

HSBC HOLDINGS PLC

Data Pack

2Q 2017

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 2016*. 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 2016*, the *Interim Report 2017*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net interest income	6,990	6,787	6,868	7,185	7,847
Net fee income	3,267	3,224	2,929	3,262	3,389
Net trading income	1,682	2,246	1,897	2,231	2,488
Other income/(expense)	1,234	736	(2,710)	(3,166)	770
Net operating income before loan impairment charges and other credit risk provisions¹	13,173	12,993	8,984	9,512	14,494
Loan impairment charges and other credit risk provisions	(427)	(236)	(468)	(566)	(1,205)
Net operating income	12,746	12,757	8,516	8,946	13,289
Total operating expenses ¹	(8,115)	(8,328)	(12,459)	(8,721)	(10,364)
Operating profit/(loss)	4,631	4,429	(3,943)	225	2,925
Share of profit in associates and joint ventures	651	532	498	618	683
Profit/(loss) before tax	5,282	4,961	(3,445)	843	3,608
Tax expense	(994)	(1,201)	(572)	(803)	(720)
Profit/(loss) after tax	4,288	3,760	(4,017)	40	2,888
Profit/(loss) attributable to shareholders of the parent company	4,045	3,465	(4,229)	(204)	2,611
Profit attributable to non-controlling interests	243	295	212	244	277
Profit/(loss) attributable to the ordinary shareholders of the parent company	3,869	3,130	(4,440)	(617)	2,468
Revenue					
Significant items					
Debit valuation adjustment ('DVA') on derivative contracts	(178)	(97)	(70)	(55)	(7)
Fair value movements on non-qualifying hedges	(61)	91	(302)	12	(164)
Gain on disposal of our membership interest in Visa - Europe	—	—	—	—	584
Gain on disposal of our membership interest in Visa - US	166	146	116	—	—
Own credit spread	—	—	(1,648)	(1,370)	75
Portfolio disposals	(42)	10	(112)	(119)	68
Releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	—	2
Loss and trading results from disposed-of operations in Brazil	—	—	—	(1,743)	748
Other acquisitions, disposals and dilutions	78	—	—	—	—
	(37)	150	(2,016)	(3,275)	1,306
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	—	(414)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(10)	—	(28)	—	—
Costs associated with the UK's exit from the EU	(4)	—	—	—	—
Costs to achieve	(837)	(833)	(1,086)	(1,014)	(677)
Costs to establish UK ring-fenced bank	(93)	(83)	(76)	(53)	(63)
Impairment of GBP - Europe goodwill	—	—	(2,440)	—	(800)
Regulatory (provisions)/releases in GBP	—	—	(390)	50	(3)
Settlements and provisions in connection with legal matters	322	—	42	—	(723)
UK customer redress programmes	(89)	(210)	(70)	(456)	(33)
Trading results from disposed-of operations in Brazil	—	—	—	—	(555)
	(711)	(1,126)	(4,048)	(1,473)	(2,854)
Balance sheet data					
	At				
	30 Jun 2017 \$m	31-Mar 2017 \$m	31-Dec 2016 \$m	30-Sep 2016 \$m	30-Jun 2016 \$m
Loans and advances to customers (net)	919,838	875,969	861,504	880,851	887,556
Customer accounts	1,311,958	1,272,957	1,272,386	1,296,444	1,290,958

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

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

HSBC

Retail Banking and Wealth Management

Net interest income	
Net fee income	
Net trading income	
Other income	
Net operating income before loan impairment charges and other credit risk provisions	
Loan impairment charges and other credit risk provisions	
Net operating income	
Total operating expenses	
Operating profit	
Share of profit/(loss) in associates and joint ventures	
Profit before tax	

Quarter ended				
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2017	2017	2016	2016	2016
\$m	\$m	\$m	\$m	\$m
3,409	3,336	3,247	3,284	3,740
1,292	1,224	1,156	1,293	1,303
158	139	122	122	81
341	383	139	219	573
5,200	5,082	4,664	4,918	5,697
(260)	(296)	(259)	(351)	(539)
4,940	4,786	4,405	4,567	5,158
(3,341)	(3,276)	(3,417)	(3,592)	(3,642)
1,599	1,510	988	975	1,516
(20)	9	2	4	7
1,579	1,519	990	979	1,523

Revenue

Significant items

Fair value movements on non-qualifying hedges	—	—	2	(2)	—
Gain on disposal of our membership interest in Visa - Europe	—	—	—	—	354
Gain on disposal of our membership interest in Visa - US	166	146	72	—	—
Portfolio disposals	—	(73)	—	—	—
Trading results from disposed-of operations in Brazil	—	—	—	—	524

166	73	74	(2)	878
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LICs

Significant items

Trading results from disposed-of operations in Brazil	—	—	—	—	(245)
---	---	---	---	---	-------

Operating expenses

Significant items

Costs to achieve	(72)	(125)	(164)	(124)	(61)
Costs to establish UK ring-fenced bank	—	—	(1)	(1)	—
UK customer redress programmes	(89)	(210)	(59)	(438)	—
Trading results from disposed-of operations in Brazil	—	—	—	—	(434)

(161)	(335)	(224)	(563)	(495)
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Balance sheet data

	At				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	324,464	311,452	306,056	313,369	314,754
Customer accounts	619,858	605,643	590,502	597,211	588,864

HSBC

Commercial Banking

Net interest income	
Net fee income	
Net trading income	
Other income	
Net operating income before loan impairment charges and other credit risk provisions	
Loan impairment (charges)/recoveries and other credit risk provisions	
Net operating income	
Total operating expenses	
Operating profit	
Share of profit in associates and joint ventures	
Profit before tax	

Revenue

Significant items

Gain on disposal of our membership interest in Visa - Europe	
Trading results from disposed-of operations in Brazil	

LICs

Significant items

Trading results from disposed-of operations in Brazil	
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Operating expenses

Significant items

Costs to achieve	
Costs to establish UK ring-fenced bank	
UK customer redress programmes	
Trading results from disposed-of operations in Brazil	

Balance sheet data

Loans and advances to customers (net)	
Customer accounts	

Quarter ended				
30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
2,171	2,117	2,110	2,160	2,281
866	908	844	907	963
145	125	76	129	147
34	41	11	5	312
3,216	3,191	3,041	3,201	3,703
(121)	3	(201)	(241)	(444)
3,095	3,194	2,840	2,960	3,259
(1,460)	(1,398)	(1,472)	(1,436)	(1,618)
1,635	1,796	1,368	1,524	1,641
—	—	—	—	—
1,635	1,796	1,368	1,524	1,641
—	—	—	—	230
—	—	—	—	147
—	—	—	—	377
—	—	—	—	(160)
(13)	1	(14)	(11)	(14)
—	—	—	(1)	—
—	—	(11)	(8)	(15)
—	—	—	—	(81)
(13)	1	(25)	(20)	(110)

At				
30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
305,018	289,906	281,930	284,604	285,215
341,596	335,111	341,729	340,528	334,946

HSBC

Global Banking and Markets

Net interest income
Net fee income
Net trading income
Other income
Net operating income before loan impairment charges and other credit risk provisions
Loan impairment (charges)/recoveries and other credit risk provisions
Net operating income
Total operating expenses
Operating profit
Share of profit in associates and joint ventures
Profit before tax

Revenue

Significant items

DVA on derivative contracts
Trading results from disposed-of operations in Brazil

LICs

Significant items

Trading results from disposed-of operations in Brazil

Operating expenses

Significant items

Costs associated with the UK's exit from the EU
Costs to achieve
Settlements and provisions in connection with legal matters
UK customer redress programmes
Trading results from disposed-of operations in Brazil

Quarter ended				
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2017	2017	2016	2016	2016
\$m	\$m	\$m	\$m	\$m
1,189	1,063	1,131	1,333	1,305
963	912	726	941	947
1,343	1,767	1,527	1,401	1,687
264	47	137	87	4
3,759	3,789	3,521	3,762	3,943
(61)	20	(12)	(20)	(264)
3,698	3,809	3,509	3,742	3,679
(1,910)	(2,245)	(2,300)	(2,243)	(2,473)
1,788	1,564	1,209	1,499	1,206
—	—	—	—	—
1,788	1,564	1,209	1,499	1,206
(178)	(97)	(70)	(55)	(7)
—	—	—	—	116
(178)	(97)	(70)	(55)	109
—	—	—	—	(9)
(1)	—	—	—	—
(49)	(48)	(91)	(51)	(61)
322	—	42	—	(136)
—	—	—	(10)	(18)
—	—	—	—	(35)
272	(48)	(49)	(61)	(250)

Balance sheet data

Loans and advances to customers (net)
Customer accounts

At				
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2017	2017	2016	2016	2016
\$m	\$m	\$m	\$m	\$m
243,989	229,602	225,855	225,765	228,116
267,274	251,033	256,095	266,927	268,850

HSBC
Global Private Banking

Net interest income	
Net fee income	
Net trading income	
Other income/(expense)	
Net operating income before loan impairment charges and other credit risk provisions	
Loan impairment (charges)/recoveries and other credit risk provisions	
Net operating income	
Total operating expenses	
Operating profit/(loss)	
Share of profit in associates and joint ventures	
Profit/(loss) before tax	

Revenue

Significant items

Portfolio disposals	
Releases arising from the ongoing review of compliance with the UK Consumer Credit Act	
Trading results from disposed-of operations in Brazil	

Operating expenses

Significant items

Costs associated with portfolio disposals	
Costs to achieve	
Impairment of GPB - Europe goodwill	
Regulatory (provisions)/releases in GPB	
Trading results from disposed-of operations in Brazil	

Balance sheet data

Loans and advances to customers (net)	
Customer accounts	

Quarter ended				
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2017	2017	2016	2016	2016
\$m	\$m	\$m	\$m	\$m
205	189	198	199	205
179	176	171	196	179
46	49	39	45	50
9	5	(35)	—	27
439	419	373	440	461
—	(1)	(8)	(2)	11
439	418	365	438	472
(360)	(344)	(3,204)	(318)	(1,170)
79	74	(2,839)	120	(698)
—	—	—	—	—
79	74	(2,839)	120	(698)
8	4	(26)	—	—
—	—	—	—	2
—	—	—	—	6
8	4	(26)	—	8
—	—	(10)	—	—
(2)	—	—	(1)	(3)
—	—	(2,440)	—	(800)
—	—	(389)	48	—
—	—	—	—	(4)
(2)	—	(2,839)	47	(807)

At				
30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
2017	2017	2016	2016	2016
\$m	\$m	\$m	\$m	\$m
38,601	37,088	35,456	39,050	39,923
68,226	68,631	69,850	77,421	77,981

[illegible]

Net interest income/(expense)

Net fee income

Net trading income/(expense)

Other income/(expense)

Net operating income before loan impairment charges and other credit risk provisions

Loan impairment (charges)/recoveries and other credit risk provisions

Net operating income

Total operating expenses

Operating profit/(loss)

Share of profit in associates and joint ventures

Profit/(loss) before tax

Revenue

Significant items

DVA on derivative contracts

Fair value movements on non-qualifying hedges

Portfolio disposals

Other acquisitions, disposals and dilutions

Operating expenses

Significant items

Costs associated with portfolio disposals

Costs associated with the UK's exit from the EU

Costs to achieve

Costs to establish UK ring-fenced bank

Settlements and provisions in connection with legal matters

UK customer redress programmes

Balance sheet data

Loans and advances to customers (net)

Customer accounts

Quarter ended 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
991	697	252	92	(266)	1,766	
374	358	316	82	2	1,132	
34	6	666	11	(71)	646	
(16)	36	293	7	826	1,146	
1,383	1,097	1,527	192	491	4,690	
(51)	32	3	1	29	14	
1,332	1,129	1,530	193	520	4,704	
(1,323)	(579)	(793)	(204)	(1,034)	(3,933)	
9	550	737	(11)	(514)	771	
—	—	—	—	7	7	
9	550	737	(11)	(507)	778	
—	—	(85)	—	—	(85)	
—	—	—	—	(54)	(54)	
—	—	—	8	—	8	
—	—	—	—	78	78	
—	—	(85)	8	24	(53)	
—	—	—	—	(2)	(2)	
—	—	(1)	—	(3)	(4)	
(42)	(9)	(39)	—	(419)	(509)	
—	—	—	—	(93)	(93)	
—	—	322	—	—	322	
(89)	—	—	—	—	(89)	
(131)	(9)	282	—	(517)	(375)	

At 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
146,661	109,562	87,281	18,422	3,017	364,943	
192,809	126,874	122,160	34,052	3,184	479,079	

Net interest income	1,572	968	612	58	223	3,433
Net fee income	665	331	339	76	2	1,413
Net trading income/(expense)	76	112	464	33	(15)	670
Other income/(expense)	192	5	28	(1)	506	730
Net operating income before loan impairment charges and other credit risk provisions	2,505	1,416	1,443	166	716	6,246
Loan impairment charges and other credit risk provisions	(61)	(152)	(66)	—	(2)	(281)
Net operating income	2,444	1,264	1,377	166	714	5,965
Total operating expenses	(1,143)	(511)	(647)	(90)	(555)	(2,946)
Operating profit	1,301	753	730	76	159	3,019
Share of profit/(loss) in associates and joint ventures	(20)	—	—	—	537	517
Profit before tax	1,281	753	730	76	696	3,536

Revenue

Significant items

DVA on derivative contracts	—	—	(69)	—	—	(69)
Fair value movements on non-qualifying hedges	—	—	—	—	(6)	(6)
	—	—	(69)	—	(6)	(75)

Operating expenses

Significant items

Costs to achieve	(13)	(3)	(7)	(2)	(163)	(188)
	(13)	(3)	(7)	(2)	(163)	(188)

Balance sheet data

Loans and advances to customers (net)	126,931	140,223	117,074	13,828	2,449	400,505
Customer accounts	338,214	160,253	109,181	23,923	4,238	635,809

Quarter ended 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,572	968	612	58	223	3,433
Net fee income	665	331	339	76	2	1,413
Net trading income/(expense)	76	112	464	33	(15)	670
Other income/(expense)	192	5	28	(1)	506	730
Net operating income before loan impairment charges and other credit risk provisions	2,505	1,416	1,443	166	716	6,246
Loan impairment charges and other credit risk provisions	(61)	(152)	(66)	—	(2)	(281)
Net operating income	2,444	1,264	1,377	166	714	5,965
Total operating expenses	(1,143)	(511)	(647)	(90)	(555)	(2,946)
Operating profit	1,301	753	730	76	159	3,019
Share of profit/(loss) in associates and joint ventures	(20)	—	—	—	537	517
Profit before tax	1,281	753	730	76	696	3,536
Revenue						
Significant items						
DVA on derivative contracts	—	—	(69)	—	—	(69)
Fair value movements on non-qualifying hedges	—	—	—	—	(6)	(6)
	—	—	(69)	—	(6)	(75)
Operating expenses						
Significant items						
Costs to achieve	(13)	(3)	(7)	(2)	(163)	(188)
	(13)	(3)	(7)	(2)	(163)	(188)

At 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	126,931	140,223	117,074	13,828	2,449	400,505
Customer accounts	338,214	160,253	109,181	23,923	4,238	635,809

HSBC
Middle East and North Africa

Net interest income	154	99	107	—	91	451
Net fee income/(expense)	55	43	63	—	(3)	158
Net trading income/(expense)	14	9	62	—	(50)	35
Other income	9	5	4	—	47	65
Net operating income before loan impairment charges and other credit risk provisions	232	156	236	—	85	709
Loan impairment charges and other credit risk provisions	(18)	(32)	(15)	—	—	(65)
Net operating income	214	124	221	—	85	644
Total operating expenses	(154)	(77)	(80)	(1)	(39)	(351)
Operating profit/(loss)	60	47	141	(1)	46	293
Share of profit in associates and joint ventures	—	—	—	—	124	124
Profit/(loss) before tax	60	47	141	(1)	170	417

Revenue

Significant items

DVA on derivative contracts

Operating expenses

Significant items

Costs to achieve

Quarter ended 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	
—	—	(1)	—	—	(1)	
—	—	(1)	—	—	(1)	
—	—	—	—	(7)	(7)	
—	—	—	—	(7)	(7)	

Balance sheet data

Loans and advances to customers (net)	6,681	9,894	11,914	—	—	28,489
Customer accounts	17,796	7,837	8,956	—	205	34,794

At 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	
—	—	—	—	—	—	
—	—	—	—	—	—	

HSBC
North America

Net interest income	318	286	165	55	52	876
Net fee income/(expense)	113	107	227	21	(33)	435
Net trading income	5	8	112	2	33	160
Other income	180	6	12	1	50	249
Net operating income before loan impairment charges and other credit risk provisions	616	407	516	79	102	1,720
Loan impairment (charges)/recoveries and other credit risk provisions	2	39	2	(1)	(11)	31
Net operating income	618	446	518	78	91	1,751
Total operating expenses	(432)	(225)	(412)	(63)	(241)	(1,373)
Operating profit/(loss)	186	221	106	15	(150)	378
Share of profit in associates and joint ventures	—	—	—	—	3	3
Profit/(loss) before tax	186	221	106	15	(147)	381

Revenue

Significant items

DVA on derivative contracts	—	—	(19)	—	—	(19)
Fair value movements on non-qualifying hedges	—	—	—	—	(1)	(1)
Gain on disposal of our membership interest in Visa - US	166	—	—	—	—	166
Portfolio disposals	—	—	—	—	(50)	(50)
	166	—	(19)	—	(51)	96

Operating expenses

Significant items

Costs associated with portfolio disposals	—	—	—	—	(8)	(8)
Costs to achieve	(14)	(1)	(2)	—	(104)	(121)
	(14)	(1)	(2)	—	(112)	(129)

Balance sheet data

Loans and advances to customers (net)	37,377	38,211	21,857	6,351	2,200	105,996
Customer accounts	58,259	40,080	24,054	10,251	7,126	139,770

Quarter ended 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
318	286	165	55	52	876	
113	107	227	21	(33)	435	
5	8	112	2	33	160	
180	6	12	1	50	249	
616	407	516	79	102	1,720	
2	39	2	(1)	(11)	31	
618	446	518	78	91	1,751	
(432)	(225)	(412)	(63)	(241)	(1,373)	
186	221	106	15	(150)	378	
—	—	—	—	3	3	
186	221	106	15	(147)	381	
—	—	(19)	—	—	(19)	
—	—	—	—	(1)	(1)	
166	—	—	—	—	166	
—	—	—	—	(50)	(50)	
166	—	(19)	—	(51)	96	
—	—	—	—	(8)	(8)	
(14)	(1)	(2)	—	(104)	(121)	
(14)	(1)	(2)	—	(112)	(129)	

At 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
37,377	38,211	21,857	6,351	2,200	105,996	
58,259	40,080	24,054	10,251	7,126	139,770	

Net interest income/(expense)

Net fee income/(expense)

Net trading income

Other income

Net operating income before loan impairment charges and other credit risk provisions

Loan impairment (charges)/recoveries and other credit risk provisions

Net operating income

Total operating expenses

Operating profit/(loss)

Share of profit in associates and joint ventures

Profit/(loss) before tax

Revenue

Significant items

DVA on derivative contracts

Operating expenses

Significant items

Costs to achieve

Balance sheet data

Loans and advances to customers (net)

Customer accounts

Quarter ended 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
374	121	53	—	(26)	522	
85	27	18	—	(1)	129	
29	10	39	—	35	113	
14	8	22	—	6	50	
502	166	132	—	14	814	
(132)	(8)	15	—	(1)	(126)	
370	158	147	—	13	688	
(327)	(94)	(73)	—	(24)	(518)	
43	64	74	—	(11)	170	
—	—	—	—	—	—	
43	64	74	—	(11)	170	
—	—	(4)	—	—	(4)	
—	—	(4)	—	—	(4)	
(3)	—	(1)	—	(8)	(12)	
(3)	—	(1)	—	(8)	(12)	

At 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
6,814	7,128	5,863	—	100	19,905	
12,780	6,552	2,923	—	251	22,506	

Net interest income	1,147	607	242	44	67	2,107
Net fee income	535	230	171	54	7	997
Net trading income	59	68	242	24	6	399
Other income	160	4	16	—	169	349
Net operating income before loan impairment charges and other credit risk provisions	1,901	909	671	122	249	3,852
Loan impairment charges and other credit risk provisions	(33)	(125)	(74)	—	(1)	(233)
Net operating income	1,868	784	597	122	248	3,619
Total operating expenses	(653)	(259)	(343)	(60)	(242)	(1,557)
Operating profit	1,215	525	254	62	6	2,062
Share of profit/(loss) in associates and joint ventures	(21)	—	—	—	2	(19)
Profit before tax	1,194	525	254	62	8	2,043

Revenue

Significant items

DVA on derivative contracts	—	—	(26)	—	—	(26)
Fair value movements on non-qualifying hedges	—	—	—	—	(8)	(8)
	—	—	(26)	—	(8)	(34)

Operating expenses

Significant items

Costs to achieve	(13)	(2)	(6)	—	(72)	(93)
	(13)	(2)	(6)	—	(72)	(93)

Balance sheet data

At 30 Jun 2017						
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	80,798	91,237	68,701	10,227	2,031	252,994
Customer accounts	281,766	121,573	45,911	17,273	755	467,278

Net interest income/(expense)

Net fee income/(expense)

Net trading income/(expense)

Other income

Net operating income before loan impairment charges and other credit risk provisions

Loan impairment (charges)/recoveries and other credit risk provisions

Net operating income

Total operating expenses

Operating profit/(loss)

Share of profit in associates and joint ventures

Profit/(loss) before tax

Revenue

Significant items

DVA on derivative contracts

Fair value movements on non-qualifying hedges

Other acquisitions, disposals and dilutions

Operating expenses

Significant items

Costs associated with the UK's exit from the EU

Costs to achieve

Costs to establish UK ring-fenced bank

Settlements and provisions in connection with legal matters

UK customer redress programmes

Quarter ended 30 Jun 2017					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
792	533	148	44	(212)	1,305
278	265	58	20	—	621
13	2	593	2	(137)	473
36	30	233	6	837	1,142
1,119	830	1,032	72	488	3,541
(44)	19	7	2	32	16
1,075	849	1,039	74	520	3,557
(1,078)	(413)	(528)	(71)	(1,023)	(3,113)
(3)	436	511	3	(503)	444
1	—	—	1	4	6
(2)	436	511	4	(499)	450
—	—	(71)	—	—	(71)
—	—	—	1	(61)	(60)
—	—	—	—	78	78
—	—	(71)	1	17	(53)
—	—	(1)	—	(3)	(4)
(38)	(10)	(32)	1	(376)	(455)
—	—	—	—	(93)	(93)
—	—	322	—	—	322
(89)	—	—	—	—	(89)
(127)	(10)	289	1	(472)	(319)

Balance sheet data

Loans and advances to customers (net)

Customer accounts

At 30 Jun 2017					
Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
\$m	\$m	\$m	\$m	\$m	\$m
123,353	84,812	67,046	6,963	2,527	284,701
170,209	101,380	93,231	13,873	107	378,800

HSBC

US CML run-off portfolio

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(2)	107	78	33	249
Loan impairment (charges)/recoveries and other credit risk provisions	(13)	11	(21)	(10)	—
Net operating income/(expense)	(15)	118	57	23	249
Total operating expenses	(77)	(56)	(89)	(137)	(708)
Operating profit/(loss)	(92)	62	(32)	(114)	(459)
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	(92)	62	(32)	(114)	(459)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	—	—	—	4
Gain on disposal of our membership interest in Visa - US	—	—	44	—	—
Portfolio disposals	(50)	79	(86)	(119)	68
	(50)	79	(42)	(119)	72
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(8)	—	—	—	—
Costs to achieve	—	(8)	(9)	(47)	(15)
Settlements and provisions in connection with legal matters	—	—	—	—	(587)
	(8)	(8)	(9)	(47)	(602)

Balance sheet data

	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loan portfolio information					
Loans and advances to customers (gross)	305	1,549	5,654	11,167	12,526
Loans and advances to customers - held for sale	1,296	743	1,601	896	880
Impairment allowances	20	80	190	474	581
Impairment allowances - assets held for sale	73	39	95	71	88
2+ delinquency	352	452	588	688	1,047
Write-offs (net)	2	13	30	32	27
	%	%	%	%	%
Ratios¹:					
Impairment allowances	5.8	5.2	3.9	4.5	5.0
Loan impairment charges	2.6	(0.8)	1.2	0.3	—
2+ delinquency	22.0	19.7	8.1	5.7	7.8
Write-offs	0.5	0.9	1.7	1.0	0.7

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

Quarter ended 30 Jun 2017						
	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)	—	—	—	—	(88)	(88)
Net fee income	—	—	—	—	—	—
Net trading income/(expense)	—	—	—	—	(222)	(222)
Other income ²	18	15	(7)	—	228	254
Net operating income/(expense) before loan impairment charges and other credit risk provisions	18	15	(7)	—	(82)	(56)
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
Net operating income/(expense)	18	15	(7)	—	(82)	(56)
Total operating expenses	(202)	(96)	(157)	(19)	(435)	(909)
Operating profit/(loss)	(184)	(81)	(164)	(19)	(517)	(965)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(184)	(81)	(164)	(19)	(517)	(965)
Revenue						
Significant items						
Fair value movements on non-qualifying hedges	—	—	—	—	(79)	(79)
	—	—	—	—	(79)	(79)
Operating expenses						
Significant items						
Costs to achieve	(21)	(8)	—	—	(115)	(144)
Costs to establish UK ring-fenced bank	—	—	—	—	(18)	(18)
Settlements and provisions in connection with legal matters	—	—	(60)	—	—	(60)
	(21)	(8)	(60)	—	(133)	(222)

Balance sheet data

At 30 Jun 2017						
	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)	—	—	—	—	117	117
Customer accounts	—	—	—	—	—	—

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

² Excludes intra-Group dividend income.

Risk-weighted assets

Risk-weighted assets by global business

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	116.6	113.5	115.1	120.2	129.4
Commercial Banking	289.2	280.6	275.9	282.3	298.8
Global Banking and Markets	306.1	296.0	300.4	307.2	334.4
Global Private Banking	16.4	15.4	15.3	16.8	17.3
Corporate Centre	147.8	152.4	150.5	177.6	302.3
Total	876.1	857.9	857.2	904.1	1,082.2

Risk-weighted assets by geographical regions¹

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	876.1	857.9	857.2	904.1	1,082.2
Europe	311.7	301.5	298.4	318.6	321.4
Asia	347.0	336.0	334.0	338.5	462.3
Middle East and North Africa	59.3	58.9	59.1	68.6	69.5
North America	137.3	140.6	150.7	164.1	175.1
Latin America	38.6	36.9	34.3	37.6	78.6
Hong Kong	172.6	168.5	166.3	160.5	162.4
United Kingdom	233.8	226.7	223.3	241.6	243.4

¹ RWAs are non-additive across geographical regions due to market risk diversification effects within the Group.

Return on risk-weighted assets

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

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	%	%	%	%	%
Retail Banking and Wealth Management	5.5	5.4	3.4	3.1	4.7
Commercial Banking	2.3	2.6	2.0	2.1	2.2
Global Banking and Markets	2.4	2.1	1.6	1.9	1.4
Global Private Banking	2.0	2.0	(70.4)	2.8	(16.0)
Total	2.4	2.3	(1.6)	0.3	1.3

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

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	%	%	%	%	%
Europe	1.0	(0.3)	(8.7)	(2.0)	(0.1)
Asia	4.2	5.0	3.5	3.6	3.2
Middle East and North Africa	2.8	2.7	1.2	1.9	2.7
North America	1.1	1.6	0.2	0.2	(0.7)
Latin America	1.8	1.3	0.8	(10.9)	(0.3)
Total	2.4	2.3	(1.6)	0.3	1.3

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

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