3)	_	_	_
Costs to achieve	_	(24)	(8)	(13)	1
Customer redress programmes	_	(16)	_	_	_
Gain on partial settlement of pension obligation	_	9	_	_	
	(1)	(34)	(8)	(13)	1
Balance sheet data					
			At		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	329,801	316,533	316,409	305,018	289,906
Customer accounts	359,146	362,908			

HSBC Global Banking and Markets

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	1,181	1,450	1,182	1,189	1,063
Net fee income	863	759	855	963	912
Net income from financial instruments held for trading or managed on a fair value					
basis	2,107	1,064	1,499	1,354	1,788
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	112	N/A	N/A	N/A	N/A
Other income/(expense)	(85)	(17)	277	253	26
Net operating income before change in expected credit losses and other credit					
impairment charges	4,178	3,256	3,813	3,759	3,789
Change in expected credit losses and other credit impairment charges	(22)	N/A	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	(373)	(45)	(61)	20
Net operating income	4,156	2,883	3,768	3,698	3,809
Total operating expenses	(2,387)	(2,325)	(2,243)	(1,910)	(2,245)
Operating profit	1,769	558	1,525	1,788	1,564
Share of profit in associates and joint ventures	_			_	
Profit before tax	1,769	558	1,525	1,788	1,564
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments		(2) (99) (33) (134)	— (65) (65)	 (178) (178)	(97) (97)
Operating expenses					
Significant items Costs of structural reform	(7)	(4)	(3)	(1)	
Costs to achieve	(/) _	(97)	(46)	(49)	(48)
Customer redress programmes		(2)	(40)	(47)	(40)
Gain on partial settlement of pension obligation		9			
Settlements and provisions in connection with legal and regulatory matters	33	(50)	104	322	_
Settlements and provisions in connection with regarding regulatory matters	26	(144)	55	272	(48)
	20	(144)		212	(40)
Balance sheet data					
			At		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	248,432	252,474	245,504	243,989	229,602
Customer accounts	290,233	283,943	273,281	267,274	251,033

HSBC Global Private Banking

31 Mar			Qu	arter ended		
Net interest income 10		31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
Net interest income 123		2018	2017	2017	2017	2017
Net fiee income 207 176 173 179 176		\$m	\$m	\$m	\$m	\$m
Net income from financial instruments held for trading or managed on a fair value basis 48 30 45 46 49 49 49 49 49 49 49	Net interest income	223	213	209	205	189
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	Net fee income	207	176	173	179	176
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 of other financial instruments mandatorily measured at fair value through profit or loss		48	30	45	46	49
Page			10	(1.4)	7	10
value through profit or loss — N/A N/A N/A N/A Other income/(expense) 4 (9) 32 2 (5) Net operating income before change in expected credit losses and other credit impairment charges 482 420 445 439 419 Change in expected credit losses and other credit risk provisions N/A 1 (16) — (1) (10) Net operating income 485 421 429 439 418 101 (10) 10 (10) Net operating expenses 485 421 429 439 418 101 10 <		_	10	(14)	/	10
Met porating income before change in expected credit losses and other credit impairment charges 482 420 445 439 449 440 445 439 449 440 440 445 440 44		_	N/Δ	NI/Δ	N/Δ	N/A
Net operating income before change in expected credit losses and other credit impairment charges 482 420 445 439 419 4	5 1					
impairment charges 482 420 455 439 419 Change in expected cribl cosses and other credit inspirment charges 3 N/A			(7)	32		(3)
Change in expected credit losses and other credit impairment charges 3 N/A N/A N/A Loan impairment (charges)/recoveries and other credit risk provisions N/A 1 1(16) — (1) Net operating income 485 421 429 439 418 Total operating expenses (415) (512) (370) (360) (344) Operating profit/(loss) 70 (91) 59 79 74 Share of profit in associates and joint ventures — <		482	420	445	439	419
Note operating income Note 1	•	3	N/A	N/A	N/A	N/A
Net operating income 185		N/A	1	(16)	_	(1)
Total operating expenses	Net operating income	485	421	429	439	
Share of profit in associates and joint ventures		(415)	(512)	(370)	(360)	(344)
Revenue 70 (91) 59 79 74 Significant items - - 8 8 4 Disposals, acquisitions and investment in new businesses - - 8 8 4 Operating expenses - - 8 8 4 Significant items - - 2 (3) (2) - Costs to achieve - 2 (3) (2) - Disposals, acquisitions and investment in new businesses (2) (30) (1) - - Gain on partial settlement of pension obligation - 3 - - - - Settlements and provisions in connection with legal and regulatory matters (41) (164) - - - - Balance sheet data - <th>Operating profit/(loss)</th> <th>70</th> <th>(91)</th> <th>59</th> <th>79</th> <th>74</th>	Operating profit/(loss)	70	(91)	59	79	74
Revenue Significant items — — 8 8 4 Disposals, acquisitions and investment in new businesses — — 8 8 4 Operating expenses — — 8 8 4 Coperating expenses — 8 8 4 Coperating expenses — 8 8 4 Cost to achieve — 2 (3) (2) — Disposals, acquisitions and investment in new businesses (2) (30) (1) — — Gain on partial settlement of pension obligation — 3 — — — — Settlements and provisions in connection with legal and regulatory matters (41) (164) — — — — Balance sheet data — — At —	Share of profit in associates and joint ventures	_	_	_	_	_
Coperating expenses Costs to achieve Costs to	Profit/(loss) before tax	70	(91)	59	79	74
Coperating expenses Coperating expenses	Revenue					
Coperating expenses Coperating expenses	Significant items					
Coperating expenses Significant items Costs to achieve Costs t		_	_	8	8	4
Significant items Costs to achieve — 2 (3) (2) — Disposals, acquisitions and investment in new businesses (2) (30) (1) — — Gain on partial settlement of pension obligation — 3 — — — Settlements and provisions in connection with legal and regulatory matters (41) (164) — — — Balance sheet data — — At — — — At — <td< td=""><td></td><td>_</td><td>_</td><td>8</td><td>8</td><td>4</td></td<>		_	_	8	8	4
Significant items Costs to achieve - 2 (3) (2)						_
Costs to achieve	Operating expenses					
Cajan on partial settlement of pension obligation Cajan obligation Cajan obligation Cajan obligation Cajan oblig	Significant items					
Gain on partial settlement of pension obligation — 3 —	Costs to achieve	_	2	(3)	(2)	_
Settlements and provisions in connection with legal and regulatory matters (41) (164) — — — — (43) (189) (4) (2) — Balance sheet data At 31 Mar 31 Dec 30 Sep 30 Jun 31 Mar 2018 2017 2017 2017 2017 \$m \$m \$m \$m \$m \$m \$m Loans and advances to customers (net) 41,071 40,326 39,116 38,601 37,088	Disposals, acquisitions and investment in new businesses	(2)	(30)	(1)	_	_
Colors and advances to customers (net) (43) (189) (4) (2)	Gain on partial settlement of pension obligation	_	3	_	_	_
Balance sheet data At 31 Mar 31 Dec 30 Sep 30 Jun 31 Mar 2018 2017 2017 2017 2017 \$m \$m \$m \$m \$m Loans and advances to customers (net) 41,071 40,326 39,116 38,601 37,088	Settlements and provisions in connection with legal and regulatory matters	(41)	(164)			
At State		(43)	(189)	(4)	(2)	
31 Mar 31 Dec 30 Sep 30 Jun 31 Mar 2018 2017 2017 2017 2017 2017 2017 2017 2017 2018 2018 31 Mar 2018 2018 2017 2017 2018 20	Balance sheet data					
2018 2017 2017 2017 2017 \$m \$m \$m \$m \$m Loans and advances to customers (net) 41,071 40,326 39,116 38,601 37,088				At		
\$m \$m \$m \$m \$m Loans and advances to customers (net) 41,071 40,326 39,116 38,601 37,088		31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
Loans and advances to customers (net) 41,071 40,326 39,116 38,601 37,088		2018	2017	2017	2017	2017
		\$m	\$m	\$m	\$m	\$m
Customer accounts 63,069 66,512 67,794 68,226 68,631	Loans and advances to customers (net)	41,071	40,326	39,116	38,601	37,088
	Customer accounts	63,069	66,512	67,794	68,226	68,631

HSBC Corporate Centre

-		Qua	arter ended		
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(264)	(341)	(196)	16	82
Net fee income/(expense)	(12)	(26)	(1)	(33)	4
Net income from financial instruments held for trading or managed on a fair value					
basis	(35)	208	(244)	(318)	6
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	60	N/A	N/A	N/A	N/A
Other income/(expense)	(67)	361	634	894	420
Net operating income before change in expected credit losses and other credit	(07)	301	004	074	420
impairment charges	(318)	202	193	559	512
Change in expected credit losses and other credit impairment charges	88	N/A	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	90	39	15	38
Net operating income/(expense)	(230)	292	232	574	550
Total operating expenses	(1,355)	(1,688)	(1,043)	(1,044)	(1,065)
Operating profit/(loss)	(1,585)	(1,396)	(811)	(470)	(515)
Share of profit in associates and joint ventures	595	540	623	671	523
Profit/(loss) before tax	(990)	(856)	(188)	201	8
Revenue Significant items Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	(112) (58) (170)	24 78 102	(13) 20 7	28 (61) (33)	79 91 170
Operating expenses Significant items Costs of structural reform	(117)	(118)	(106)	(96)	(83)
Costs to achieve	_	(490)	(593)	(701)	(661)
Disposals, acquisitions and investment in new businesses	_	(9)	(3)	(10)	_
Gain on partial settlement of pension obligation		141	_	_	_
Restructuring and other related costs	(20)	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	(873)	(14)	(700)	(007)	(7.4.4)
_	(1,010)	(490)	(702)	(807)	(744)
Balance sheet data					
<u>-</u>			At		
		31 Dec	30 Sep	30 Jun	31 Mar
	31 Mar		•		
	2018	2017	2017	2017	2017
	2018 \$m	2017 \$m	2017 \$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	2018	2017	2017		

HSBC Europe

Loans and advances to customers (net)

Customer accounts

	Retail		Giobai			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,111	853	192	96	(513)	1,739
Net fee income	395	389	195	89	19	1,087
Net income from financial instruments held for trading or managed on a fair value	0,0	007		0,	.,	.,007
basis	17	22	1,231	13	(128)	1,155
Net income from assets and liabilities of insurance businesses, including related			·		` ,	·
derivatives, measured at fair value through profit or loss	(227)	_	_	_	_	(227)
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	(67)	2	98	_	122	155
Other income/(expense)	441	44	(117)	_	193	561
Net operating income before change in expected credit losses and other credit						
impairment charges	1,670	1,310	1,599	198	(307)	4,470
Change in expected credit losses and other credit impairment charges	(108)	40	(83)	(1)	90	(62)
Net operating income/(expense)	1,562	1,350	1,516	197	(217)	4,408
Total operating expenses	(1,599)	(689)	(1,241)	(248)	(660)	(4,437)
Operating profit/(loss)	(37)	661	275	(51)	(877)	(29)
Share of profit in associates and joint ventures	_	_	_	_	11	11
Profit/(loss) before tax	(37)	661	275	(51)	(866)	(18)
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	9	_	(55)	(46)
	_	_	9	_	(55)	(46)
			<u> </u>		(00)	(10)
Operating expenses						
Significant items						
Costs of structural reform	(1)	(1)	(7)	_	(116)	(125)
Customer redress programmes	(93)	_			(110)	(93)
Disposals, acquisitions and investment in new businesses	(73)		_	(2)	_	(2)
Restructuring and other related costs				(2)	(20)	(20)
Settlements and provisions in connection with legal and regulatory matters	_	_	 88	(43)	(20)	45
Settlements and provisions in connection with legal and regulatory matters	(94)	(1)	81	(45)	(136)	(195)
	(94)	(1)	81	(43)	(130)	(195)
Delever shoot date						
Balance sheet data			A+ 21 N4 1	0010		
	Dot-!!		At 31 Mar 2	2018		
	Retail		Global	Clabal		
	Banking	0	Banking	Global	0	
	and Wealth	Commercial	and	Private	Corporate	.

Management

167,039

215,660

\$m

Banking

119,903

140,643

\$m

Markets

78,753

139,638

\$m

Banking

19,241

32,010

\$m

Centre

4,856

3,074

\$m

Total

389,792

531,025

\$m

Retail

Quarter ended 31 Mar 2018

Global

HSBC Asia

Loans and advances to customers (net)

Customer accounts

	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,847	1,136	652	81	115	3,831
Net fee income	847	380	352	95	4	1,678
Net income from financial instruments held for trading or managed on a fair value						
basis	44	98	708	34	72	956
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	83	(13)	_	_	_	70
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	1	_	(3)	_	(32)	(34)
Other income	209	66	97	2	432	806
Net operating income before change in expected credit losses and other credit						
impairment charges	3,031	1,667	1,806	212	591	7,307
Change in expected credit losses and other credit impairment charges	(70)	23	14	_	1	(32)
Net operating income	2,961	1,690	1,820	212	592	7,275
Total operating expenses	(1,207)	(571)	(739)	(105)	(364)	(2,986)
Operating profit	1,754	1,119	1,081	107	228	4,289
Share of profit in associates and joint ventures	3	_	_	_	476	479
Profit before tax	1,757	1,119	1,081	107	704	4,768
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	17	_	(5)	12
	_	_	17	_	(5)	12
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	(1)	(1)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	2	_	2
	_	_	_	2	(1)	1
Balance sheet data						
			At 31 Mar 2	018		
	Retail		Global			
	Banking		Banking	Global		
	134/ 111					

and Wealth

137,729

349,905

\$m

Management

Commercial

Banking

152,503

162,203

\$m

Retail

Banking

Quarter ended 31 Mar 2018

Global

Private

Banking

15,748

23,096

\$m

and

\$m

Markets

129,690

112,914

Corporate

Centre

\$m

265

4,652

Total

\$m

435,935

652,770

Global

Banking

HSBC

Operating expenses Significant items

Balance sheet data

Loa Cus

Middle East and North Africa

Net interest income Net fee income/(expense) Net income from financial instruments held for trading or managed on a fair value 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 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

Retail		Giobai			
Banking		Banking	Global		
and Wealth	Commercial	and	Private	Corporate	
Management	Banking	Markets	Banking	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 7	_	_	5
2				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 2	2018		
Retail		Global			
Donking		Donking	Clobal		

Quarter ended 31 Mar 2018

Global

	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
pans and advances to customers (net)	6,170	10,354	13,297	_	(1)	29,820
ustomer accounts	17,924	7,481	9,865	_	201	35,471

Retail

HSBC North America

Loans and advances to customers (net)

Customer accounts

	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	327	306	153	46	38	870
Net fee income/(expense)	111	114	234	19	(34)	444
Net income from financial instruments held for trading or managed on a fair value					(- ',	
basis	8	10	144	1	49	212
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	_	_	10	_	_	10
Other income	32	5	42	2	8	89
Net operating income before change in expected credit losses and other credit						
impairment charges	478	435	583	68	61	1,625
Change in expected credit losses and other credit impairment charges	(12)	41	17	4	(3)	47
Net operating income	466	476	600	72	58	1,672
Total operating expenses	(492)	(245)	(477)	(60)	(994)	(2,268)
Operating profit/(loss)	(26)	231	123	12	(936)	(596)
Share of profit in associates and joint ventures		_	_	_		
Profit/(loss) before tax	(26)	231	123	12	(936)	(596)
					· ·	•
Revenue						
Significant items						
Disposals, acquisitions and investment in new businesses	_	_	_	_	(95)	(95)
Fair value movements on financial instruments	_	_	3	_	2	5
Tail value movements on maneral instruments			3		(93)	(90)
			<u>J</u>		(73)	(70)
Oneveting synences						
Operating expenses						
Significant items	(4.1)		(55)		(070)	(0.4.4)
Settlements and provisions in connection with legal and regulatory matters	(16)		(55)		(873)	(944)
	(16)	_	(55)	_	(873)	(944)
Balance sheet data						
			At 31 Mar 2	2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m

38,924

60,028

39,776

42,006

6,082

7,963

19,514

24,168

2,472

104,296

136,637

Quarter ended 31 Mar 2018

HSBC Latin America

Latin America					
	Quarter ended 31 Mar 2018				
	Retail		Global		
	Banking		Banking	Global	
	and Wealth	Commercial	and	Private	Corporate
	Management	Banking	Markets	Banking	Centre
	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	364	116	65	_	(17)
Net fee income	94	27	20	_	_
Net income from financial instruments held for trading or managed on a fair value					
basis	32	10	54	_	25
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	1	1	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	7	1	_	_	_
Other income/(expense)	1	(2)	6	_	(8)
Net operating income before change in expected credit losses and other credit					
impairment charges	499	153	145	_	_
Change in expected credit losses and other credit impairment charges	(110)	(19)	9		1
Net operating income	389	134	154	_	1
Total operating expenses	(340)	(92)	(65)	_	(17)
Operating profit/(loss)	49	42	89	_	(16)
Share of profit in associates and joint ventures	_	_	_	_	_
Profit/(loss) before tax	49	42	89	_	(16)
Revenue					
Significant items					
Disposals, acquisitions and investment in new businesses	_	_	_	_	(17)
Fair value movements on financial instruments	_	_	1	_	
	_		1		(17)
Operating expenses					
Significant items					
	_	_	_		

Ral	lance	sheet	data

At 31 Mar 2018							
Retail		Global					
Banking		Banking	Global				
and Wealth	Commercial	and	Private	Corporate			
Management	Banking	Markets	Banking	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		

Total \$m
528
141
121
2
8
(3)
797
(119)
678
(514)
164
—
164

(17)

(16)

Loans and advances to customers (net)
Customer accounts

HSBC Hong Kong

Loans and advances to customers (net)

Customer accounts

	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,388	748	250	64	(64)	2,386
Net fee income	678	256	179	77	8	1,198
Net income from financial instruments held for trading or managed on a fair value						
basis	27	56	407	27	157	674
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	108	(13)	_	_	_	95
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	8	_	(3)	_	(28)	(23)
Other income	113	61	22	1	140	337
Net operating income before change in expected credit losses and other credit						
impairment charges	2,322	1,108	855	169	213	4,667
Change in expected credit losses and other credit impairment charges	(43)	15	14			(14)
Net operating income	2,279	1,123	869	169	213	4,653
Total operating expenses	(628)	(306)	(366)	(73)	(137)	(1,510)
Operating profit	1,651	817	503	96	76	3,143
Share of profit in associates and joint ventures	3	_	_	_	3	6
Profit before tax	1,654	817	503	96	79	3,149
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	7	_	(8)	(1)
	_	_	7	_	(8)	(1)
						()
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	(1)	(1)
Settlements and provisions in connection with legal and regulatory matters			_	1	(1)	1
Settlements and provisions in connection with legal and regulatory matters			<u>_</u>	<u>'</u> 1	(1)	
					(1)	
Balance sheet data						
Datance street wata			At 31 Mar 2	0010		
	Retail		Global	.010		
				Clabal		
	Banking	0 11	Banking	Global		

and Wealth

\$m

87,989

291,107

Management

Commercial

Banking

97,873

119,932

\$m

Retail

Banking

Quarter ended 31 Mar 2018

Global

Private

Banking

11,867

16,667

\$m

and

\$m

Markets

74,711

43,635

Corporate

Centre

\$m

181

246

Total

\$m

272,621

471,587

Global

Banking

HSBC Holdings¹

			Quarter ended 31	Mar 2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	•	ŭ		·		
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	_	_	_	_	(263)	(263)
Net fee income	_	_	_	_	_	_
Net income from financial instruments held for trading or managed on a fair value						
basis	_	_	_	_	(424)	(424)
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	_	_	_	_	110	110
Other income ²	98	13	_	_	4,198	4,309
Net operating income before change in expected credit losses and other credit						
impairment charges	98	13	_	_	3,621	3,732
Change in expected credit losses and other credit impairment charges		_	_	_		
Net operating income/(expense)	98	13		_	3,621	3,732
· · ·			- (0.4)			
Total operating expenses	(285)	(121)	(94)	(22)	(349)	(871)
Operating profit/(loss)	(187)	(108)	(94)	(22)	3,272	2,861
Share of profit in associates and joint ventures	_	_	_		_	_
Profit/(loss) before tax	(187)	(108)	(94)	(22)	3,272	2,861
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	_	_	(60)	(60)
Tall value movements of financial instruments					(60)	(60)
					(00)	(00)
Significant items						
Costs of structural reform	_	_	_	_	(22)	(22)
Settlements and provisions in connection with legal and regulatory matters	_	_	(38)	_	_	(38)
	_	_	(38)	_	(22)	(60)
Balance sheet data						
			At 31 Mar 2	2018		
	Retail		Global			
	Banking		Banking	Global		
	v		•			
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	_	_	_	_	_	_
Customer accounts	_	_	_	_	_	_
1 Holding Company results are included within the Europe and UK geographical disclo	ncurac					

Quarter ended 31 Mar 2018

 $^{1\,} Holding\, Company\, results\, are\, included\, within\, the\, Europe\, and\, UK\, geographical\, disclosures.$

² Excludes intra-Group dividend income.

HSBC Risk-weighted assets

			- 1
Diale vera lada ta al	0000+0 600	امطماما	h
Risk-weighted	ACCEIC DV	anonai	DURINASS

		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	
894.4	871.3	888.6	876.1	857.9	
318.8	311.6	322.3	311.7	301.5	
367.7	357.8	352.6	347.0	336.0	
59.8	59.2	58.9	59.3	58.9	
133.3	131.3	136.4	137.3	140.6	
38.6	36.4	38.5	38.6	36.9	
186.7	178.2	175.4	172.6	168.5	
240.2	233.8	245.4	233.8	226.7	
	2018 \$bn 894.4 318.8 367.7 59.8 133.3 38.6	31 Mar 31 Dec 2018 2017 \$bn \$bn \$894.4 871.3 318.8 311.6 367.7 357.8 59.8 59.2 133.3 38.6 36.4 186.7 178.2	31 Mar 31 Dec 30 Sep 2018 2017 2017 \$bn \$bn \$bn 894.4 871.3 888.6 318.8 311.6 322.3 367.7 357.8 352.6 59.8 59.2 58.9 133.3 131.3 136.4 38.6 36.4 38.5 186.7 178.2 175.4	31 Mar 31 Dec 30 Sep 30 Jun 2018 2017 2017 2017 \$bn \$bn \$bn \$bn 894.4 871.3 888.6 876.1 318.8 311.6 322.3 311.7 367.7 357.8 352.6 347.0 59.8 59.2 58.9 59.3 133.3 131.3 136.4 137.3 38.6 36.4 38.5 38.6 186.7 178.2 175.4 172.6	

^{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.

HSBC Return on average risk-weighted assets

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

	Quarter ended					
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar	
	2018	2017	2017	2017	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	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	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.