HSBC HOLDINGS PLC

Data Pack

2Q 2026

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 2025. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards issued by the International Accounting Standards Board ('IFRS Accounting Standards'), is not complete and should be read in conjunction with the Annual Report and Accounts 2025, the Interim Report 2026, and other reports and financial information published by HSBC.

Unless stated otherwise, all information is on a reported basis. Constant currency performance is computed by adjusting reported results for the effects of foreign currency translation differences, which distort year-on-year comparisons. It is computed by retranslating into US dollars for non-US dollar branches, subsidiaries, joint ventures and associates: the reported income statements of comparative periods at the average rates of exchange for the most recent period; and the reported balance sheets of comparative periods at the prevailing rates of exchange on 30 June 2026. We consider constant currency performance to provide useful information for investors by aligning internal and external reporting, and reflecting how management assesses year-on-year performance. Definitions and calculations of other alternative performance measures are included in our 'Alternative performance measures' on page 41 of our Interim Report 2026. Alternative performance measures are reconciled to the closest reported financial measure.

We separately disclose 'notable items', which are components of our income statement which management would consider as outside the normal course of business and generally non-recurring in nature.

On a constant currency basis, quarterly comparatives are translated at average 2Q26 exchange rates for the income statement or at the prevailing rates of exchange on 30 June 2026 for the balance sheet. The year to date comparatives on a constant currency basis are translated at average 1H26 exchange rates for the income statement.

Effective 1 January 2026, we transferred certain clients, primarily in Hong Kong and the UK, to the CIB segment to better meet their needs. This transfer does not change the Group’s reportable segments. Comparative periods have been re-presented accordingly. The re-presentation has no impact on the Group’s consolidated financial results or financial position.

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Incorporated in England and Wales with limited liability. Registration number 617987

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HSBC Holdings plc consolidated income statement

	Quarter ended					Year to date	
Reported ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Net interest income	**9,288**	8,945	9,196	8,777	8,519	**18,233**	16,821
Net fee income	**3,558**	3,719	3,194	3,506	3,319	**7,277**	6,643
Other operating income	**6,272**	5,960	3,974	5,505	4,635	**12,232**	10,658
Net operating income before change in expected credit losses and other credit impairment charges ('Revenue')	**19,118**	18,624	16,364	17,788	16,473	**37,742**	34,122
('ECL')	**(1,052)**	(1,301)	(901)	(1,008)	(1,065)	**(2,353)**	(1,941)
Total operating expenses	**(8,705)**	(8,721)	(9,330)	(10,076)	(8,920)	**(17,426)**	(17,022)
Share of profit in associates and joint ventures less impairment	**785**	774	669	591	(162)	**1,559**	651
Profit/(loss) before tax	**10,146**	9,376	6,802	7,295	6,326	**19,522**	15,810
Tax credit/(charge)	**(2,219)**	(1,982)	(1,615)	(1,792)	(1,455)	**(4,201)**	(3,369)
Profit/(loss) after tax	**7,927**	7,394	5,187	5,503	4,871	**15,321**	12,441
Profit/(loss) attributable to:							
- ordinary shareholders of the parent company ('PAOS')	**7,688**	6,938	4,719	4,873	4,578	**14,626**	11,510
- other equity holders of the parent company	**226**	407	225	411	155	**633**	547
- non-controlling interests	**13**	49	243	219	138	**62**	384
Impairment of goodwill and other intangible assets (net of tax)	**6**	30	80	40	24	**36**	24
PAOS net of goodwill and other intangible assets impairment	**7,694**	6,968	4,799	4,913	4,602	**14,662**	11,534
Constant currency ($m)							
Revenue	**19,118**	18,548	16,397	17,776	16,492	**37,742**	34,812
ECL	**(1,052)**	(1,301)	(910)	(1,017)	(1,092)	**(2,353)**	(2,015)
Total operating expenses	**(8,705)**	(8,691)	(9,359)	(10,066)	(8,998)	**(17,426)**	(17,451)
Share of profit in associates and joint ventures less impairment	**785**	785	689	611	(189)	**1,559**	655
Profit/(loss) before tax	**10,146**	9,341	6,817	7,304	6,213	**19,522**	16,001
Constant currency revenue excluding notable items	**19,043**	19,047	17,756	17,889	17,737	**38,168**	36,149
Constant currency profit before tax excluding notable items	**10,340**	10,018	8,594	9,107	9,189	**20,395**	19,267
Notable items (reported) ($m)							
Notable items							
Revenue	**75**	(501)	(1,359)	(112)	(1,184)	**(426)**	(1,275)
of which: Banking net interest income	**—**	—	—	—	—	**—**	—
of which: Fee and other income	**75**	(501)	(1,359)	(112)	(1,184)	**(426)**	(1,275)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(269)**	(178)	(425)	(1,696)	(652)	**(447)**	(843)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,000)	**—**	(1,000)
Notable items (constant currency) ($m)							
Notable items							
Revenue	**75**	(499)	(1,359)	(113)	(1,245)	**(426)**	(1,337)
of which: Banking net interest income	**—**	—	—	—	—	**—**	—
of which: Fee and other income	**75**	(499)	(1,359)	(113)	(1,245)	**(426)**	(1,337)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(269)**	(178)	(418)	(1,690)	(664)	**(447)**	(862)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,067)	**—**	(1,067)

Earnings metrics	Quarter ended 30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	Year to date 30-Jun-26	30-Jun-25
Return on average equity (annualised)	**17.7 %**	16.0 %	10.8 %	11.3 %	10.7 %	**16.9 %**	13.7 %
Return on average tangible equity (annualised)	**19.1 %**	17.3 %	11.8 %	12.3 %	11.5 %	**18.2 %**	14.7 %
Return on average tangible equity excluding notable items (annualised)[1]	**19.5 %**	18.7 %	15.9 %	16.6 %	17.8 %	**19.1 %**	18.2 %
Earnings per share ($)	**0.45**	0.41	0.28	0.28	0.26	**0.85**	0.65
Earnings per share excluding material notable items and related impacts ($)	**0.45**	0.44	0.37	0.36	0.39	**0.88**	0.78
Constant currency ECL / average gross loans (annualised)	**0.41 %**	0.53 %	0.36 %	0.41 %	0.45 %	**0.47 %**	0.42 %
Dividends							
Dividends per share - declared in respect of the period ($)	**0.10**	0.10	0.45	0.10	0.10	**0.20**	0.20

Revenue notable items ($m)	Quarter ended 30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	Year to date 30-Jun-26	30-Jun-25
Total	**75**	(501)	(1,359)	(112)	(1,184)	**(426)**	(1,275)
– Disposals, wind-downs, acquisitions and related costs	**75**	(501)	(1,359)	(144)	(48)	**(426)**	(139)
– Early redemption of legacy securities	**—**	—	—	—	—	**—**	—
– Dilution loss of interest in BoCom associate	**—**	—	—	32	(1,136)	**—**	(1,136)
Cost notable items ($m)							
Total	**(269)**	(178)	(425)	(1,696)	(652)	**(447)**	(843)
– Disposals, wind-downs, acquisitions and related costs	**(79)**	(50)	(157)	(118)	(177)	**(129)**	(227)
– Restructuring and other related costs	**(190)**	(128)	(257)	(157)	(475)	**(318)**	(616)
– Legal provision	**—**	—	(11)	(1,421)	—	**—**	—
Impairment losses of interest in BoCom associate ($m)	**—**	—	—	—	(1,000)	**—**	(1,000)

1 We have revised the adjustments made to average tangible equity for the purposes of computing our return on average tangible equity (‘RoTE’) excluding notable items measure. Prior to this, we adjusted average tangible equity for the average impact of notable items whereas from 2025 we no longer make adjustments to average tangible equity. Comparatives have been re-presented on the revised basis.

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HSBC Holdings plc consolidated balance sheet data

	Balance sheet date				
Assets (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Cash and balances at central banks	**227,800**	214,707	242,859	246,821	246,360
Hong Kong Government certificates of indebtedness	**45,021**	44,727	44,063	43,549	42,592
Trading assets	**423,987**	365,667	366,153	357,418	333,745
Financial assets designated and otherwise mandatorily measured at fair value through profit or loss	**138,942**	138,535	133,063	134,408	128,942
Derivatives	**255,995**	267,583	237,740	213,903	249,672
Loans and advances to banks	**110,529**	100,297	108,462	105,202	107,582
Loans and advances to customers (net)	**1,022,105**	1,001,957	988,399	982,886	981,722
Reverse repurchase agreements – non-trading	**311,871**	314,864	298,392	278,615	283,204
Financial investments	**604,759**	580,632	567,211	563,159	547,955
Prepayments, accrued income and other assets[1]	**244,205**	225,362	195,909	258,646	243,348
Current tax assets	**1,199**	1,008	864	743	1,364
Interests in associates and joint ventures	**31,333**	30,539	29,577	28,829	28,202
Goodwill and intangible assets	**12,728**	12,804	13,107	13,011	13,022
Deferred tax assets	**7,687**	7,329	7,235	7,033	6,661
Total assets	**3,438,161**	3,306,011	3,233,034	3,234,223	3,214,371
Liabilities (reported) ($m)					
Hong Kong currency notes in circulation	**45,021**	44,727	44,063	43,549	42,592
Deposits by banks	**91,401**	87,581	97,952	98,126	97,782
Customer accounts	**1,827,703**	1,781,761	1,786,828	1,737,247	1,718,604
Repurchase agreements – non-trading	**276,266**	216,162	204,974	215,308	195,532
Trading liabilities	**86,363**	80,646	72,122	73,182	70,653
Financial liabilities designated at fair value	**173,751**	167,693	158,456	162,914	163,589
Derivatives	**254,662**	259,845	237,854	217,438	257,601
Debt securities in issue	**105,027**	101,742	99,675	98,240	102,129
Accruals, deferred income and other liabilities[2]	**214,218**	204,967	165,505	232,181	213,227
Current tax liabilities	**3,561**	2,807	3,037	3,693	3,232
Insurance contract liabilities	**130,053**	128,070	122,955	120,169	118,297
Provisions	**2,942**	3,009	3,441	3,434	2,125
Deferred tax liabilities	**2,240**	1,720	2,100	1,540	1,570
Subordinated liabilities	**27,872**	28,011	28,406	28,514	27,569
Total liabilities	**3,241,080**	3,108,741	3,027,368	3,035,535	3,014,502
Equity (reported) ($m)					
Called up share capital	**8,592**	8,592	8,588	8,630	8,739
Share premium account	**245**	245	111	110	14,918
Other equity instruments	**23,708**	22,211	20,716	20,716	20,716
Other reserves	**(3,449)**	(3,826)	(795)	(4,341)	(1,556)
Retained earnings	**167,586**	169,597	169,605	166,315	149,737
Total shareholders' equity	**196,682**	196,819	198,225	191,430	192,554
Non-controlling interests	**399**	451	7,441	7,258	7,315
Total equity	**197,081**	197,270	205,666	198,688	199,869
Total liabilities and equity	**3,438,161**	3,306,011	3,233,034	3,234,223	3,214,371
Other balance sheet data (reported) ($m)					
Loans and advances to customers (gross)	**1,033,846**	1,013,296	999,091	993,394	991,865
Risk-weighted assets	**906,417**	883,759	888,647	878,793	886,860
Total shareholders' equity	**196,682**	196,819	198,225	191,430	192,554
AT1 capital	**(23,708)**	(22,211)	(20,716)	(20,716)	(20,716)
Preference shares	**—**	—	—	—	—
Perpetual capital securities	**—**	—	—	—	—
Ordinary shareholders' equity ('NAV')	**172,974**	174,608	177,509	170,714	171,838
Goodwill and other intangibles (net of deferred tax)	**(12,322)**	(12,273)	(12,356)	(12,263)	(12,281)
Tangible equity ('TNAV')	**160,652**	162,335	165,153	158,451	159,557

	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Average TNAV	**161,494**	163,744	161,803	159,004	159,977

	Balance sheet date				
Balance sheet (constant currency) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to customers (net)	**1,022,105**	1,001,930	981,950	976,605	971,039
Customer accounts	**1,827,703**	1,781,234	1,771,972	1,722,932	1,697,599
Risk-weighted assets	**906,417**	884,185	883,123	873,769	879,219
Regulatory capital (end-point basis, reported) ($m)					
Common equity tier 1 capital	**127,692**	123,996	132,593	127,765	129,819
Additional tier 1 capital	**23,652**	22,155	20,804	20,790	20,800
Tier 2 capital	**27,432**	27,813	28,974	29,174	27,877
Total regulatory capital	**178,776**	173,964	182,371	177,729	178,496
Capital ratios (end-point basis, reported)					
Common equity tier 1 ratio	**14.1 %**	14.0 %	14.9 %	14.5 %	14.6 %
Tier 1 ratio	**16.7 %**	16.5 %	17.3 %	16.9 %	17.0 %
Total capital ratio	**19.7 %**	19.7 %	20.5 %	20.2 %	20.1 %
Leverage exposures ($m)	**3,076,177**	2,946,990	2,877,070	2,840,483	2,792,934
Leverage Ratio	**4.9 %**	5.0 %	5.3 %	5.2 %	5.4 %
NAV / share ($) at the end of the period	**10.08**	10.17	10.36	9.94	9.88
TNAV / share ($) at the end of the period	**9.36**	9.46	9.64	9.22	9.17
Ordinary $0.50 shares					
Basic number of ordinary shares in issue, after deducting own shares held (m)	**17,164**	17,164	17,140	17,183	17,397

	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Ordinary shares issued during the period (m)	**—**	8.3	0.1	0.2	—
Shares bought back and cancelled during the period[3] (m)	**—**	—	(84)	(219)	(271)
Other movements in basic number of ordinary shares during the period[4] (m)	**—**	15	41	5	—
Average basic number of ordinary shares outstanding during the period, after deducting own shares held (m)	**17,163**	17,129	17,136	17,297	17,528

1 Includes 'Assets held for sale' of $22,732m.
2 Includes 'Liabilities of disposal groups held for sale' of $30,097m.
3 Includes shares cancelled during the period that were originally bought back in prior periods.
4 Includes movements in own shares held.

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Group Management View of Revenue

Group Management View of Revenue (original FX rates) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	30-Jun-26	30-Jun-25
Banking NII[1]	**11,643**	11,253	11,722	11,049	10,714	**22,896**	21,313
Fee and other income	**7,400**	7,872	6,001	6,851	6,943	**15,272**	14,084
– Wholesale Transaction Banking	**2,981**	3,081	2,647	2,576	2,783	**6,062**	5,695
of which: Global Foreign Exchange	**1,568**	1,702	1,353	1,245	1,491	**3,270**	3,156
of which: Global Payments Solutions	**612**	584	585	587	576	**1,196**	1,121
of which: Global Trade Solutions	**400**	417	349	369	370	**817**	743
of which: Securities Services	**401**	378	360	375	346	**779**	675
– Wealth	**2,765**	2,697	2,147	2,680	2,273	**5,462**	4,563
of which: Investment Distribution	**1,108**	1,111	807	1,039	876	**2,219**	1,778
of which: Insurance[1]	**774**	659	581	845	632	**1,433**	1,173
of which: Asset Management	**381**	374	406	387	357	**755**	707
of which: Private Bank	**502**	553	353	409	408	**1,055**	905
– Investment Banking, Debt and Equity Markets	**1,117**	1,011	588	657	831	**2,128**	2,054
– Retail Banking	**325**	396	299	323	322	**721**	624
– Wholesale Credit and Lending	**183**	257	251	231	207	**440**	426
– Other[2]	**29**	430	69	384	527	**459**	722
Revenue excluding notable items	**19,043**	19,125	17,723	17,900	17,657	**38,168**	35,397
Notable items	**75**	(501)	(1,359)	(112)	(1,184)	**(426)**	(1,275)
Revenue	**19,118**	18,624	16,364	17,788	16,473	**37,742**	34,122
Total revenue excluding notable items							
– of which: Wholesale Transaction Banking	**7,184**	7,155	6,755	6,438	6,613	**14,339**	13,396
of which: Global Payments Solutions	**4,114**	4,057	4,147	3,910	3,823	**8,171**	7,708
of which: Global Trade Solutions	**783**	763	668	688	685	**1,546**	1,376
– of which: Wealth	**3,092**	3,026	2,481	3,008	2,590	**6,118**	5,197
of which: Private Bank	**807**	861	669	713	709	**1,668**	1,506

Group Management View of Revenue (constant currency) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	30-Jun-26	30-Jun-25
Banking NII[1]	**11,643**	11,210	11,763	11,058	10,811	**22,896**	21,820
Fee and other income	**7,400**	7,837	5,993	6,831	6,926	**15,272**	14,329
– Wholesale Transaction Banking	**2,981**	3,066	2,648	2,569	2,790	**6,062**	5,807
of which: Global Foreign Exchange	**1,568**	1,692	1,351	1,240	1,489	**3,270**	3,211
of which: Global Payments Solutions	**612**	583	589	587	580	**1,196**	1,148
of which: Global Trade Solutions	**400**	415	348	369	374	**817**	761
of which: Securities Services	**401**	376	360	373	347	**779**	687
– Wealth	**2,765**	2,691	2,150	2,684	2,287	**5,462**	4,636
of which: Investment Distribution	**1,108**	1,109	808	1,041	881	**2,219**	1,800
of which: Insurance[1]	**774**	659	581	850	637	**1,433**	1,189
of which: Asset Management	**381**	372	406	384	356	**755**	721
of which: Private Bank	**502**	551	355	409	413	**1,055**	926
– Investment Banking, Debt and Equity Markets	**1,117**	1,008	592	655	835	**2,128**	2,098
– Retail Banking	**325**	395	305	329	332	**721**	651
– Wholesale Credit and Lending	**183**	256	256	232	210	**440**	438
– Other[2]	**29**	421	42	362	472	**459**	699
Revenue excluding notable items	**19,043**	19,047	17,756	17,889	17,737	**38,168**	36,149
Notable items	**75**	(499)	(1,359)	(113)	(1,245)	**(426)**	(1,337)
Revenue	**19,118**	18,548	16,397	17,776	16,492	**37,742**	34,812
Total revenue excluding notable items							
– of which: Wholesale Transaction Banking	**7,184**	7,122	6,764	6,418	6,641	**14,339**	13,653
of which: Global Payments Solutions	**4,114**	4,040	4,154	3,901	3,843	**8,171**	7,862
of which: Global Trade Solutions	**783**	760	671	687	691	**1,546**	1,407
– of which: Wealth	**3,092**	3,019	2,484	3,013	2,605	**6,118**	5,284
of which: Private Bank	**807**	858	671	714	715	**1,668**	1,541

	Quarter ended					Year to date	
Banking net interest income (original FX rates) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Net interest income	**9,288**	8,945	9,196	8,777	8,519	**18,233**	16,821
Banking book funding costs used to generate 'net income from financial instruments held for trading or managed on a fair value basis'	**2,399**	2,356	2,592	2,384	2,307	**4,755**	4,710
Third-party net interest income from insurance	**(44)**	(48)	(66)	(112)	(112)	**(92)**	(218)
Banking net interest income	**11,643**	11,253	11,722	11,049	10,714	**22,896**	21,313
Banking net interest income (constant currency) ($m)							
Net interest income	**9,288**	8,907	9,226	8,783	8,602	**18,233**	17,243
Banking book funding costs used to generate 'net income from financial instruments held for trading or managed on a fair value basis'	**2,399**	2,351	2,603	2,387	2,323	**4,755**	4,803
Third-party net interest income from insurance	**(44)**	(48)	(66)	(112)	(114)	**(92)**	(226)
Banking net interest income	**11,643**	11,210	11,763	11,058	10,811	**22,896**	21,820

	Quarter ended					Year to date	
Banking net interest income by legal entity (original FX rates) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
The HongKong and Shanghai Banking Corporation Limited	**5,748**	5,431	5,710	5,351	5,176	**11,179**	10,615
of which: Hong Kong							
HSBC UK Bank plc	**3,083**	3,027	3,046	2,969	2,846	**6,110**	5,508
HSBC Bank plc	**1,427**	1,376	1,477	1,351	1,325	**2,803**	2,429
Other legal entities	**1,385**	1,419	1,489	1,378	1,367	**2,804**	2,761
Total banking net interest income	**11,643**	11,253	11,722	11,049	10,714	**22,896**	21,313
Banking net interest income by legal entity (constant currency) ($m)							
The HongKong and Shanghai Banking Corporation Limited	**5,748**	5,411	5,697	5,345	5,178	**11,179**	10,661
of which: Hong Kong							
HSBC UK Bank plc	**3,083**	3,015	3,078	2,957	2,862	**6,110**	5,711
HSBC Bank plc	**1,427**	1,371	1,489	1,351	1,346	**2,803**	2,544
Other legal entities	**1,385**	1,413	1,499	1,405	1,425	**2,804**	2,904
Total banking net interest income	**11,643**	11,210	11,763	11,058	10,811	**22,896**	21,820

1 Banking NII for IWPB is computed by deducting third party net interest income ('NII') in our insurance business from total IWPB NII. Total insurance NII is presented in 'fee and other income' in Insurance in our Group Management View of Revenue.

2 'Other' includes revenue from Markets Treasury and hyperinflationary impacts. It also includes other non-product-specific income, and notional tax credits.

HSBC
HSBC Holdings plc
Net Interest Margin

	Quarter to date					Year to date	
Average balances during period ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Short-term funds and loans and advances to banks	**301,929**	317,191	317,912	316,852	328,935	**309,518**	334,336
Loans and advances to customers	**1,027,598**	1,009,498	988,965	983,604	974,198	**1,018,598**	957,084
Reverse repurchase agreements – non-trading	**308,899**	297,692	287,302	280,681	275,219	**303,327**	263,723
Financial investments	**585,297**	567,432	554,175	553,675	535,875	**576,413**	524,043
Other interest-earning assets	**76,326**	69,602	72,700	83,660	81,017	**72,982**	80,714
Total interest-earning assets	**2,300,049**	2,261,415	2,221,054	2,218,472	2,195,244	**2,280,838**	2,159,900
Interest income during period ($m)							
Short-term funds and loans and advances to banks	**2,445**	2,494	2,685	2,733	2,852	**4,939**	6,042
Loans and advances to customers	**11,710**	11,193	11,460	11,510	11,599	**22,903**	23,066
Reverse repurchase agreements – non-trading	**4,331**	4,263	4,353	4,229	4,158	**8,594**	8,034
Financial investments	**5,278**	5,117	5,258	5,165	5,262	**10,395**	10,407
Other interest-earning assets	**640**	591	747	724	724	**1,231**	1,459
Total	**24,404**	23,658	24,503	24,361	24,595	**48,062**	49,008
Average balances during period ($m)							
Deposits by banks	**73,953**	75,786	77,352	78,274	76,755	**74,864**	74,321
Customer accounts	**1,578,501**	1,556,552	1,515,315	1,503,972	1,490,291	**1,567,587**	1,464,045
Repurchase agreements – non-trading	**250,210**	217,636	199,654	187,304	186,270	**234,013**	183,938
Debt securities in issue – non-trading	**207,891**	201,092	197,015	202,337	199,166	**204,510**	196,936
Other interest-bearing liabilities	**83,020**	86,670	86,547	81,825	73,668	**84,835**	71,294
Total interest-bearing liabilities	**2,193,575**	2,137,736	2,075,883	2,053,712	2,026,150	**2,165,809**	1,990,534
Non-interest bearing current accounts	**228,035**	231,338	224,650	213,356	209,334	**229,677**	209,936
Interest expense during period ($m)							
Deposits by banks	**559**	568	629	666	678	**1,127**	1,318
Customer accounts	**7,525**	7,474	7,864	8,124	8,567	**14,999**	17,301
Repurchase agreements – non-trading	**3,871**	3,587	3,619	3,405	3,327	**7,458**	6,605
Debt securities in issue – non-trading	**2,604**	2,513	2,558	2,733	2,786	**5,117**	5,556
Other interest-bearing liabilities	**557**	571	637	656	718	**1,128**	1,407
Total	**15,116**	14,713	15,307	15,584	16,076	**29,829**	32,187
Net interest margin (%)	**1.62 %**	1.60 %	1.64 %	1.57 %	1.56 %	**1.61 %**	1.57 %

HSBC
Hong Kong business

	Quarter ended					Year to date	
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**4,108**	4,024	3,970	3,879	3,761	**8,132**	7,688
ECL	**(332)**	(208)	(307)	(303)	(542)	**(540)**	(858)
Total operating expenses	**(1,227)**	(1,227)	(1,304)	(1,201)	(1,163)	**(2,454)**	(2,301)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**2,549**	2,589	2,359	2,375	2,056	**5,138**	4,529
Constant currency results ($m)							
Revenue	**4,108**	4,014	3,944	3,876	3,751	**8,132**	7,666
ECL	**(332)**	(207)	(306)	(302)	(542)	**(540)**	(857)
Total operating expenses	**(1,227)**	(1,225)	(1,297)	(1,201)	(1,161)	**(2,454)**	(2,298)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**2,549**	2,582	2,341	2,373	2,048	**5,138**	4,511
Notable items (reported) ($m)							
Total	**(3)**	(4)	(6)	(4)	(2)	**(7)**	(9)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(3)**	(4)	(6)	(4)	(2)	**(7)**	(9)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(3)**	(4)	(6)	(4)	(2)	**(7)**	(9)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(3)**	(4)	(6)	(4)	(2)	**(7)**	(9)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**234,651**	228,726	227,609	228,037	228,385
Loans and advances to external customers (net)	**230,495**	224,698	223,730	224,264	224,867
Total external assets	**450,796**	427,545	428,394	433,592	424,733
External customer accounts	**536,808**	528,277	531,902	508,691	507,657
Risk-weighted assets	**140,039**	133,018	136,245	137,355	137,911
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**230,495**	224,730	222,348	222,911	225,442
External customer accounts	**536,808**	528,221	528,357	505,286	508,730
Risk-weighted assets	**140,039**	133,106	135,573	136,785	138,513

	Quarter ended					Year to date	
Management View of Revenue (original FX rates) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**3,070**	2,905	3,194	2,866	2,768	**5,975**	5,740
Fee and other income	**1,038**	1,119	776	1,013	993	**2,157**	1,948
– Retail Banking and Wealth	**783**	798	548	748	701	**1,581**	1,362
– Retail Banking	**109**	95	66	84	89	**204**	176
– Wealth	**660**	673	459	646	555	**1,333**	1,101
– Other[1]	**14**	30	23	18	57	**44**	85
– Commercial Banking	**255**	321	228	265	292	**576**	586
– Wholesale Transaction Banking	**191**	193	173	183	184	**384**	361
– Credit and Lending	**12**	26	15	16	16	**38**	42
– Other[1]	**52**	102	40	66	92	**154**	183
Revenue excluding notable items	**4,108**	4,024	3,970	3,879	3,761	**8,132**	7,688
Notable items	**—**	—	—	—	—	**—**	—
Revenue	**4,108**	4,024	3,970	3,879	3,761	**8,132**	7,688

	Quarter ended					Year to date	
Management View of Revenue (constant currency) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**3,070**	2,898	3,173	2,864	2,761	**5,975**	5,724
Fee and other income	**1,038**	1,116	771	1,012	990	**2,157**	1,942
– Retail Banking and Wealth	**783**	796	544	748	700	**1,581**	1,357
– Retail Banking	**109**	94	65	84	89	**204**	175
– Wealth	**660**	672	456	646	554	**1,333**	1,097
– Other[1]	**14**	30	23	18	57	**44**	85
– Commercial Banking	**255**	320	227	264	290	**576**	585
– Wholesale Transaction Banking	**191**	193	171	184	185	**384**	362
– Credit and Lending	**12**	26	16	16	16	**38**	41
– Other[1]	**52**	101	40	64	89	**154**	182
Revenue excluding notable items	**4,108**	4,014	3,944	3,876	3,751	**8,132**	7,666
Notable items	**—**	—	—	—	—	**—**	—
Revenue	**4,108**	4,014	3,944	3,876	3,751	**8,132**	7,666

1 'Other' includes allocated revenue from Markets Treasury.

HSBC
UK business

	Quarter ended					Year to date	
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**3,280**	3,250	3,247	3,227	3,116	**6,530**	6,014
ECL	**(302)**	(203)	(101)	(271)	(159)	**(505)**	(328)
Total operating expenses	**(1,291)**	(1,402)	(1,456)	(1,405)	(1,316)	**(2,693)**	(2,576)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**1,687**	1,645	1,690	1,551	1,641	**3,332**	3,110
Constant currency results ($m)							
Revenue	**3,280**	3,238	3,281	3,212	3,134	**6,530**	6,241
ECL	**(302)**	(202)	(102)	(271)	(159)	**(505)**	(340)
Total operating expenses	**(1,291)**	(1,397)	(1,472)	(1,398)	(1,324)	**(2,693)**	(2,672)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**1,687**	1,639	1,707	1,543	1,651	**3,332**	3,229
Notable items (reported) ($m)							
Total	**(1)**	(8)	(7)	(15)	(43)	**(9)**	(47)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(1)**	(8)	(7)	(15)	(43)	**(9)**	(47)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(1)**	(8)	(7)	(15)	(43)	**(9)**	(48)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(1)**	(8)	(7)	(15)	(43)	**(9)**	(48)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**308,282**	302,409	301,537	297,654	297,862
Loans and advances to external customers (net)	**306,175**	300,415	299,539	295,608	295,886
Total external assets	**449,769**	434,230	439,991	435,062	432,154
External customer accounts	**348,342**	345,963	350,219	344,033	348,093
Risk-weighted assets	**156,502**	151,209	149,646	150,204	149,542
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**306,175**	300,177	295,753	291,167	286,036
External customer accounts	**348,342**	345,688	345,793	338,864	336,506
Risk-weighted assets	**156,502**	151,089	147,748	147,940	144,550

Management View of Revenue (original FX rates) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**2,874**	2,807	2,852	2,774	2,670	**5,681**	5,158
Fee and other income	**406**	443	395	453	446	**849**	856
– Retail Banking and Wealth	**146**	182	127	173	165	**328**	317
– Retail Banking	**61**	72	51	70	72	**133**	134
– Wealth	**90**	88	70	94	89	**178**	175
– Other[1]	**(5)**	22	6	9	4	**17**	8
– Commercial Banking	**260**	261	268	280	281	**521**	539
– Wholesale Transaction Banking	**217**	202	204	208	214	**419**	417
– Credit and Lending	**61**	61	65	64	57	**122**	109
– Other[1]	**(18)**	(2)	(1)	8	10	**(20)**	13
Revenue excluding notable items	**3,280**	3,250	3,247	3,227	3,116	**6,530**	6,014
Notable items	**—**	—	—	—	—	**—**	—
Revenue	**3,280**	3,250	3,247	3,227	3,116	**6,530**	6,014

Management View of Revenue (constant currency) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**2,874**	2,797	2,881	2,762	2,685	**5,681**	5,353
Fee and other income	**406**	441	400	450	449	**849**	888
– Retail Banking and Wealth	**146**	181	132	172	165	**328**	327
– Retail Banking	**61**	71	52	70	72	**133**	138
– Wealth	**90**	88	72	93	89	**178**	181
– Other[1]	**(5)**	22	8	9	4	**17**	8
– Commercial Banking	**260**	260	268	278	284	**521**	561
– Wholesale Transaction Banking	**217**	202	206	208	214	**419**	431
– Credit and Lending	**61**	61	65	64	57	**122**	113
– Other[1]	**(18)**	(3)	(3)	6	13	**(20)**	17
Revenue excluding notable items	**3,280**	3,238	3,281	3,212	3,134	**6,530**	6,241
Notable items	**—**	—	—	—	—	**—**	—
Revenue	**3,280**	3,238	3,281	3,212	3,134	**6,530**	6,241

1 'Other' includes allocated revenue from Markets Treasury.

HSBC

Corporate and Institutional Banking business

	Quarter ended					Year to date	
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**7,821**	7,788	7,009	6,928	7,120	**15,609**	14,491
ECL	**(215)**	(679)	(235)	(165)	(127)	**(894)**	(300)
Total operating expenses	**(3,693)**	(3,772)	(4,114)	(4,049)	(3,987)	**(7,465)**	(7,513)
Share of profit in associates and joint ventures less impairment	**—**	—	1	—	—	**—**	—
Profit/(loss) before tax	**3,913**	3,337	2,661	2,714	3,006	**7,250**	6,678
Constant currency results ($m)							
Revenue	**7,821**	7,748	7,019	6,912	7,168	**15,609**	14,819
ECL	**(215)**	(679)	(235)	(163)	(132)	**(894)**	(313)
Total operating expenses	**(3,693)**	(3,760)	(4,129)	(4,047)	(4,027)	**(7,465)**	(7,701)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**3,913**	3,309	2,655	2,702	3,009	**7,250**	6,805
Notable items (reported) ($m)							
Total	**(15)**	(25)	(154)	(416)	(324)	**(40)**	(396)
Revenue	**16**	6	(3)	(6)	—	**22**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(31)**	(31)	(151)	(410)	(324)	**(62)**	(396)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(15)**	(25)	(154)	(415)	(327)	**(40)**	(406)
Revenue	**16**	6	(2)	(7)	—	**22**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(31)**	(31)	(152)	(408)	(327)	**(62)**	(406)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**335,382**	329,049	318,112	315,258	316,274
Loans and advances to external customers (net)	**331,512**	325,332	314,942	312,200	313,257
Total external assets	**1,970,104**	1,896,659	1,814,204	1,778,105	1,783,204
External customer accounts	**669,711**	628,239	623,302	610,275	586,997
Risk-weighted assets	**426,317**	418,342	415,397	409,785	417,294
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**331,512**	325,134	313,191	310,835	311,033
External customer accounts	**669,711**	627,530	616,970	604,457	577,443
Risk-weighted assets	**426,317**	418,423	412,747	407,581	414,039

Management View of Revenue (original FX rates) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**4,063**	3,960	3,969	3,860	3,712	**8,023**	7,297
Fee and other income	**3,742**	3,822	3,043	3,074	3,408	**7,564**	7,194
– Wholesale Transaction Banking	**2,573**	2,686	2,271	2,184	2,385	**5,259**	4,917
– Investment Banking	**282**	260	208	227	295	**542**	540
– Debt and Equity Markets	**835**	751	380	430	536	**1,586**	1,514
– Wholesale Credit and Lending	**110**	170	171	151	134	**280**	275
– Other[1]	**(58)**	(45)	13	82	58	**(103)**	(52)
Revenue excluding notable items	**7,805**	7,782	7,012	6,934	7,120	**15,587**	14,491
Notable items	**16**	6	(3)	(6)	—	**22**	—
Revenue	**7,821**	7,788	7,009	6,928	7,120	**15,609**	14,491

Management View of Revenue (constant currency) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**4,063**	3,936	3,971	3,847	3,736	**8,023**	7,458
Fee and other income	**3,742**	3,806	3,050	3,072	3,432	**7,564**	7,361
– Wholesale Transaction Banking	**2,573**	2,671	2,271	2,177	2,392	**5,259**	5,014
– Investment Banking	**282**	259	210	227	296	**542**	550
– Debt and Equity Markets	**835**	749	382	428	539	**1,586**	1,548
– Wholesale Credit and Lending	**110**	169	175	152	137	**280**	284
– Other[1]	**(58)**	(42)	12	88	68	**(103)**	(35)
Revenue excluding notable items	**7,805**	7,742	7,021	6,919	7,168	**15,587**	14,819
Notable items	**16**	6	(2)	(7)	—	**22**	—
Revenue	**7,821**	7,748	7,019	6,912	7,168	**15,609**	14,819

1 'Other' includes allocated revenue from Markets Treasury and hyperinflationary impacts. It also includes notional tax credits.

HSBC
International Wealth and Premier Banking business

	Quarter ended					Year to date	
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**3,990**	3,749	3,686	3,823	3,500	**7,739**	7,011
ECL	**(203)**	(210)	(235)	(204)	(226)	**(413)**	(453)
Total operating expenses	**(2,394)**	(2,333)	(2,466)	(2,351)	(2,362)	**(4,727)**	(4,468)
Share of profit in associates and joint ventures less impairment	**(8)**	25	(2)	24	(8)	**17**	2
Profit/(loss) before tax	**1,385**	1,231	983	1,292	904	**2,616**	2,092
Constant currency results ($m)							
Revenue	**3,990**	3,746	3,727	3,872	3,590	**7,739**	7,284
ECL	**(203)**	(211)	(244)	(216)	(247)	**(413)**	(503)
Total operating expenses	**(2,394)**	(2,331)	(2,497)	(2,377)	(2,427)	**(4,727)**	(4,647)
Share of profit in associates and joint ventures less impairment	**(8)**	24	(2)	24	(8)	**17**	2
Profit/(loss) before tax	**1,385**	1,228	984	1,303	908	**2,616**	2,136
Notable items (reported) ($m)							
Total	**(15)**	(194)	12	(188)	(100)	**(209)**	(141)
Revenue	**60**	(167)	94	(110)	(43)	**(107)**	(57)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(75)**	(27)	(82)	(78)	(57)	**(102)**	(84)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(15)**	(195)	11	(190)	(102)	**(209)**	(145)
Revenue	**60**	(167)	94	(111)	(43)	**(107)**	(59)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(75)**	(28)	(83)	(79)	(59)	**(102)**	(86)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

Balance sheet (reported) ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Balance sheet date				
Loans and advances to external customers (gross)	**155,334**	152,930	151,657	152,243	149,110
Loans and advances to external customers (net)	**153,763**	151,366	150,047	150,654	147,523
Total external assets	**439,388**	416,206	416,331	447,082	435,437
External customer accounts	**272,646**	278,927	281,058	273,849	275,504
Risk-weighted assets	**89,263**	88,532	89,876	91,559	91,036

Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**153,763**	151,744	150,519	151,534	148,341
External customer accounts	**272,646**	279,441	280,509	273,931	274,578
Risk-weighted assets	**89,263**	88,956	89,798	91,845	91,393

	Quarter ended					Year to date	
Management View of Revenue (original FX rates) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII[1]	**1,744**	1,750	1,775	1,785	1,734	**3,494**	3,440
Fee and other income	**2,186**	2,166	1,817	2,148	1,809	**4,352**	3,628
– Retail Banking	**155**	229	182	169	161	**384**	314
– Wealth[1]	**2,015**	1,936	1,617	1,940	1,629	**3,951**	3,288
– Other[2]	**16**	1	18	39	19	**17**	26
Revenue excluding notable items	**3,930**	3,916	3,592	3,933	3,543	**7,846**	7,068
Notable items	**60**	(167)	94	(110)	(43)	**(107)**	(57)
Revenue	**3,990**	3,749	3,686	3,823	3,500	**7,739**	7,011

	Quarter ended					Year to date	
Management View of Revenue (constant currency) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII[1]	**1,744**	1,748	1,806	1,822	1,800	**3,494**	3,622
Fee and other income	**2,186**	2,165	1,827	2,161	1,833	**4,352**	3,721
– Retail Banking	**155**	230	188	175	171	**384**	338
– Wealth[1]	**2,015**	1,932	1,622	1,946	1,644	**3,951**	3,358
– Other[2]	**16**	3	17	40	18	**17**	25
Revenue excluding notable items	**3,930**	3,913	3,633	3,983	3,633	**7,846**	7,343
Notable items	**60**	(167)	94	(111)	(43)	**(107)**	(59)
Revenue	**3,990**	3,746	3,727	3,872	3,590	**7,739**	7,284

1 Banking NII for IWPB is computed by deducting third party net interest income ('NII') in our insurance business from total IWPB NII. Total insurance NII is presented in 'fee and other income' in Wealth in our Management View of Revenue.

2 'Other' includes allocated revenue from Markets Treasury and hyperinflationary impacts. It also includes other non-product-specific income.

HSBC
Corporate Centre

	Quarter ended					Year to date	
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**(81)**	(187)	(1,548)	(69)	(1,024)	**(268)**	(1,082)
ECL	**—**	(1)	(23)	(65)	(11)	**(1)**	(2)
Total operating expenses	**(100)**	13	10	(1,070)	(92)	**(87)**	(164)
Share of profit in associates and joint ventures less impairment	**793**	749	670	567	(154)	**1,542**	649
Profit/(loss) before tax	**612**	574	(891)	(637)	(1,281)	**1,186**	(599)
Constant currency results ($m)							
Revenue	**(81)**	(198)	(1,574)	(96)	(1,151)	**(268)**	(1,198)
ECL	**—**	(2)	(23)	(65)	(12)	**(1)**	(2)
Total operating expenses	**(100)**	22	36	(1,043)	(59)	**(87)**	(133)
Share of profit in associates and joint ventures less impairment	**793**	761	691	587	(181)	**1,542**	653
Profit/(loss) before tax	**612**	583	(870)	(617)	(1,403)	**1,186**	(680)
Notable items (reported) ($m)							
Total	**(160)**	(448)	(1,629)	(1,185)	(2,367)	**(608)**	(2,525)
Revenue	**(1)**	(340)	(1,450)	4	(1,141)	**(341)**	(1,218)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(159)**	(108)	(179)	(1,189)	(226)	**(267)**	(307)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,000)	**—**	(1,000)
Notable items (constant currency) ($m)							
Total	**(160)**	(445)	(1,621)	(1,179)	(2,502)	**(608)**	(2,658)
Revenue	**(1)**	(338)	(1,451)	5	(1,202)	**(341)**	(1,278)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(159)**	(107)	(170)	(1,184)	(233)	**(267)**	(313)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,067)	**—**	(1,067)

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**197**	182	176	202	234
Loans and advances to external customers (net)	**160**	146	141	160	189
Total external assets	**128,104**	131,371	134,114	140,382	138,843
External customer accounts	**196**	355	347	399	353
Risk-weighted assets	**94,296**	92,658	97,483	89,890	91,077
Balance sheet data (constant currency) ($m)					
Loans and advances to external customers (net)	**160**	145	139	158	187
External customer accounts	**196**	354	343	394	342
Risk-weighted assets	**94,296**	92,611	97,257	89,618	90,724

Management View of Revenue (original FX rates) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**(108)**	(169)	(68)	(236)	(170)	**(277)**	(322)
Fee and other income	**28**	322	(30)	163	287	**350**	458
Revenue excluding notable items	**(80)**	153	(98)	(73)	117	**73**	136
Notable items	**(1)**	(340)	(1,450)	4	(1,141)	**(341)**	(1,218)
Revenue	**(81)**	(187)	(1,548)	(69)	(1,024)	**(268)**	(1,082)

Management View of Revenue (constant currency) ($m)	Quarter ended					Year to date	
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Banking NII	**(108)**	(169)	(68)	(237)	(171)	**(277)**	(337)
Fee and other income	**28**	309	(55)	136	222	**350**	417
Revenue excluding notable items	**(80)**	140	(123)	(101)	51	**73**	80
Notable items	**(1)**	(338)	(1,451)	5	(1,202)	**(341)**	(1,278)
Revenue	**(81)**	(198)	(1,574)	(96)	(1,151)	**(268)**	(1,198)

HSBC
Legal entities
HSBC UK Bank plc (UK ring-fenced bank)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**3,638**	3,622	3,600	3,559	3,432	**7,260**	6,643
ECL	**(310)**	(208)	(101)	(269)	(153)	**(518)**	(340)
Total operating expenses	**(1,390)**	(1,452)	(1,538)	(1,461)	(1,372)	**(2,842)**	(2,685)
Share of profit in associates and joint ventures less impairment	**—**	—	1	—	—	**—**	—
Profit/(loss) before tax	**1,938**	1,962	1,962	1,829	1,907	**3,900**	3,618
Constant currency results ($m)							
Revenue	**3,638**	3,609	3,637	3,544	3,451	**7,260**	6,887
ECL	**(310)**	(207)	(102)	(268)	(153)	**(518)**	(353)
Total operating expenses	**(1,390)**	(1,447)	(1,553)	(1,453)	(1,381)	**(2,842)**	(2,786)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**1,938**	1,955	1,982	1,823	1,917	**3,900**	3,748
Notable items (reported) ($m)							
Total	**(37)**	(22)	(56)	(25)	(72)	**(59)**	(81)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(37)**	(22)	(56)	(25)	(72)	**(59)**	(81)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(37)**	(23)	(55)	(25)	(73)	**(59)**	(82)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(37)**	(23)	(55)	(25)	(73)	**(59)**	(82)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**319,771**	313,523	312,145	307,580	307,670
Loans and advances to external customers (net)	**317,625**	311,494	310,116	305,503	305,661
Total external assets	**484,385**	467,461	471,852	465,908	462,803
External customer accounts	**373,493**	370,603	376,903	368,585	371,420
Risk-weighted assets[1]	**164,655**	159,336	157,542	158,446	158,083
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**317,625**	311,247	306,197	300,913	295,486
External customer accounts	**373,493**	370,309	372,140	363,047	359,056
Risk-weighted assets	**164,655**	159,209	155,551	156,066	152,821

UK business

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**3,378**	3,346	3,331	3,307	3,196
ECL	**(303)**	(203)	(99)	(273)	(158)
Total operating expenses	**(1,289)**	(1,395)	(1,458)	(1,405)	(1,302)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**1,786**	1,748	1,774	1,629	1,736
Notable items (reported) ($m)					
Total	**(5)**	(9)	(15)	(14)	(43)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(5)**	(9)	(15)	(14)	(43)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**306,175**	300,415	299,539	295,608	295,886
External customer accounts	**348,342**	345,962	350,219	344,032	348,093
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**306,175**	300,177	295,753	291,167	286,036
External customer accounts	**348,342**	345,687	345,793	338,864	336,506

Of which: Retail Banking and Wealth (reported) ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**1,706**	1,700	1,628	1,623	1,565
ECL	**(110)**	(101)	(70)	(93)	(89)
Total operating expenses	**(783)**	(920)	(872)	(908)	(820)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**813**	679	686	622	656
Balance sheet (reported) ($m)					
Loans and advances to external customers (net)	**204,204**	200,946	201,717	199,435	200,297
External customer accounts	**228,469**	228,469	230,474	227,504	230,359
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net) (constant currency)	**204,204**	200,787	199,167	196,439	193,629
External customer accounts	**228,469**	228,287	227,561	224,087	222,691
Of which: Commercial Banking (reported) ($m)					
Revenue	**1,672**	1,646	1,703	1,684	1,631
ECL	**(193)**	(102)	(29)	(180)	(69)
Total operating expenses	**(506)**	(475)	(586)	(497)	(482)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**973**	1,069	1,088	1,007	1,080
Balance sheet (reported) ($m)					
Loans and advances to external customers (net)	**101,971**	99,469	97,822	96,173	95,589
External customer accounts	**119,873**	117,493	119,745	116,528	117,734
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**101,971**	99,390	96,586	94,728	92,407
External customer accounts	**119,873**	117,400	118,232	114,777	113,815

Corporate and Institutional Banking

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**173**	184	182	165	161
ECL	**(2)**	(2)	(1)	—	4
Total operating expenses	**(52)**	(35)	(35)	(40)	(41)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**119**	147	146	125	124
Notable items (reported) ($m)					
Total	**(5)**	(3)	(7)	(1)	(3)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(5)**	(3)	(7)	(1)	(3)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**4,701**	4,425	4,159	3,835	3,746
External customer accounts	**13,348**	12,833	14,104	13,168	12,401
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**4,701**	4,421	4,106	3,777	3,622
External customer accounts	**13,348**	12,823	13,926	12,970	11,988

International Wealth and Premier Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**90**	94	101	86	89
ECL	**(5)**	(3)	(1)	4	1
Total operating expenses	**(60)**	(56)	(48)	(54)	(57)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**25**	35	52	36	33
Notable items (reported) ($m)					
Total	**(1)**	—	3	(4)	(3)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(1)**	—	3	(4)	(3)
Impairment of interest in associate	**—**	—	—	—	—
	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**6,749**	6,654	6,418	6,060	6,029
External customer accounts	**11,770**	11,534	12,295	11,077	10,659
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**6,749**	6,649	6,338	5,969	5,828
External customer accounts	**11,770**	11,526	12,140	10,910	10,304

Corporate Centre

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**(3)**	(2)	(14)	1	(14)
ECL	**—**	—	—	—	—
Total operating expenses	**11**	34	3	38	28
Share of profit in associates and joint ventures less impairment	**—**	—	1	—	—
Profit/(loss) before tax	**8**	32	(10)	39	14
Notable items (reported) ($m)					
Total	**(26)**	(10)	(37)	(6)	(23)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(26)**	(10)	(37)	(6)	(23)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**33**	274	285	308	267
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**33**	273	281	303	258

1 Reported RWAs include transactions with other group entities in line with the published consolidated balance sheets.

HSBC

Legal entities

HSBC Bank plc (our non ring-fenced bank in the UK and Europe)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**2,757**	2,536	1,239	2,441	2,638	**5,293**	5,358
ECL	**(86)**	(456)	(80)	(24)	(60)	**(542)**	(99)
Total operating expenses	**(1,796)**	(1,809)	(2,108)	(3,227)	(2,141)	**(3,605)**	(3,806)
Share of profit in associates and joint ventures less impairment	**10**	18	22	20	43	**28**	40
Profit/(loss) before tax	**885**	289	(927)	(790)	480	**1,174**	1,493
Constant currency results ($m)							
Revenue	**2,757**	2,526	1,247	2,437	2,658	**5,293**	5,615
ECL	**(86)**	(454)	(81)	(24)	(60)	**(542)**	(105)
Total operating expenses	**(1,796)**	(1,802)	(2,111)	(3,218)	(2,182)	**(3,605)**	(3,990)
Share of profit in associates and joint ventures less impairment	**10**	18	22	20	43	**28**	40
Profit/(loss) before tax	**885**	288	(923)	(785)	459	**1,174**	1,560
Notable items (reported) ($m)							
Total	**(8)**	(332)	(1,402)	(1,648)	(397)	**(340)**	(431)
Revenue	**31**	(295)	(1,386)	(104)	(42)	**(264)**	(56)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(39)**	(37)	(16)	(1,544)	(355)	**(76)**	(375)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(8)**	(330)	(1,389)	(1,643)	(406)	**(340)**	(444)
Revenue	**31**	(294)	(1,383)	(104)	(43)	**(264)**	(59)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(39)**	(36)	(6)	(1,539)	(363)	**(76)**	(385)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**104,482**	104,904	107,347	109,237	107,977
Loans and advances to external customers (net)	**103,045**	103,572	106,409	108,308	107,058
Total external assets	**957,046**	927,601	894,114	916,374	920,890
External customer accounts	**328,018**	313,571	321,451	309,673	306,014
Risk-weighted assets[1]	**148,581**	145,066	150,670	150,963	154,392
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**103,045**	103,023	104,408	106,098	104,092
External customer accounts	**328,018**	312,472	316,028	304,035	297,051
Risk-weighted assets	**148,581**	144,951	148,766	148,695	149,252

Corporate and Institutional Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**2,275**	2,405	2,118	1,973	2,179
ECL	**(88)**	(454)	(97)	(37)	(38)
Total operating expenses	**(1,382)**	(1,432)	(1,778)	(1,690)	(1,647)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**805**	519	243	246	494

Notable items (reported) ($m)					
Total	15	—	(131)	(371)	(260)
Revenue	16	5	(3)	(6)	—
ECL	—	—	—	—	—
Operating expenses	(1)	(5)	(128)	(365)	(260)
Impairment of interest in associate	—	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**82,466**	83,063	83,699	85,823	84,477
External customer accounts	**276,692**	262,826	266,190	254,637	250,005

Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**82,466**	82,618	82,078	84,003	82,068
External customer accounts	**276,692**	261,818	261,555	249,892	242,723

International Wealth and Premier Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**452**	433	569	472	464
ECL	**3**	(3)	6	4	(12)
Total operating expenses	**(285)**	(294)	(380)	(339)	(364)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**170**	136	195	137	88
Notable items (reported) ($m)					
Total	**5**	8	48	(145)	(52)
Revenue	**8**	10	71	(96)	(42)
ECL	**—**	—	—	—	—
Operating expenses	**(3)**	(2)	(23)	(49)	(10)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**20,551**	20,493	22,700	22,454	22,519
External customer accounts	**51,265**	50,690	55,209	54,962	55,959
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**20,551**	20,389	22,320	22,065	21,965
External customer accounts	**51,265**	50,600	54,421	54,070	54,279

Corporate Centre

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**30**	(302)	(1,448)	(4)	(5)
ECL	**(1)**	1	11	9	(10)
Total operating expenses	**(129)**	(83)	50	(1,198)	(130)
Share of profit in associates and joint ventures less impairment	**10**	18	22	20	43
Profit/(loss) before tax	**(90)**	(366)	(1,365)	(1,173)	(102)
Notable items (reported) ($m)					
Total	**(28)**	(340)	(1,319)	(1,132)	(85)
Revenue	**7**	(310)	(1,454)	(2)	—
ECL	**—**	—	—	—	—
Operating expenses	**(35)**	(30)	135	(1,130)	(85)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**28**	16	10	31	62
External customer accounts	**61**	55	52	74	50
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**28**	16	10	30	59
External customer accounts	**61**	54	52	73	49

1 Reported RWAs include transactions with other group entities in line with the published consolidated balance sheets.

HSBC

Legal entities

The Hongkong and Shanghai Banking Corporation Limited

(Our primary banking entity in Asia, including Hang Seng Bank Limited)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**10,144**	10,127	8,775	9,140	7,957	**20,271**	17,339
ECL	**(486)**	(312)	(427)	(298)	(557)	**(798)**	(910)
Total operating expenses	**(3,951)**	(3,822)	(4,081)	(3,797)	(3,765)	**(7,773)**	(7,303)
Share of profit in associates and joint ventures less impairment	**605**	592	486	406	(377)	**1,197**	258
Profit/(loss) before tax	**6,312**	6,585	4,753	5,451	3,258	**12,897**	9,384
Constant currency results ($m)							
Revenue	**10,144**	10,094	8,756	9,136	7,896	**20,271**	17,346
ECL	**(486)**	(312)	(424)	(294)	(559)	**(798)**	(911)
Total operating expenses	**(3,951)**	(3,813)	(4,082)	(3,803)	(3,779)	**(7,773)**	(7,355)
Share of profit in associates and joint ventures less impairment	**605**	601	507	425	(405)	**1,197**	262
Profit/(loss) before tax	**6,312**	6,570	4,757	5,464	3,153	**12,897**	9,342
Notable items (reported) ($m)							
Total	**(57)**	(40)	(125)	(75)	(2,257)	**(97)**	(2,284)
Revenue	**52**	—	—	(2)	(1,136)	**52**	(1,136)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(109)**	(40)	(125)	(73)	(121)	**(149)**	(148)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,000)	**—**	(1,000)
Notable items (constant currency) ($m)							
Total	**(57)**	(39)	(125)	(75)	(2,385)	**(97)**	(2,409)
Revenue	**52**	—	—	(1)	(1,196)	**52**	(1,196)
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(109)**	(39)	(125)	(74)	(122)	**(149)**	(146)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,067)	**—**	(1,067)

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**498,111**	484,498	473,028	465,796	464,611
Loans and advances to external customers (net)	**492,522**	479,119	467,842	460,790	459,814
Total external assets	**1,567,537**	1,497,228	1,451,530	1,432,060	1,413,049
External customer accounts	**944,892**	919,570	911,725	882,380	871,247
Risk-weighted assets[1]	**423,252**	410,082	411,824	412,904	416,794
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**492,522**	479,115	466,628	460,199	460,416
External customer accounts	**944,892**	919,138	906,583	878,379	869,817
Risk-weighted assets	**423,252**	409,695	409,793	411,322	415,323

HK business

Reported results ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Quarter ended				
Revenue	**4,204**	4,115	4,047	3,958	3,837
ECL	**(332)**	(208)	(308)	(303)	(542)
Total operating expenses	**(1,217)**	(1,219)	(1,297)	(1,197)	(1,160)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**2,655**	2,688	2,442	2,458	2,135
Notable items (reported) ($m)					
Total	**(4)**	(6)	(12)	(4)	(2)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(4)**	(6)	(12)	(4)	(2)
Impairment losses of interest in BoCom associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Balance sheet date				
Loans and advances to external customers (net)	**230,495**	224,698	223,730	224,264	224,867
External customer accounts	**536,808**	528,278	531,902	508,691	507,657
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**230,495**	224,730	222,348	222,911	225,442
External customer accounts	**536,808**	528,221	528,357	505,286	508,729

Of which: Retail Banking and Wealth (reported) ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Quarter ended				
Revenue	**2,752**	2,777	2,618	2,570	2,443
ECL	**(45)**	(82)	(139)	(35)	(68)
Total operating expenses	**(861)**	(845)	(880)	(823)	(797)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**1,846**	1,850	1,599	1,712	1,578
Balance sheet (reported) ($m)					
Loans and advances to external customers (net)	**133,057**	131,392	131,062	129,989	127,997
External customer accounts	**380,304**	376,188	377,014	360,127	363,194
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**133,057**	131,361	130,137	129,051	128,198
External customer accounts	**380,304**	376,073	374,292	357,421	363,644
Of which: Commercial Banking (reported) ($m)					
Revenue	**1,452**	1,338	1,429	1,388	1,394
ECL	**(287)**	(126)	(169)	(268)	(474)
Total operating expenses	**(356)**	(360)	(400)	(374)	(363)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**809**	852	860	746	557
Balance sheet (reported) ($m)					
Loans and advances to external customers (net)	**97,438**	93,306	92,668	94,275	96,870
External customer accounts	**156,504**	152,090	154,888	148,564	144,463
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**97,438**	93,369	92,211	93,860	97,244
External customer accounts	**156,504**	152,148	154,065	147,865	145,085

Corporate and Institutional Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**3,733**	3,608	3,171	3,285	3,369
ECL	**(133)**	(74)	(72)	28	20
Total operating expenses	**(1,413)**	(1,402)	(1,461)	(1,410)	(1,383)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**2,187**	2,132	1,638	1,903	2,006
Notable items (reported) ($m)					
Total	**(17)**	(6)	(24)	(20)	(38)
Revenue	**—**	1	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(17)**	(7)	(24)	(20)	(38)
Impairment losses of interest in BoCom associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**177,373**	171,643	165,421	158,654	159,903
External customer accounts	**259,626**	236,973	228,706	226,692	217,331
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**177,373**	171,544	165,059	158,723	159,439
External customer accounts	**259,626**	236,603	226,948	225,369	214,595

International Wealth and Premier Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**2,235**	2,130	1,759	2,035	1,764
ECL	**(22)**	(28)	(46)	(23)	(35)
Total operating expenses	**(1,119)**	(1,077)	(1,101)	(1,068)	(990)
Share of profit in associates and joint ventures less impairment	**(10)**	19	(4)	23	(11)
Profit/(loss) before tax	**1,084**	1,044	608	967	728
Notable items (reported) ($m)					
Total	**9**	(9)	(29)	(20)	(20)
Revenue	**52**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(43)**	(9)	(29)	(20)	(20)
Impairment losses of interest in BoCom associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**84,521**	82,648	78,561	77,743	74,916
External customer accounts	**148,456**	154,317	151,115	146,996	146,257
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**84,521**	82,711	79,092	78,438	75,407
External customer accounts	**148,456**	154,312	151,276	147,722	146,491

Corporate Centre

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**(28)**	274	(202)	(138)	(1,013)
ECL	**1**	(2)	(1)	—	—
Total operating expenses	**(202)**	(124)	(222)	(122)	(232)
Share of profit in associates and joint ventures less impairment	**615**	573	490	383	(366)
Profit/(loss) before tax	**386**	721	65	123	(1,611)
Notable items (reported) ($m)					
Total	**(45)**	(19)	(60)	(31)	(2,197)
Revenue	**—**	(1)	—	(2)	(1,136)
ECL	**—**	—	—	—	—
Operating expenses	**(45)**	(18)	(60)	(29)	(61)
Impairment losses of interest in BoCom associate	**—**	—	—	—	(1,000)

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**133**	130	130	129	128
External customer accounts	**2**	2	2	1	2
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**133**	130	129	127	128
External customer accounts	**2**	2	2	2	2

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

The Hongkong and Shanghai Banking Corporation Limited (Hong Kong)[1]

(Our primary banking entity in Asia, including Hang Seng Bank Limited)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**6,417**	6,402	5,533	5,670	5,775	**12,819**	11,843
ECL	**(312)**	(253)	(384)	(352)	(426)	**(565)**	(742)
Total operating expenses	**(2,217)**	(2,272)	(2,345)	(2,215)	(2,147)	**(4,489)**	(4,252)
Share of profit in associates and joint ventures less impairment	**(1)**	8	(7)	17	(16)	**7**	(12)
Profit/(loss) before tax	**3,887**	3,885	2,797	3,120	3,186	**7,772**	6,837
Constant currency results ($m)							
Revenue	**6,417**	6,385	5,494	5,659	5,754	**12,819**	11,796
ECL	**(312)**	(253)	(381)	(351)	(424)	**(565)**	(739)
Total operating expenses	**(2,217)**	(2,266)	(2,326)	(2,211)	(2,139)	**(4,489)**	(4,235)
Share of profit in associates and joint ventures less impairment	**(1)**	8	(8)	17	(16)	**7**	(12)
Profit/(loss) before tax	**3,887**	3,874	2,779	3,114	3,175	**7,772**	6,810
Notable items (reported) ($m)							
Total	**(47)**	(19)	(63)	(34)	(59)	**(66)**	(82)
Revenue	**2**	2	—	(1)	—	**4**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(49)**	(21)	(63)	(33)	(59)	**(70)**	(82)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(47)**	(19)	(62)	(35)	(59)	**(66)**	(81)
Revenue	**2**	2	—	(1)	—	**4**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(49)**	(21)	(62)	(34)	(59)	**(70)**	(81)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**293,377**	282,183	277,513	274,322	275,317
Loans and advances to external customers (net)	**288,978**	277,897	273,396	270,393	271,663
Total external assets	**1,036,795**	961,030	936,881	927,775	907,025
External customer accounts	**645,920**	623,721	619,029	599,045	589,873
Risk-weighted assets	**202,945**	191,959	193,626	195,558	195,799
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**288,978**	277,791	271,371	268,283	271,926
External customer accounts	**645,920**	623,482	614,442	594,371	590,444
Risk-weighted assets	**202,945**	191,892	192,332	194,196	195,968

HK business

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**4,121**	4,034	3,964	3,874	3,750
ECL	**(305)**	(218)	(292)	(315)	(497)
Total operating expenses	**(1,158)**	(1,171)	(1,236)	(1,143)	(1,102)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**2,658**	2,645	2,436	2,416	2,151
Notable items (reported) ($m)					
Total	**(4)**	(5)	(7)	(1)	1
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(4)**	(5)	(7)	(1)	1
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**221,651**	215,695	214,557	214,924	215,355
External customer accounts	**526,253**	517,725	519,570	496,770	494,916
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**221,651**	215,613	212,968	213,247	215,563
External customer accounts	**526,253**	517,526	515,721	492,893	495,395

	Quarter ended				
Of which: Retail Banking and Wealth (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**2,727**	2,756	2,597	2,550	2,426
ECL	**(45)**	(81)	(137)	(36)	(67)
Total operating expenses	**(835)**	(826)	(856)	(802)	(778)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**1,847**	1,849	1,604	1,712	1,581
Balance sheet (reported) ($m)					
Loans and advances to external customers (net)	**131,000**	129,254	128,877	127,661	125,609
External customer accounts	**377,633**	373,521	374,166	357,279	360,370
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**131,000**	129,205	127,923	126,665	125,731
External customer accounts	**377,633**	373,378	371,394	354,491	360,719
Of which: Commercial Banking (reported) ($m)					
Revenue	**1,394**	1,278	1,367	1,324	1,324
ECL	**(260)**	(137)	(155)	(279)	(430)
Total operating expenses	**(323)**	(331)	(363)	(341)	(324)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**811**	810	849	704	570
Balance sheet (reported) ($m)					
Loans and advances to external customers (net)	**90,651**	86,441	85,680	87,263	89,746
External customer accounts	**148,620**	144,204	145,404	139,491	134,546
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**90,651**	86,408	85,045	86,582	89,832
External customer accounts	**148,620**	144,148	144,327	138,402	134,676

Corporate and Institutional Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**1,368**	1,311	1,026	1,126	1,203
ECL	**(5)**	(35)	(93)	(37)	74
Total operating expenses	**(614)**	(645)	(646)	(651)	(592)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**749**	631	287	438	685

Notable (reported items) ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Total	**(11)**	(2)	(14)	(11)	(10)
Revenue	**—**	1	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(11)**	(3)	(14)	(11)	(10)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**48,819**	44,564	43,508	39,839	42,026
External customer accounts	**80,045**	65,114	61,030	63,395	57,548
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**48,819**	44,547	43,186	39,528	42,067
External customer accounts	**80,045**	65,089	60,577	62,901	57,604

International Wealth and Premier Banking

Reported results ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Quarter ended				
Revenue	**989**	934	760	846	757
ECL	**(2)**	1	1	—	(3)
Total operating expenses	**(306)**	(341)	(319)	(336)	(283)
Share of profit in associates and joint ventures less impairment	**(2)**	7	(9)	17	(17)
Profit/(loss) before tax	**679**	601	433	527	454
Notable items (reported) ($m)					
Total	**(2)**	(4)	(2)	(4)	(7)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(2)**	(4)	(2)	(4)	(7)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Balance sheet date				
Loans and advances to external customers (net)	**18,384**	17,516	15,210	15,511	14,164
External customer accounts	**39,622**	40,882	38,429	38,880	37,409
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**18,384**	17,509	15,097	15,390	14,178
External customer accounts	**39,622**	40,867	38,144	38,577	37,445

Corporate Centre

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**(61)**	123	(217)	(176)	65
ECL	**—**	(1)	—	—	—
Total operating expenses	**(139)**	(115)	(144)	(85)	(170)
Share of profit in associates and joint ventures less impairment	**1**	1	2	—	1
Profit/(loss) before tax	**(199)**	8	(359)	(261)	(104)
Notable items (reported) ($m)					
Total	**(30)**	(8)	(40)	(18)	(43)
Revenue	**2**	1	—	(1)	—
ECL	**—**	—	—	—	—
Operating expenses	**(32)**	(9)	(40)	(17)	(43)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**124**	122	121	119	118
External customer accounts	**—**	—	—	—	—
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**124**	122	120	118	118
External customer accounts	**—**	—	—	—	—

1 Represents the principal operations of the subsidiary or branch of The Hongkong and Shanghai Banking Corporation Limited, which are located in Hong Kong.

HSBC
Legal entities
Hang Seng Limited[1]

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**1,393**	1,303	1,356	1,334	1,298	**2,696**	2,647
ECL	**(235)**	(108)	(177)	(232)	(404)	**(343)**	(623)
Total operating expenses	**(509)**	(468)	(510)	(476)	(467)	**(977)**	(924)
Share of profit in associates and joint ventures less impairment	**(2)**	7	(9)	17	(17)	**5**	(14)
Profit/(loss) before tax	**647**	734	660	643	410	**1,381**	1,086
Constant currency results ($m)							
Revenue	**1,393**	1,301	1,348	1,334	1,297	**2,696**	2,644
ECL	**(235)**	(107)	(177)	(230)	(406)	**(343)**	(624)
Total operating expenses	**(509)**	(468)	(508)	(478)	(468)	**(977)**	(926)
Share of profit in associates and joint ventures less impairment	**(2)**	7	(9)	17	(16)	**5**	(13)
Profit/(loss) before tax	**647**	733	654	643	407	**1,381**	1,081
Notable items (reported) ($m)							
Total	**(4)**	(2)	(10)	(5)	(14)	**(6)**	(15)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(4)**	(2)	(10)	(5)	(14)	**(6)**	(15)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(4)**	(2)	(10)	(5)	(14)	**(6)**	(15)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(4)**	(2)	(10)	(5)	(14)	**(6)**	(15)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**102,264**	102,075	103,613	103,917	104,424
Loans and advances to external customers (net)	**100,029**	99,477	101,148	101,578	102,340
Total external assets	**234,288**	228,197	224,342	225,303	224,276
External customer accounts	**165,088**	165,180	161,549	158,731	162,070
Risk-weighted assets	**72,784**	71,859	73,393	74,657	77,565
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**100,029**	99,553	100,665	101,168	102,779
External customer accounts	**165,088**	165,226	160,654	157,892	162,635
Risk-weighted assets	**72,784**	71,968	73,191	74,578	78,086

1 Amounts have been adjusted and presented on an IFRS basis to align from local GAAP; adjustments reclassify immaterial items between line items, affecting operating expenses, profit before tax and total external assets.

HSBC

Legal entities

HSBC North America Holdings Inc.

(The holding company for our primary banking entities in the USA)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**1,347**	1,249	1,203	1,208	1,148	**2,596**	2,319
ECL	**22**	(50)	(32)	(19)	(64)	**(28)**	(150)
Total operating expenses	**(829)**	(804)	(829)	(823)	(860)	**(1,633)**	(1,679)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**540**	395	342	366	224	**935**	490
Constant currency results ($m)							
Revenue	**1,347**	1,249	1,202	1,209	1,148	**2,596**	2,319
ECL	**22**	(50)	(31)	(19)	(64)	**(28)**	(150)
Total operating expenses	**(829)**	(804)	(829)	(823)	(860)	**(1,633)**	(1,679)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**540**	395	342	367	224	**935**	490
Notable items (reported) ($m)							
Total	**(16)**	(10)	(11)	(16)	(41)	**(26)**	(57)
Revenue	**—**	—	(1)	1	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(16)**	(10)	(10)	(17)	(41)	**(26)**	(57)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(16)**	(10)	(12)	(16)	(41)	**(26)**	(57)
Revenue	**—**	—	—	1	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(16)**	(10)	(12)	(17)	(41)	**(26)**	(57)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**55,660**	55,707	52,494	56,900	57,677
Loans and advances to external customers (net)	**55,360**	55,361	52,178	56,528	57,287
Total external assets	**255,744**	244,484	250,940	251,327	260,269
External customer accounts	**102,418**	99,951	99,458	99,160	96,145
Risk-weighted assets[1]	**78,317**	77,409	73,961	77,528	77,352
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**55,360**	55,361	52,178	56,528	57,287
External customer accounts	**102,418**	99,951	99,458	99,160	96,145
Risk-weighted assets	**78,317**	77,409	73,961	77,528	77,352

Corporate and Institutional Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**1,090**	972	933	920	864
ECL	**23**	(48)	(30)	(17)	(63)
Total operating expenses	**(527)**	(554)	(556)	(562)	(578)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**586**	370	347	341	223
Notable items (reported) ($m)					
Total	**(4)**	(5)	(2)	(13)	(19)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(4)**	(5)	(2)	(13)	(19)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**31,142**	31,213	27,730	30,138	31,308
External customer accounts	**77,295**	73,535	73,999	73,850	69,774
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**31,142**	31,213	27,730	30,138	31,308
External customer accounts	**77,295**	73,535	73,999	73,850	69,774

International Wealth and Premier Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**231**	255	247	253	247
ECL	**(1)**	(2)	(2)	(2)	(1)
Total operating expenses	**(195)**	(195)	(212)	(212)	(210)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**35**	58	33	39	36
Notable items (reported) ($m)					
Total	**(2)**	(1)	(1)	(1)	(4)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(2)**	(1)	(1)	(1)	(4)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**24,218**	24,148	24,448	26,390	25,979
External customer accounts	**25,123**	26,416	25,459	25,310	26,371
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**24,218**	24,148	24,448	26,390	25,979
External customer accounts	**25,123**	26,416	25,459	25,310	26,371

Corporate Centre

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**26**	22	23	35	37
ECL	**—**	—	—	—	—
Total operating expenses	**(107)**	(55)	(61)	(49)	(72)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**(81)**	(33)	(38)	(14)	(35)
Notable items (reported) ($m)					
Total	**(10)**	(4)	(8)	(2)	(18)
Revenue	**—**	—	(1)	1	—
ECL	**—**	—	—	—	—
Operating expenses	**(10)**	(4)	(7)	(3)	(18)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**—**	—	—	—	—
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**—**	—	—	—	—

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

Grupo Financiero HSBC, S.A. de C.V.

(the holding company of our primary banking entity registered in Mexico)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**895**	973	905	903	842	**1,868**	1,665
ECL	**(165)**	(150)	(202)	(201)	(203)	**(315)**	(383)
Total operating expenses	**(615)**	(542)	(579)	(511)	(499)	**(1,157)**	(958)
Share of profit in associates and joint ventures less impairment	**3**	6	2	2	2	**9**	6
Profit/(loss) before tax	**118**	287	126	193	142	**405**	330
Constant currency results ($m)							
Revenue	**895**	984	954	968	946	**1,868**	1,903
ECL	**(165)**	(152)	(213)	(216)	(227)	**(315)**	(437)
Total operating expenses	**(615)**	(548)	(610)	(548)	(561)	**(1,157)**	(1,095)
Share of profit in associates and joint ventures less impairment	**3**	6	2	2	3	**9**	7
Profit/(loss) before tax	**118**	290	133	206	161	**405**	378
Notable items (reported) ($m)							
Total	**(27)**	(14)	(36)	(14)	(14)	**(41)**	(15)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(27)**	(14)	(36)	(14)	(14)	**(41)**	(15)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(27)**	(14)	(37)	(17)	(15)	**(41)**	(16)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(27)**	(14)	(37)	(17)	(15)	**(41)**	(16)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**25,828**	25,291	26,522	26,375	26,286
Loans and advances to external customers (net)	**24,602**	24,068	25,252	25,113	25,074
Total external assets	**50,235**	48,325	48,822	49,183	48,051
External customer accounts	**28,522**	28,285	29,493	27,235	27,354
Risk-weighted assets[1]	**31,900**	30,997	32,509	32,383	32,711
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**24,602**	24,790	26,046	26,391	27,130
External customer accounts	**28,522**	29,134	30,421	28,622	29,597
Risk-weighted assets	**31,900**	31,887	33,487	33,953	35,259

Corporate and Institutional Banking

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**261**	281	275	275	252
ECL	**(5)**	(6)	(18)	(22)	(29)
Total operating expenses	**(156)**	(127)	(135)	(117)	(110)
Share of profit in associates and joint ventures less impairment	**—**	—	1	—	—
Profit/(loss) before tax	**100**	148	123	136	113
Notable items (reported) ($m)					
Total	**(1)**	—	(3)	(1)	(2)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(1)**	—	(3)	(1)	(2)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**11,577**	11,178	12,004	11,749	11,797
External customer accounts	**13,370**	13,374	13,447	12,588	12,638
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**11,577**	11,514	12,382	12,347	12,764
External customer accounts	**13,370**	13,776	13,870	13,230	13,675

International Wealth and Premier Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**622**	681	619	618	584
ECL	**(160)**	(144)	(184)	(179)	(174)
Total operating expenses	**(426)**	(412)	(438)	(367)	(371)
Share of profit in associates and joint ventures less impairment	**3**	6	1	2	2
Profit/(loss) before tax	**39**	131	(2)	74	41
Notable items (reported) ($m)					
Total	**(20)**	(12)	(23)	(10)	(4)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(20)**	(12)	(23)	(10)	(4)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**13,025**	12,890	13,248	13,364	13,277
External customer accounts	**15,152**	14,911	16,046	14,647	14,716
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**13,025**	13,276	13,664	14,044	14,366
External customer accounts	**15,152**	15,358	16,551	15,392	15,922

Corporate Centre

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**12**	11	11	10	6
ECL	**—**	—	—	—	—
Total operating expenses	**(33)**	(3)	(6)	(27)	(18)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**(21)**	8	5	(17)	(12)
Notable items (reported) ($m)					
Total	**(6)**	(2)	(10)	(3)	(8)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(6)**	(2)	(10)	(3)	(8)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**—**	—	—	—	—
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**—**	—	—	—	—

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

HSBC Bank Middle East Limited

(Our primary banking entity based in the United Arab Emirates)

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**623**	637	711	645	635	**1,260**	1,254
ECL	**(32)**	(93)	(23)	(115)	(22)	**(125)**	(48)
Total operating expenses	**(336)**	(325)	(369)	(327)	(328)	**(661)**	(638)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**255**	219	319	203	285	**474**	568
Constant currency results ($m)							
Revenue	**623**	637	711	644	636	**1,260**	1,255
ECL	**(32)**	(94)	(23)	(115)	(22)	**(125)**	(48)
Total operating expenses	**(336)**	(325)	(370)	(326)	(329)	**(661)**	(638)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—	**—**	—
Profit/(loss) before tax	**255**	218	318	203	285	**474**	569
Notable items (reported) ($m)							
Total	**(5)**	(2)	63	(16)	(12)	**(7)**	(19)
Revenue	**—**	—	72	(1)	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(5)**	(2)	(9)	(15)	(12)	**(7)**	(19)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(5)**	(3)	63	(15)	(12)	**(7)**	(19)
Revenue	**—**	—	72	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(5)**	(3)	(9)	(15)	(12)	**(7)**	(19)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**25,773**	25,250	23,372	23,499	22,338
Loans and advances to external customers (net)	**24,921**	24,420	22,618	22,835	21,736
Total external assets	**69,021**	66,083	61,672	62,930	59,486
External customer accounts	**39,074**	38,182	37,010	39,935	35,390
Risk-weighted assets[1]	**29,411**	29,229	27,180	26,896	25,606
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**24,921**	24,421	22,613	22,829	21,731
External customer accounts	**39,074**	38,181	36,990	39,914	35,372
Risk-weighted assets	**29,411**	29,230	27,159	26,874	25,588

Corporate and Institutional Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**409**	421	409	424	400
ECL	**(15)**	(66)	(13)	(112)	(17)
Total operating expenses	**(184)**	(173)	(206)	(170)	(181)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**210**	182	190	142	202
Notable items (reported) ($m)					
Total	**—**	(1)	(2)	(4)	(5)
Revenue	**—**	—	—	—	—
ECL	**—**	—	—	—	—
Operating expenses	**—**	(1)	(2)	(4)	(5)
Impairment of interest in associate	**—**	—	—	—	—

Balance sheet (reported) ($m)	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**20,647**	20,263	18,379	18,627	17,812
External customer accounts	**22,798**	21,783	20,807	24,040	19,363
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**20,647**	20,264	18,373	18,621	17,806
External customer accounts	**22,798**	21,782	20,787	24,019	19,345

International Wealth and Premier Banking

Reported results ($m)	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**204**	204	293	213	223
ECL	**(17)**	(27)	(10)	(3)	(5)
Total operating expenses	**(129)**	(126)	(142)	(122)	(124)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**58**	51	141	88	94

Notable items (reported) ($m)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Total	**(1)**	—	69	(1)	(1)
Revenue	**—**	—	72	—	—
ECL	**—**	—	—	—	—
Operating expenses	**(1)**	—	(3)	(1)	(1)
Impairment of interest in associate	**—**	—	—	—	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**4,274**	4,157	4,239	4,208	3,924
External customer accounts	**16,276**	16,399	16,203	15,895	16,027
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**4,274**	4,157	4,240	4,208	3,925
External customer accounts	**16,276**	16,399	16,203	15,895	16,027

Corporate Centre

	Quarter ended				
Reported results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	**10**	12	9	8	12
ECL	**—**	—	—	—	—
Total operating expenses	**(23)**	(26)	(21)	(35)	(23)
Share of profit in associates and joint ventures less impairment	**—**	—	—	—	—
Profit/(loss) before tax	**(13)**	(14)	(12)	(27)	(11)
Notable items (reported) ($m)					
Total	**(4)**	(1)	(4)	(11)	(6)
Revenue	**—**	—	—	(1)	—
ECL	**—**	—	—	—	—
Operating expenses	**(4)**	(1)	(4)	(10)	(6)
Impairment of interest in associate	**—**	—	—	—	—
	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**—**	—	—	—	—
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**—**	—	—	—	—
External customer accounts	**—**	—	—	—	—

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC
Legal entities

Other trading entities

All businesses

	Quarter ended					Year to date	
Reported Results ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	**30-Jun-26**	30-Jun-25
Revenue	**758**	678	862	666	574	**1,436**	1,167
ECL	**4**	(32)	(3)	(9)	(8)	**(28)**	(13)
Total operating expenses	**(395)**	(376)	(500)	(358)	(369)	**(771)**	(686)
Share of profit in associates and joint ventures less impairment	**167**	160	159	164	172	**327**	349
Profit/(loss) before tax	**534**	430	518	463	369	**964**	817
Constant currency results ($m)							
Revenue	**758**	660	838	642	554	**1,436**	1,147
ECL	**4**	(33)	(4)	(8)	(7)	**(28)**	(12)
Total operating expenses	**(395)**	(369)	(492)	(347)	(360)	**(771)**	(678)
Share of profit in associates and joint ventures less impairment	**167**	160	159	164	171	**327**	348
Profit/(loss) before tax	**534**	418	501	451	358	**964**	805
Notable items (reported) ($m)							
Total	**(8)**	(2)	(6)	1	(8)	**(10)**	(28)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(8)**	(2)	(6)	1	(8)	**(10)**	(28)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—
Notable items (constant currency) ($m)							
Total	**(8)**	(3)	(5)	1	(8)	**(10)**	(28)
Revenue	**—**	—	—	—	—	**—**	—
ECL	**—**	—	—	—	—	**—**	—
Operating expenses	**(8)**	(3)	(5)	1	(8)	**(10)**	(28)
Impairment of interest in associate	**—**	—	—	—	—	**—**	—

	Balance sheet date				
Balance sheet (reported) ($m)	**30-Jun-26**	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (gross)	**4,220**	4,111	4,170	4,008	5,307
Loans and advances to external customers (net)	**4,030**	3,910	3,971	3,809	5,092
Total external assets	**31,263**	29,820	28,628	29,041	26,289
External customer accounts	**11,188**	11,575	10,781	10,262	11,001
Risk-weighted assets[1]	**59,595**	58,986	57,014	54,073	53,366
Balance sheet (constant currency) ($m)					
Loans and advances to external customers (net)	**4,030**	3,960	3,867	3,646	4,898
External customer accounts	**11,188**	12,025	10,347	9,758	10,527
Risk-weighted assets	**59,595**	59,499	56,370	53,373	52,570

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC
Credit risk

Summary of credit risk (excluding debt instruments measured at FVOCI) by stage distribution and ECL coverage by industry sector at 30 June 2026

	Gross carrying/nominal amount[1]					Allowance for ECL					ECL coverage %				
	Stage 1	Stage 2	Stage 3	POCI[2]	Total	Stage 1	Stage 2	Stage 3	POCI[2]	Total	Stage 1	Stage 2	Stage 3	POCI[2]	Total
	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	%	%	%	%	%
Loans and advances to customers at amortised cost	923,849	85,657	24,004	336	1,033,846	(1,282)	(2,397)	(7,986)	(76)	(11,741)	0.1 %	2.8 %	33.3 %	22.6 %	1.1 %
– personal	455,230	22,871	3,911	—	482,012	(690)	(1,233)	(883)	—	(2,806)	0.2 %	5.4 %	22.6 %	— %	0.6 %
– corporate and commercial	369,336	58,416	18,958	143	446,853	(529)	(1,127)	(6,317)	(76)	(8,049)	0.1 %	1.9 %	33.3 %	53.1 %	1.8 %
– non-bank financial institutions	99,283	4,370	1,135	193	104,981	(63)	(37)	(786)	—	(886)	0.1 %	0.8 %	69.3 %	— %	0.8 %
Loans and advances to banks at amortised cost	110,258	280	1	—	110,539	(7)	(2)	(1)	—	(10)	— %	0.7 %	100.0 %	— %	— %
Other financial assets measured at amortised cost	963,708	1,854	262	6	965,830	(93)	(19)	(45)	—	(157)	— %	1.0 %	17.2 %	— %	— %
Loans and other credit-related commitments	757,187	20,282	944	4	778,417	(157)	(103)	(107)	—	(367)	— %	0.5 %	11.3 %	— %	— %
– personal	278,508	2,023	89	—	280,620	(20)	(5)	—	—	(25)	— %	0.2 %	— %	— %	— %
– corporate and commercial	248,768	15,851	855	4	265,478	(125)	(94)	(107)	—	(326)	0.1 %	0.6 %	12.5 %	— %	0.1 %
– financial	229,911	2,408	—	—	232,319	(12)	(4)	—	—	(16)	— %	0.2 %	— %	— %	— %
Financial guarantees	16,825	1,802	257	—	18,884	(10)	(12)	(66)	—	(88)	0.1 %	0.7 %	25.7 %	— %	0.5 %
– personal	1,432	—	—	—	1,432	(1)	—	—	—	(1)	0.1 %	— %	— %	— %	0.1 %
– corporate and commercial	10,536	1,522	255	—	12,313	(8)	(12)	(66)	—	(86)	0.1 %	0.8 %	25.9 %	— %	0.7 %
– financial	4,857	280	2	—	5,139	(1)	—	—	—	(1)	— %	— %	— %	— %	— %
At 30 June 2026	2,771,827	109,875	25,468	346	2,907,516	(1,549)	(2,533)	(8,205)	(76)	(12,363)	0.1 %	2.3 %	32.2 %	22.0 %	0.4 %

1 Represents the maximum amount at risk should the contracts be fully drawn upon and clients default.
2 Purchased or originated credit impaired ('POCI').

Stage 2 days past due analysis at 30 June 2026

	Gross carrying amount				Allowance for ECL				ECL coverage %			
	Stage 2	Up-to-date	1 to 29 DPD[1]	30 and > DPD[1]	Stage 2	Up-to-date	1 to 29 DPD[1]	30 and > DPD[1]	Stage 2	Up-to-date	1 to 29 DPD[1]	30 and > DPD[1]
	$m	$m	$m	$m	$m	$m	$m	$m	%	%	%	%
Loans and advances to customers at amortised cost	85,657	82,087	2,225	1,345	(2,397)	(1,922)	(224)	(251)	2.8 %	2.3 %	10.1 %	18.7 %
– personal	22,871	20,547	1,504	820	(1,233)	(815)	(188)	(230)	5.4 %	4.0 %	12.5 %	28.0 %
– corporate and commercial	58,416	57,490	546	380	(1,127)	(1,070)	(36)	(21)	1.9 %	1.9 %	6.6 %	5.5 %
– non-bank financial institutions	4,370	4,050	175	145	(37)	(37)	—	—	0.8 %	0.9 %	— %	— %
Loans and advances to banks at amortised cost	280	280	—	—	(2)	(2)	—	—	0.7 %	0.7 %	— %	— %
Other financial assets measured at amortised cost	1,854	1,772	59	23	(19)	(16)	(2)	(1)	1.0 %	0.9 %	3.4 %	2.6 %

1 The days past due amounts are presented on a contractual basis.

Total personal lending for loans and advances to customers by stage distribution

	Gross carrying amount				Allowance for ECL			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	$m	$m	$m	$m	$m	$m	$m	$m
First lien residential mortgages	369,250	16,867	2,678	388,795	(62)	(105)	(304)	(471)
Credit cards	21,877	3,330	330	25,537	(351)	(722)	(231)	(1,304)
Other personal lending	64,103	2,674	903	67,680	(277)	(406)	(348)	(1,031)
– other personal lending which is secured	43,942	553	301	44,796	(27)	(17)	(68)	(112)
– other personal lending which is unsecured	20,161	2,121	602	22,884	(250)	(389)	(280)	(919)
At 30 June 2026	455,230	22,871	3,911	482,012	(690)	(1,233)	(883)	(2,806)
By legal entity								
HSBC UK Bank plc	196,272	12,744	1,143	210,159	(221)	(355)	(261)	(837)
HSBC Bank plc	15,585	436	340	16,361	(14)	(9)	(96)	(119)
The Hongkong and Shanghai Banking Corporation Limited	208,059	7,631	1,106	216,796	(195)	(417)	(162)	(774)
HSBC Bank Middle East Limited	3,928	387	55	4,370	(23)	(43)	(31)	(97)
HSBC North America Holdings Inc.	19,436	547	421	20,404	(4)	(13)	(14)	(31)
Grupo Financiero HSBC, S.A. de C.V.	11,562	1,090	842	13,494	(233)	(395)	(316)	(944)
Other trading entities	388	36	4	428	—	(1)	(3)	(4)
At 30 June 2026	455,230	22,871	3,911	482,012	(690)	(1,233)	(883)	(2,806)

Total wholesale lending for loans and advances to banks and customers by stage distribution

	Gross carrying amount					Allowance for ECL				
	Stage 1	Stage 2	Stage 3	POCI	Total	Stage 1	Stage 2	Stage 3	POCI	Total
	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m
Corporate and commercial	369,336	58,416	18,958	143	446,853	(529)	(1,127)	(6,317)	(76)	(8,049)
– agriculture, forestry and fishing	6,282	1,412	384	—	8,078	(11)	(30)	(58)	—	(99)
– mining and quarrying	8,362	203	205	—	8,770	(6)	(4)	(53)	—	(63)
– manufacturing	82,669	9,959	2,399	35	95,062	(97)	(116)	(765)	(21)	(999)
– electricity, gas, steam and air-conditioning supply	19,962	1,107	195	—	21,264	(19)	(15)	(89)	—	(123)
– water supply, sewerage, waste management and remediation	2,496	190	91	—	2,777	(3)	(5)	(31)	—	(39)
– real estate and construction	56,014	20,420	9,498	97	86,029	(101)	(470)	(2,858)	(55)	(3,484)
– of which: commercial real estate	*42,077*	*17,251*	*8,321*	*92*	*67,741*	*(73)*	*(398)*	*(2,205)*	*(52)*	*(2,728)*
– wholesale and retail trade, repair of motor vehicles and motorcycles	78,974	10,279	2,625	11	91,889	(72)	(111)	(1,206)	—	(1,389)
– transportation and storage	17,936	3,812	298	—	22,046	(28)	(108)	(130)	—	(266)
– accommodation and food	10,320	2,399	1,245	—	13,964	(34)	(62)	(321)	—	(417)
– publishing, audiovisual and broadcasting	26,139	2,427	404	—	28,970	(57)	(56)	(98)	—	(211)
– professional, scientific and technical activities	21,918	2,246	508	—	24,672	(32)	(36)	(207)	—	(275)
– administrative and support services	16,061	2,313	567	—	18,941	(22)	(52)	(331)	—	(405)
– public administration and defence, compulsory social security	14	1	—	—	15	—	—	—	—	—
– education	2,118	240	23	—	2,381	(5)	(11)	(10)	—	(26)
– health and care	4,012	433	89	—	4,534	(7)	(10)	(14)	—	(31)
– arts, entertainment and recreation	1,857	254	114	—	2,225	(5)	(8)	(69)	—	(82)
– other services	6,117	679	202	—	6,998	(28)	(32)	(74)	—	(134)
– activities of households	895	6	—	—	901	—	—	—	—	—
– extra-territorial organisations and bodies activities	213	—	—	—	213	—	—	—	—	—
– government	6,977	36	111	—	7,124	(2)	(1)	(3)	—	(6)
Non-bank financial institutions	99,283	4,370	1,135	193	104,981	(63)	(37)	(786)	—	(886)
Loans and advances to banks	110,258	280	1	—	110,539	(7)	(2)	(1)	—	(10)
At 30 June 2026	578,877	63,066	20,094	336	662,373	(599)	(1,166)	(7,104)	(76)	(8,945)
By legal entity										
HSBC UK Bank plc	98,877	13,379	3,098	—	115,354	(223)	(357)	(730)	—	(1,310)
HSBC Bank plc	93,698	6,984	2,405	57	103,144	(54)	(105)	(1,131)	(34)	(1,324)
The Hongkong and Shanghai Banking Corporation Limited	305,668	35,122	12,151	81	353,022	(202)	(535)	(4,042)	(38)	(4,817)
HSBC Bank Middle East Limited	27,974	2,511	1,177	5	31,667	(47)	(42)	(664)	(4)	(757)
HSBC North America Holdings Inc.	31,676	3,083	614	193	35,566	(33)	(63)	(171)	—	(267)
Grupo Financiero HSBC, S.A. de C.V.	13,166	1,872	372	—	15,410	(33)	(59)	(191)	—	(283)
Other trading entities	7,740	115	277	—	8,132	(7)	(5)	(175)	—	(187)
Holding companies, shared service centres and intra-group eliminations	78	—	—	—	78	—	—	—	—	—
At 30 June 2026	578,877	63,066	20,094	336	662,373	(599)	(1,166)	(7,104)	(76)	(8,945)
Corporate and commercial										
HSBC UK Bank plc	81,757	12,840	3,021	—	97,618	(210)	(340)	(659)	—	(1,209)
HSBC Bank plc	52,911	5,482	1,669	57	60,119	(42)	(96)	(621)	(34)	(793)
The Hongkong and Shanghai Banking Corporation Limited	184,546	34,110	11,945	81	230,682	(166)	(531)	(3,915)	(38)	(4,650)
HSBC Bank Middle East Limited	16,312	1,440	1,095	5	18,852	(43)	(40)	(615)	(4)	(702)
HSBC North America Holdings Inc.	21,773	2,585	614	—	24,972	(29)	(57)	(171)	—	(257)
Grupo Financiero HSBC, S.A. de C.V.	8,988	1,861	337	—	11,186	(32)	(59)	(161)	—	(252)
Other trading entities	3,048	97	277	—	3,422	(7)	(4)	(175)	—	(186)
Holding companies, shared service centres and intra-group eliminations	1	1	—	—	2	—	—	—	—	—
At 30 June 2026	369,336	58,416	18,958	143	446,853	(529)	(1,127)	(6,317)	(76)	(8,049)