

HSBC HOLDINGS PLC

Data Pack

3Q 2018

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2017*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2017*, the *Interim Report 2018*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC
Global Banking and Markets

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	1,338	1,308	1,181	1,450	1,182
Net fee income	827	882	863	759	855
Net income from financial instruments held for trading or managed on a fair value basis	1,857	1,593	2,107	1,064	1,499
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	151	94	112	N/A	N/A
Other income/(expense)	19	275	(85)	(17)	277
Net operating income before change in expected credit losses and other credit impairment charges	4,192	4,152	4,178	3,256	3,813
Change in expected credit losses and other credit impairment charges	(7)	119	(22)	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	(373)	(45)
Net operating income	4,185	4,271	4,156	2,883	3,768
Total operating expenses	(2,375)	(2,315)	(2,387)	(2,325)	(2,243)
Operating profit	1,810	1,956	1,769	558	1,525
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,810	1,956	1,769	558	1,525
Revenue					
Significant items					
Customer redress programmes	—	—	—	(2)	—
Disposals, acquisitions and investment in new businesses	—	—	—	(99)	—
Fair value movements on financial instruments	8	35	30	(33)	(65)
	8	35	30	(134)	(65)
Operating expenses					
Significant items					
Costs of structural reform	(11)	(9)	(7)	(4)	(3)
Costs to achieve	—	—	—	(97)	(46)
Customer redress programmes	—	—	—	(2)	—
Gain on partial settlement of pension obligation	—	—	—	9	—
Settlements and provisions in connection with legal and regulatory matters	2	75	33	(50)	104
	(9)	66	26	(144)	55
Balance sheet data					
	At				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	250,674	250,058	248,432	252,474	245,504
Customer accounts	285,525	291,711	290,233	283,943	273,281

	Quarter ended				
	30 Sep 2018 \$m	30 Jun 2018 \$m	31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m
Net interest income/(expense)	(686)	(467)	(264)	(341)	(196)
Net fee income/(expense)	(70)	(24)	(12)	(26)	(1)
Net income from financial instruments held for trading or managed on a fair value basis	391	604	(35)	723	367
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss ¹	(29)	28	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	9	30	60	N/A	N/A
Other income/(expense) ¹	49	(368)	(67)	(154)	23
Net operating income before change in expected credit losses and other credit impairment charges	(336)	(197)	(318)	202	193
Change in expected credit losses and other credit impairment charges	23	2	88	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	90	39
Net operating income/(expense)	(313)	(195)	(230)	292	232
Total operating expenses	(121)	(404)	(1,355)	(1,688)	(1,043)
Operating profit/(loss)	(434)	(599)	(1,585)	(1,396)	(811)
Share of profit in associates and joint ventures	593	769	595	540	623
Profit/(loss) before tax	159	170	(990)	(856)	(188)
Revenue					
Significant items					
Disposals, acquisitions and investment in new businesses	—	(23)	(112)	24	(13)
Fair value movements on financial instruments	(51)	(159)	(58)	78	20
	(51)	(182)	(170)	102	7
Operating expenses					
Significant items					
Costs of structural reform	(73)	(75)	(117)	(118)	(106)
Costs to achieve	—	—	—	(490)	(593)
Disposals, acquisitions and investment in new businesses	—	—	—	(9)	(3)
Gain on partial settlement of pension obligation	—	—	—	141	—
Restructuring and other related costs	(20)	(4)	(20)	—	—
Settlements and provisions in connection with legal and regulatory matters	—	(19)	(873)	(14)	—
	(93)	(98)	(1,010)	(490)	(702)
Balance sheet data					
	At				
	30 Sep 2018 \$m	30 Jun 2018 \$m	31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m
Loans and advances to customers (net)	2,474	2,069	5,128	7,483	7,127
Customer accounts	7,053	9,755	10,472	11,507	15,634

¹ Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been re-presented. There is no net impact on 'Net operating income/(expense)' and the impact on 'Other income/(expense)' is \$(36)m in 4Q17 and \$(206)m in 3Q17.

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,123	857	176	93	(564)	1,685
Net fee income/(expense)	387	339	205	75	(30)	976
Net income from financial instruments held for trading or managed on a fair value basis	9	16	1,124	10	(37)	1,122
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	107	(2)	—	—	—	105
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	32	25	156	—	59	272
Other income	145	60	15	2	455	677
Net operating income before change in expected credit losses and other credit impairment charges	1,803	1,295	1,676	180	(117)	4,837
Change in expected credit losses and other credit impairment charges	(52)	19	17	11	5	—
Net operating income/(expense)	1,751	1,314	1,693	191	(112)	4,837
Total operating expenses	(1,464)	(676)	(1,232)	(242)	(592)	(4,206)
Operating profit/(loss)	287	638	461	(51)	(704)	631
Share of profit in associates and joint ventures	—	—	—	—	3	3
Profit/(loss) before tax	287	638	461	(51)	(701)	634
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	6	—	(65)	(59)
	—	—	6	—	(65)	(59)
Operating expenses						
Significant items						
Costs of structural reform	(2)	(3)	(11)	—	(70)	(86)
Customer redress programmes	(62)	—	—	—	—	(62)
Disposals, acquisitions and investment in new businesses	—	—	—	(51)	—	(51)
Restructuring and other related costs	—	—	—	(7)	(12)	(19)
Settlements and provisions in connection with legal and regulatory matters	—	—	2	1	—	3
	(64)	(3)	(9)	(57)	(82)	(215)

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	162,481	118,081	79,263	18,388	2,283	380,496
Customer accounts	203,762	132,240	132,097	31,563	2,707	502,369

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,129	1,284	750	88	(96)	4,155
Net fee income	617	330	308	80	3	1,338
Net income from financial instruments held for trading or managed on a fair value basis	34	70	514	23	448	1,089
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	94	(1)	—	—	(28)	65
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(32)	—	(1)	(2)	25	(10)
Other income	200	21	117	1	413	752
Net operating income before change in expected credit losses and other credit impairment charges	3,042	1,704	1,688	190	765	7,389
Change in expected credit losses and other credit impairment charges	(89)	(153)	(47)	—	—	(289)
Net operating income	2,953	1,551	1,641	190	765	7,100
Total operating expenses	(1,307)	(573)	(752)	(105)	(416)	(3,153)
Operating profit	1,646	978	889	85	349	3,947
Share of profit in associates and joint ventures	4	—	—	—	508	512
Profit before tax	1,650	978	889	85	857	4,459
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	3	—	14	17
	—	—	3	—	14	17
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	(3)	(3)
Restructuring and other related costs	—	—	—	—	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	(2)	—	(2)
	—	—	—	(2)	(6)	(8)

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	141,770	155,399	131,602	15,210	187	444,168
Customer accounts	345,719	165,519	115,558	24,002	974	651,772

HSBC
Middle East and North Africa

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	156	105	175	—	32	468
Net fee income/(expense)	45	36	59	4	(1)	143
Net income from financial instruments held for trading or managed on a fair value basis	13	11	21	—	5	50
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	1	—	2	3
Other income/(expense)	3	—	(4)	—	—	(1)
Net operating income before change in expected credit losses and other credit impairment charges	217	152	252	4	38	663
Change in expected credit losses and other credit impairment charges	(26)	(76)	2	—	—	(100)
Net operating income	191	76	254	4	38	563
Total operating expenses	(144)	(78)	(79)	(3)	(19)	(323)
Operating profit/(loss)	47	(2)	175	1	19	240
Share of profit in associates and joint ventures	—	—	—	—	82	82
Profit/(loss) before tax	47	(2)	175	1	101	322
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	(1)	—	—	(1)
	—	—	(1)	—	—	(1)
Operating expenses						
Significant items						
	—	—	—	—	—	—

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	5,850	10,298	12,820	—	—	28,968
Customer accounts	17,141	7,810	11,044	—	2	35,997

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	333	133	41	35	885
Net fee income/(expense)	107	121	240	16	(17)	467
Net income from financial instruments held for trading or managed on a fair value basis	11	7	143	—	34	195
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	7	—	4	11
Other income	16	5	54	2	105	182
Net operating income before change in expected credit losses and other credit impairment charges	477	466	577	59	161	1,740
Change in expected credit losses and other credit impairment charges	(9)	8	30	1	—	30
Net operating income	468	474	607	60	161	1,770
Total operating expenses	(475)	(244)	(406)	(58)	(120)	(1,303)
Operating profit/(loss)	(7)	230	201	2	41	467
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(7)	230	201	2	41	467
Revenue						
Significant items	—	—	—	—	—	—
Operating expenses						
Significant items						
Restructuring and other related costs	—	—	—	—	(5)	(5)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—
	—	—	—	—	(5)	(5)

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	39,839	41,814	19,257	5,612	—	106,522
Customer accounts	57,665	40,011	22,751	8,152	2,499	131,078

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	352	124	92	—	(157)	411
Net fee income/(expense)	88	26	15	—	(27)	102
Net income from financial instruments held for trading or managed on a fair value basis	121	26	56	—	(64)	139
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	9	—	—	—	(1)	8
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	10	3	1	—	(7)	7
Other income/(expense)	(98)	(19)	(2)	—	69	(50)
Loss on net monetary position ¹	—	—	—	—	(94)	(94)
Net operating income before change in expected credit losses and other credit impairment charges	482	160	162	—	(281)	523
Change in expected credit losses and other credit impairment charges	(119)	(38)	(10)	—	19	(148)
Net operating income/(expense)	363	122	152	—	(262)	375
Total operating expenses	(307)	(81)	(69)	—	122	(335)
Operating profit/(loss)	56	41	83	—	(140)	40
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	56	41	83	—	(140)	40
Revenue						
Significant items	—	—	—	—	—	—
Operating expenses						
Significant items	—	—	—	—	—	—

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,513	7,057	7,732	—	4	21,306
Customer accounts	12,316	6,897	4,075	—	871	24,159

¹ Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current year is a decrease in the Group's profit before tax of \$145m, comprising a decrease in revenue of \$304m, a decrease in ECL of \$20m, and a decrease in operating expenses of \$139m.

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,660	854	336	71	(160)	2,761
Net fee income	499	223	135	64	10	931
Net income from financial instruments held for trading or managed on a fair value basis	37	47	286	18	258	646
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	96	(1)	—	—	(27)	68
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(33)	—	(1)	(2)	29	(7)
Other income/(expense)	143	(9)	21	2	159	316
Net operating income before change in expected credit losses and other credit impairment charges	2,402	1,114	777	153	269	4,715
Change in expected credit losses and other credit impairment charges	(40)	(38)	(13)	—	(1)	(92)
Net operating income	2,362	1,076	764	153	268	4,623
Total operating expenses	(748)	(302)	(373)	(71)	(158)	(1,652)
Operating profit	1,614	774	391	82	110	2,971
Share of profit in associates and joint ventures	3	—	—	—	3	6
Profit before tax	1,617	774	391	82	113	2,977
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	1	—	(5)	(4)
	—	—	1	—	(5)	(4)
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	(3)	(3)
Restructuring and other related costs	—	—	—	—	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	(1)	—	(1)
	—	—	—	(1)	(6)	(7)

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	92,857	101,880	78,887	11,179	153	284,956
Customer accounts	288,920	123,380	47,852	17,600	462	478,214

	Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	—	—	—	—	(260)	(260)
Net fee income	—	—	—	—	(1)	(1)
Net income from financial instruments held for trading or managed on a fair value basis	—	—	—	—	85	85
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	—	—	116	116
Other income ²	97	10	—	12	135	254
Net operating income before change in expected credit losses and other credit impairment charges	97	10	—	12	75	194
Change in expected credit losses and other credit impairment charges	—	—	—	—	—	—
Net operating income/(expense)	97	10	—	12	75	194
Total operating expenses	(246)	(135)	(118)	(34)	(395)	(928)
Operating profit/(loss)	(149)	(125)	(118)	(22)	(320)	(734)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(149)	(125)	(118)	(22)	(320)	(734)
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	—	—	(42)	(42)
	—	—	—	—	(42)	(42)
Operating expenses						
Significant items						
Costs of structural reform	—	—	(2)	—	(22)	(24)
Customer redress programmes	—	(6)	—	—	—	(6)
	—	(6)	(2)	—	(22)	(30)

Balance sheet data

	At 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	—	—	—	—	—	—
Customer accounts	—	—	—	—	—	—

¹ Holding Company results are included within the Europe and UK geographical disclosures.

² Excludes intra-Group dividend income.

HSBC

Risk-weighted assets

Risk-weighted assets by global business¹

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	125.0	124.1	125.8	121.5	121.2
Commercial Banking	317.1	315.1	314.0	301.0	298.4
Global Banking and Markets	277.5	284.5	304.3	299.3	305.0
Global Private Banking	16.3	17.0	16.9	16.0	16.4
Corporate Centre	126.8	124.8	133.4	133.5	147.6
Total	862.7	865.5	894.4	871.3	888.6

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

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	862.7	865.5	894.4	871.3	888.6
Europe	297.7	301.3	318.8	311.6	322.3
Asia	360.8	364.0	367.7	357.8	352.6
Middle East and North Africa	57.4	58.0	59.8	59.2	58.9
North America	132.1	133.0	133.3	131.3	136.4
Latin America	38.9	37.0	38.6	36.4	38.5
Hong Kong	186.5	186.5	186.7	178.2	175.4
United Kingdom	220.4	224.6	240.2	233.8	245.4

¹ Figures for 30 September 2018, 30 June 2018 and 31 March 2018 are calculated using the EU's regulatory transitional arrangements for IFRS 9 in article 473a of the Capital Requirements Regulation. All other periods are presented as reported under IAS 39.

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

HSBC Return on average risk-weighted assets

Return on average risk-weighted assets by global business¹

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	%	%	%	%	%
Retail Banking and Wealth Management	6.5	5.5	5.9	3.7	5.3
Commercial Banking	2.4	2.6	2.8	2.1	2.2
Global Banking and Markets	2.6	2.7	2.4	0.7	2.0
Global Private Banking	0.9	1.8	1.7	(2.2)	1.4
Total	2.7	2.7	2.2	1.0	2.1

Return on average risk-weighted assets by geographical regions¹

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	%	%	%	%	%
Europe	0.8	0.2	—	(3.0)	(0.1)
Asia	4.9	5.1	5.3	4.1	4.6
Middle East and North Africa	2.2	2.7	3.0	2.2	2.4
North America	1.4	1.9	(1.8)	1.5	0.4
Latin America	0.4	1.9	1.8	1.8	1.5
Total	2.7	2.7	2.2	1.0	2.1

¹ Return on average risk-weighted assets are based on a discrete quarterly calculation, using a 2-point average on a reported basis.