

HSBC HOLDINGS PLC

Data Pack

2Q 2019

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 2018*. 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 2018*, the *Interim Report 2019*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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Income Statement

	Quarter ended					Year to date
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Dec
	2019	2019	2018	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	7,772	7,468	7,709	7,680	7,644	30,489
Net fee income	3,098	3,026	2,827	3,026	3,260	12,620
Net income from financial instruments held for trading or managed on a fair value basis	2,450	2,881	2,046	2,602	2,499	9,531
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	486	1,710	(1,444)	178	(67)	(1,488)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	187	270	154	196	228	695
Other income/(expense)	951	(927)	1,403	116	13	1,933
Net operating income before change in expected credit losses and other credit impairment charges¹	14,944	14,428	12,695	13,798	13,577	53,780
Change in expected credit losses and other credit impairment charges	(555)	(585)	(853)	(507)	(237)	(1,767)
Net operating income	14,389	13,843	11,842	13,291	13,340	52,013
Total operating expenses ¹	(8,927)	(8,222)	(9,144)	(7,966)	(8,166)	(34,659)
of which: staff expenses	(4,678)	(4,577)	(4,245)	(4,292)	(4,325)	(17,373)
Operating profit	5,462	5,621	2,698	5,325	5,174	17,354
Share of profit in associates and joint ventures	732	592	558	597	783	2,536
Profit before tax	6,194	6,213	3,256	5,922	5,957	19,890
Tax expense	(1,167)	(1,303)	(1,163)	(1,406)	(1,279)	(4,865)
Profit after tax	5,027	4,910	2,093	4,516	4,678	15,025
Profit attributable to shareholders of the parent company	4,650	4,566	1,794	4,185	4,352	13,727
Profit attributable to non-controlling interests	377	344	299	331	326	1,298
Profit attributable to the ordinary shareholders of the parent company	4,373	4,134	1,537	3,898	4,087	12,608
Significant items - Totals						
Revenue	855	22	131	(43)	(108)	(160)
ECL	—	—	—	—	—	—
Operating expenses	(827)	(159)	(262)	(228)	(41)	(1,669)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Income statement Metrics - Reported						
Return on equity	10.5%	10.2%	3.8%	9.6%	10.0%	7.7%
Return on tangible equity	11.7%	10.6%	3.9%	10.9%	11.0%	8.6%
Cost efficiency ratio	59.7%	57.0%	72.0%	57.7%	60.1%	64.4%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	57.5%	56.0%	70.7%	55.9%	59.4%	61.2%
Revenue						
Significant items						
Customer redress programmes	—	—	7	—	46	53
Disposals, acquisitions and investment in new businesses	827	—	29	—	(30)	(113)
Fair value movements on financial instruments	28	22	95	(43)	(124)	(100)
Operating expenses						
Significant items						
Costs of structural reform	(38)	(53)	(61)	(89)	(85)	(361)
Customer redress programmes	(554)	(56)	16	(62)	(7)	(146)
Disposals, acquisitions and investment in new businesses	—	—	2	(51)	(1)	(52)
Past service costs of guaranteed minimum pension benefits equalisation	—	—	(228)	—	—	(228)
Restructuring and other related costs	(237)	(50)	(15)	(27)	(4)	(66)
Settlements and provisions in connection with legal and regulatory matters	2	—	24	1	56	(816)

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

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

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HSBC Holdings plc

Balance sheet data

	At				
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	1,030,152	1,013,830	990,321	989,942	982,178
Loans and advances to customers (net)	1,021,632	1,005,279	981,696	981,460	973,443
Total assets	2,751,273	2,658,996	2,558,124	2,603,035	2,607,314
Customer accounts	1,380,124	1,356,511	1,362,643	1,345,375	1,356,307
Financial Data Reported					
Total shareholders equity	192,676	188,362	186,253	185,351	183,607
AT1 capital	(22,367)	(22,367)	(22,367)	(22,400)	(20,549)
Preference shares	(1,405)	(1,405)	(1,405)	(1,405)	(1,405)
Perpetual capital securities	—	—	—	—	—
NAV	168,904	164,590	162,481	161,546	161,653
Goodwill, PVIF and Other Intangibles (net of tax)	(23,463)	(22,942)	(22,425)	(22,172)	(21,899)
TNAV	145,441	141,648	140,056	139,374	139,754
Total regulatory capital					
Transitional basis					
Common equity tier 1 capital	126,949	125,802	121,022	123,136	122,757
Additional tier 1 capital	25,878	26,046	26,120	26,163	24,328
Tier 2 capital	25,432	25,952	26,096	28,849	29,525
Total regulatory capital	178,259	177,800	173,238	178,148	176,610
End point basis					
Common equity tier 1 capital	126,949	125,802	121,022	123,136	122,757
Additional tier 1 capital	22,363	22,531	22,525	22,549	20,704
Tier 2 capital	16,107	24,313	24,511	27,149	27,731
Total regulatory capital	165,419	172,646	168,058	172,834	171,192
Capital ratios					
Transitional basis					
Common equity tier 1 ratio	14.3%	14.3%	14.0%	14.3%	14.2%
Tier 1 ratio	17.2%	17.3%	17.0%	17.3%	17.0%
Total capital ratio	20.1%	20.2%	20.0%	20.7%	20.4%
End point basis					
Common equity tier 1 ratio	14.3%	14.3%	14.0%	14.3%	14.2%
Tier 1 ratio	16.9%	16.9%	16.6%	16.9%	16.6%
Total capital ratio	18.7%	19.6%	19.4%	20.0%	19.8%
Leverage Ratio	5.4%	5.4%	5.5%	5.4%	5.4%
Earnings Metrics					
Basic number of \$0.50 ordinary shares outstanding (millions)	20,221	20,082	19,981	19,876	19,963
Earnings per share	\$0.22	\$0.21	\$0.07	\$0.19	\$0.21
Dividend per ordinary share (in respect of the period)	\$0.10	\$0.10	\$0.21	\$0.10	\$0.10
NAV / share (\$) at the end of the period	\$8.35	\$8.20	\$8.13	\$8.13	\$8.10
TNAV / share (\$) at the end of the period	\$7.19	\$7.05	\$7.01	\$7.01	\$7.00

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HSBC Holdings plc

Net Interest Margin

	Year to date				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2019	2019	2018	2018	2018
	\$m	\$m	\$m	\$m	\$m
Average balances during period					
Short-term funds and loans and advances to banks	217,474	217,530	233,637	230,176	240,804
Loans and advances to customers	1,011,928	1,004,960	972,963	970,145	966,481
Reverse repurchase agreements – non-trading	231,308	234,455	205,427	197,069	198,154
Financial investments	408,673	407,325	386,230	384,671	385,907
Other interest-earning assets	43,325	38,642	41,089	45,276	48,257
Total interest-earning assets	1,912,708	1,902,912	1,839,346	1,827,337	1,839,603
Interest income during period					
Short-term funds and loans and advances to banks	1,285	658	2,475	1,755	1,116
Loans and advances to customers	17,833	8,763	33,285	24,581	16,036
Reverse repurchase agreements – non-trading	2,635	1,307	3,739	2,552	1,589
Financial investments	5,380	2,612	9,166	6,584	4,220
Other interest-earning assets	617	204	944	634	461
Total	27,750	13,544	49,609	36,106	23,422
Average balances during period					
Deposits by banks	51,199	51,663	44,530	45,015	45,142
Customer accounts	1,138,196	1,132,345	1,138,620	1,139,241	1,138,617
Repurchase agreements – non-trading	170,342	171,473	161,204	156,652	159,293
Debt securities in issue – non-trading	205,192	191,204	183,434	184,145	179,903
Other interest-bearing liabilities	59,266	59,671	53,731	49,628	48,649
Total interest-bearing liabilities	1,624,195	1,606,356	1,581,519	1,574,681	1,571,604
Non-interest bearing current accounts	228,524	231,918	211,815	212,019	211,839
Interest expense during period					
Deposits by banks	370	187	506	360	226
Customer accounts	5,637	2,780	8,287	5,653	3,463
Repurchase agreements – non-trading	2,320	1,138	3,409	2,373	1,488
Debt securities in issue – non-trading	3,361	1,576	5,675	4,105	2,654
Other interest-bearing liabilities	822	395	1,243	835	491
Total	12,510	6,076	19,120	13,326	8,322
Net interest margin	1.61%	1.59%	1.66%	1.67%	1.66%

HSBC
Retail Banking and Wealth Management

	Quarter ended					Year to date
	30 Jun 2019 \$m	31 Mar 2019 \$m	31 Dec 2018 \$m	30 Sep 2018 \$m	30 Jun 2018 \$m	31 Dec 2018 \$m
Net interest income	4,190	3,965	4,058	4,103	3,862	15,822
Net fee income	1,292	1,206	1,160	1,243	1,298	5,198
Net income from financial instruments held for trading or managed on a fair value basis	64	78	77	191	179	563
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	505	1,712	(1,429)	209	(100)	(1,463)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(2)	157	(49)	10	89	(9)
Other income/(expense)	(100)	(1,147)	1,293	4	61	1,817
Net operating income before change in expected credit losses and other credit impairment charges	5,949	5,971	5,110	5,760	5,389	21,928
Change in expected credit losses and other credit impairment charges	(238)	(302)	(339)	(295)	(240)	(1,177)
Net operating income	5,711	5,669	4,771	5,465	5,149	20,751
Total operating expenses	(4,131)	(3,508)	(3,445)	(3,437)	(3,447)	(13,902)
of which: staff expenses	(1,295)	(1,253)	(1,187)	(1,200)	(1,231)	(4,806)
Operating profit	1,580	2,161	1,326	2,028	1,702	6,849
Share of profit in associates and joint ventures	30	13	12	4	14	33
Profit before tax	1,610	2,174	1,338	2,032	1,716	6,882
Significant items - Totals						
Revenue	—	—	—	—	(7)	(7)
ECL	—	—	—	—	—	—
Operating expenses	(600)	(57)	(16)	(64)	(1)	(191)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Balance sheet data						
	At					At
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Dec 2018
Loans and advances to customers (gross)	379,053	372,142	364,794	359,327	354,025	364,794
Loans and advances to customers (net)	376,126	369,178	361,872	356,453	351,114	361,872
Total external assets	498,045	487,971	476,784	476,403	474,507	476,784
Customer accounts	660,588	653,969	640,924	636,603	635,598	640,924
Income statement Metrics - Reported						
Cost efficiency ratio	69.4%	58.8%	67.4%	59.7%	64.0%	63.4%
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	59.4%	57.8%	67.1%	58.6%	63.9%	62.5%
Management View of Adjusted Revenue - as originally reported						
Retail Banking	4,002	3,870	3,916	3,933	3,760	15,262
Current Accounts, saving and deposits	2,449	2,197	2,318	2,327	2,327	8,534
Personal lending	1,553	1,673	1,598	1,606	1,728	6,728
Mortgages	407	433	415	427	516	1,937
Credit cards	688	789	718	711	726	2,880
Other personal lending	458	451	465	468	486	1,911
Wealth Management	1,706	1,907	1,129	1,595	1,551	6,104
Investment distribution	854	855	672	804	863	3,383
Life insurance manufacturing	590	793	208	529	416	1,656
Asset management	262	259	249	262	272	1,065
Other	241	194	65	232	85	569
Total	5,949	5,971	5,110	5,760	5,396	21,935
Revenue						
Significant items						
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	(7)	(7)
Fair value movement on financial instruments	—	—	—	—	—	—
Operating expenses						
Significant items						
Costs of structural reform	—	—	1	(2)	—	(2)
Customer redress programmes	(559)	(56)	(17)	(62)	(1)	(173)
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—
Restructuring and other related costs	(41)	(1)	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	(16)

	Quarter ended					Year to date
	30 Jun 2019 \$m	31 Mar 2019 \$m	31 Dec 2018 \$m	30 Sep 2018 \$m	30 Jun 2018 \$m	31 Dec 2018 \$m
Net interest income	2,853	2,800	2,781	2,703	2,718	10,719
Net fee income	884	898	829	852	922	3,555
Net income from financial instruments held for trading or managed on a fair value basis	91	113	96	129	84	457
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(6)	—	(15)	(2)	5	(24)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	15	21	(32)	28	17	17
Other income	57	89	44	40	40	214
Net operating income before change in expected credit losses and other credit impairment charges	3,894	3,921	3,703	3,750	3,786	14,938
Change in expected credit losses and other credit impairment charges	(248)	(247)	(444)	(240)	(119)	(739)
Net operating income	3,646	3,674	3,259	3,510	3,667	14,199
Total operating expenses	(1,662)	(1,662)	(1,574)	(1,625)	(1,628)	(6,480)
of which: staff expenses	(634)	(618)	(579)	(584)	(573)	(2,327)
Operating profit	1,984	2,012	1,685	1,885	2,039	7,719
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit before tax	1,984	2,012	1,685	1,885	2,039	7,719
Significant items - Totals						
Revenue	—	—	7	—	46	53
ECL	—	—	—	—	—	—
Operating expenses	(22)	(4)	8	(3)	(7)	(3)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Balance sheet data						
	At					At
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Dec 2018
Loans and advances to customers (gross)	351,838	344,198	337,660	337,144	333,767	337,660
Loans and advances to customers (net)	347,387	339,729	333,162	332,649	329,300	333,162
Total external assets	377,142	368,591	360,216	364,154	363,939	360,216
Customer accounts	358,735	349,352	357,596	352,477	355,650	357,596
Income statement Metrics - Reported						
Cost efficiency ratio	42.7%	42.4%	42.5%	43.3%	43.0%	43.4%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	42.1%	42.3%	42.8%	43.3%	43.3%	43.5%
Management View of Adjusted Revenue - as originally reported						
Global Trade and Receivables Finance	476	473	454	468	477	1,865
Credit and Lending	1,385	1,360	1,335	1,335	1,347	5,342
Global Liquidity and Cash Management	1,540	1,508	1,525	1,484	1,442	5,802
Markets products, Insurance and Investments and other	493	580	382	463	474	1,876
Total	3,894	3,921	3,696	3,750	3,740	14,885
Revenue						
Significant items						
Customer redress programmes	—	—	7	—	46	53
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Fair value movement on financial instruments	—	—	—	—	—	—
Operating expenses						
Significant items						
Costs of structural reform	(1)	(2)	(3)	(3)	(1)	(8)
Customer redress programmes	1	—	11	—	(6)	5
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—
Restructuring and other related costs	(22)	(2)	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—

	Quarter ended					Year to date
	30 Jun 2019 \$m	31 Mar 2019 \$m	31 Dec 2018 \$m	30 Sep 2018 \$m	30 Jun 2018 \$m	31 Dec 2018 \$m
Net interest income	1,439	1,422	1,432	1,338	1,308	5,259
Net fee income	742	757	657	827	882	3,229
Net income from financial instruments held for trading or managed on a fair value basis	1,468	1,518	480	1,857	1,593	6,037
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	104	65	225	151	94	582
Other income/(expense)	(132)	253	318	19	275	527
Net operating income before change in expected credit losses and other credit impairment charges	3,621	4,015	3,112	4,192	4,152	15,634
Change in expected credit losses and other credit impairment charges	(55)	(40)	(64)	(7)	119	26
Net operating income	3,566	3,975	3,048	4,185	4,271	15,660
Total operating expenses	(2,468)	(2,440)	(2,271)	(2,375)	(2,315)	(9,348)
of which: staff expenses	(1,069)	(1,038)	(900)	(945)	(965)	(3,765)
Operating profit	1,098	1,535	777	1,810	1,956	6,312
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit before tax	1,098	1,535	777	1,810	1,956	6,312
Significant items - Totals						
Revenue	(17)	(53)	49	8	35	122
ECL	—	—	—	—	—	—
Operating expenses	(70)	(51)	29	(9)	66	112
Share of profit in associates and joint ventures	—	—	—	—	—	—
Balance sheet data						
	At					At
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Dec 2018
Loans and advances to customers (gross)	251,803	253,185	246,070	251,699	251,280	246,070
Loans and advances to customers (net)	250,790	252,180	244,978	250,674	250,058	244,978
Total external assets	1,120,235	1,077,505	1,012,272	1,062,700	1,054,181	1,012,272
Customer accounts	289,950	281,462	290,914	285,525	291,711	290,914
Income statement Metrics - Reported						
Cost efficiency ratio	68.2%	60.8%	73.0%	56.7%	55.8%	59.8%
Income Statement Data - Adjusted as originally reported						
Adjusted cost efficiency ratio	65.9%	58.7%	75.1%	56.5%	57.8%	61.0%
Management View of Adjusted Revenue - as originally reported						
Global Markets	1,423	1,741	1,101	1,801	1,668	6,490
- FICC	1,189	1,364	885	1,513	1,384	5,271
Foreign Exchange	610	698	603	841	825	3,022
Rates	400	490	208	415	382	1,482
Credit	179	176	74	257	177	767
- Equities	234	377	216	288	284	1,219
Securities Services	525	478	484	502	502	1,973
Global Banking	996	935	939	982	1,120	4,115
Global Liquidity and Cash Management	700	687	678	683	644	2,645
Global Trade and Receivables Finance	202	211	198	215	198	809
Principal Investments	38	84	(60)	111	102	224
Credit and Funding Valuation Adjustment	(34)	47	(178)	38	22	(183)
Other Revenue	(212)	(115)	(99)	(148)	(139)	(561)
Total	3,638	4,068	3,063	4,184	4,117	15,512
Revenue						
Significant items						
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Fair value movement on financial instruments	(17)	(53)	49	8	35	122
Operating expenses						
Significant items						
Costs of structural reform	(16)	(13)	(14)	(11)	(9)	(41)
Customer redress programmes	4	—	22	—	—	22
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—
Restructuring and other related costs	(58)	(38)	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	21	2	75	131

	Quarter ended					Year to date
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Dec 2018
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	225	215	220	222	223	888
Net fee income	194	181	179	174	182	742
Net income from financial instruments held for trading or managed on a fair value basis	44	50	26	34	39	147
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	(4)	(3)	(3)	(2)	(2)	(7)
Other income	14	7	7	4	5	20
Net operating income before change in expected credit losses and other credit impairment charges	473	450	429	432	447	1,790
Change in expected credit losses and other credit impairment charges	(16)	(2)	(8)	12	1	8
Net operating income	457	448	421	444	448	1,798
Total operating expenses	(370)	(352)	(355)	(408)	(372)	(1,550)
<i>of which: staff expenses</i>	<i>(178)</i>	<i>(169)</i>	<i>(146)</i>	<i>(154)</i>	<i>(157)</i>	<i>(627)</i>
Operating profit	87	96	66	36	76	248
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit before tax	87	96	66	36	76	248
Significant items - Totals						
Revenue	—	—	5	—	—	5
ECL	(1)	—	—	—	—	—
Operating expenses	(11)	(2)	2	(59)	(1)	(101)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Balance sheet data						
	At					At
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Dec 2018
Loans and advances to customers (gross)	45,921	42,597	39,314	39,296	41,000	39,314
Loans and advances to customers (net)	45,806	42,497	39,217	39,210	40,902	39,217
Total external assets	50,757	47,901	43,790	44,298	46,133	43,790
Customer accounts	62,235	64,489	64,658	63,717	63,593	64,658
Income statement metrics- Reported						
Cost efficiency ratio	78.2%	78.2%	82.8%	94.4%	83.2%	86.6%
Income statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	75.9%	77.8%	84.2%	80.8%	83.0%	81.2%
Management View of Adjusted Revenue - as originally reported						
Investment	198	184	162	169	176	717
Lending	107	97	93	98	97	391
Deposit	119	121	126	127	122	497
Other	49	48	43	38	52	180
Total	473	450	424	432	447	1,785
Revenue						
Significant items						
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	5	—	—	5
Fair value movement on financial instruments	—	—	—	—	—	—
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	2	(51)	(1)	(52)
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—
Restructuring and other related costs	(12)	(2)	—	(7)	—	(7)
Settlements and provisions in connection with legal and regulatory matters	1	—	—	(1)	—	(42)

	Quarter ended					Year to date
	30 Jun 2019 \$m	31 Mar 2019 \$m	31 Dec 2018 \$m	30 Sep 2018 \$m	30 Jun 2018 \$m	31 Dec 2018 \$m
Net interest income	(935)	(934)	(783)	(686)	(467)	(2,200)
Net fee income/(expense)	(14)	(16)	4	(70)	(24)	(102)
Net income from financial instruments held for trading or managed on a fair value basis	783	1,122	1,367	391	604	2,327
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(13)	(2)	—	(29)	28	(1)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	74	30	15	9	30	114
Other income/(expense)	1,112	(129)	(262)	49	(368)	(648)
Net operating income before change in expected credit losses and other credit impairment charges	1,007	71	341	(336)	(197)	(510)
Change in expected credit losses and other credit impairment (charges)/recoveries	2	6	2	23	2	115
Net operating income/(expense)	1,009	77	343	(313)	(195)	(395)
Total operating expenses	(296)	(260)	(1,499)	(121)	(404)	(3,379)
of which: staff expenses	(1,501)	(1,499)	(1,434)	(1,409)	(1,397)	(5,848)
Operating profit/(loss)	713	(183)	(1,156)	(434)	(599)	(3,774)
Share of profit in associates and joint ventures	702	579	546	593	769	2,503
Profit/(loss) before tax	1,415	396	(610)	159	170	(1,271)
Significant items - Totals						
Revenue	872	75	70	(51)	(182)	(333)
ECL	—	—	—	—	—	—
Operating expenses	(124)	(45)	(285)	(93)	(98)	(1,486)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Balance sheet data						
	At					At
	30 Jun 2019	31 Mar 2019	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Dec 2018
Loans and advances to customers (gross)	1,537	1,708	2,483	2,476	2,105	2,483
Loans and advances to customers (net)	1,523	1,695	2,467	2,474	2,069	2,467
Total external assets	705,094	677,028	665,062	656,635	668,554	665,062
Customer accounts	8,616	7,239	8,551	7,053	9,755	8,551
Income statement Metrics - Reported						
Cost efficiency ratio	29.4%	366.2%	439.6%	(36.0)%	(205.1)%	(662.5)%
Income statement Metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	127.4%	(5,375.0)%	448.0%	(9.8)%	(2,040.0)%	(1,069.5)%
Management View of Adjusted Revenue - as originally reported						
Central Treasury	289	326	303	111	245	662
Of which:						
Balance Sheet Management	593	623	635	535	696	2,458
Holdings interest expense ¹	(328)	(317)	(340)	(340)	(288)	(1,267)
Valuation differences on long-term debt and associated swaps	93	50	67	(15)	(124)	(313)
Other central treasury	(69)	(30)	(59)	(69)	(39)	(216)
Legacy Credit ²	(13)	(71)	(12)	27	(115)	(93)
Other ^{1,2}	(141)	(259)	(20)	(423)	(145)	(746)
Of which Argentina hyperinflation	14	(56)	73	(304)	—	(231)
Total³	135	(4)	271	(285)	(15)	(177)
Revenue						
Significant items						
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	827	—	24	—	(23)	(111)
Fair value movement on financial instruments	45	75	46	(51)	(159)	(222)
Operating expenses						
Significant items						
Costs of structural reform	(21)	(38)	(45)	(73)	(75)	(310)
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	(228)	—	—	(228)
Restructuring and other related costs	(104)	(7)	(15)	(20)	(4)	(59)
Settlements and provisions in connection with legal and regulatory matters	1	—	3	—	(19)	(889)

¹ From 3Q18, 'Holdings interest expense' within 'Central Treasury' was re-presented to include only the cost of debt retained by HSBC Holdings plc. Other amounts previously included in 'Holdings interest expense' are now within 'Other'.

² From 3Q18, revenue from our US run-off portfolio (CML) was moved from 'Legacy portfolios' to 'Other'.

³ All quarters have been re-presented for both of these changes.

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,086	874	248	93	(516)	1,785	1,103	878	231	90	(777)	1,525
Net fee income/(expense)	409	370	109	81	(11)	958	334	348	162	78	(11)	911
Net income from financial instruments held for trading or managed on a fair value basis	1	4	738	10	(122)	631	(23)	14	588	8	620	1,207
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	324	—	—	—	(15)	309	747	—	—	—	—	747
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(19)	10	128	—	186	305	105	19	100	—	67	291
Other income/(expense)	(3)	64	(70)	10	660	661	(591)	25	318	4	168	(76)
Net operating income before change in expected credit losses and other credit impairment charges	1,798	1,322	1,153	194	182	4,649	1,675	1,284	1,399	180	67	4,605
Change in expected credit losses and other credit impairment charges	(88)	(102)	(33)	(16)	4	(235)	(83)	(176)	(48)	(3)	7	(303)
Net operating income	1,710	1,220	1,120	178	186	4,414	1,592	1,108	1,351	177	74	4,302
Total operating expenses	(2,058)	(723)	(1,319)	(184)	(642)	(4,926)	(1,505)	(696)	(1,324)	(179)	(614)	(4,318)
of which: staff expenses	(430)	(238)	(489)	(83)	(520)	(1,760)	(422)	(236)	(462)	(78)	(508)	(1,706)
Operating profit/(loss)	(348)	497	(199)	(6)	(456)	(512)	87	412	27	(2)	(540)	(16)
Share of profit in associates and joint ventures	—	—	—	—	5	5	—	—	—	—	2	2
Profit/(loss) before tax	(348)	497	(199)	(6)	(451)	(507)	87	412	27	(2)	(538)	(14)
Significant items - Totals												
Revenue	—	—	(7)	—	54	47	—	—	(21)	—	81	60
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	(588)	(12)	(47)	(11)	(89)	(747)	(56)	(3)	(42)	(2)	(40)	(143)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
At 30 Jun 2019												
Loans and advances to customers (gross)	169,196	122,946	74,208	19,241	1,336	386,927	169,024	122,552	76,286	18,398	1,485	387,745
Loans and advances to customers (net)	168,201	121,098	73,613	19,129	1,322	383,363	168,041	120,583	75,732	18,302	1,471	384,129
Total external assets	207,459	126,439	554,789	22,213	248,538	1,159,438	206,728	125,626	536,617	21,630	229,999	1,120,600
Customer accounts	207,157	136,183	125,575	30,742	4,729	504,386	207,681	136,920	127,205	31,687	3,966	507,459
Income statement Metrics - Reported												
Cost efficiency ratio	114.5%	54.7%	114.4%	94.8%	352.7%	106.0%	89.9%	54.2%	94.6%	99.4%	916.4%	93.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	81.8%	53.8%	109.7%	89.2%	432.0%	90.8%	86.5%	54.0%	90.3%	98.3%	(4,100)%	91.9%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	(7)	—	54	47	—	—	(21)	—	81	60
Operating expenses												
Significant items												
Costs of structural reform	—	(1)	(16)	—	(22)	(39)	—	(2)	(13)	—	(37)	(52)
Customer redress programmes	(559)	1	4	—	—	(554)	(56)	—	—	—	—	(56)
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	(29)	(12)	(35)	(11)	(68)	(155)	—	(1)	(28)	(2)	(4)	(35)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	1	1	—	—	—	—	—	—

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	876	638	2	34	14	1,564	894	643	—	35	16	1,588	
Net fee income/(expense)	243	254	(62)	11	(2)	444	182	226	(61)	10	(2)	355	
Net income from financial instruments held for trading or managed on a fair value basis	14	1	114	1	1	131	9	1	123	1	3	137	
Net income/(expense) 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)	—	—	—	(1)	—	1	—	—	—	1	
Other income	1	10	—	4	13	28	1	8	—	5	24	38	
Net operating income before change in expected credit losses and other credit impairment charges	1,134	902	54	50	26	2,166	1,086	879	62	51	41	2,119	
Change in expected credit losses and other credit impairment charges	(88)	(78)	—	(18)	—	(184)	(87)	(156)	—	(2)	—	(245)	
Net operating income	1,046	824	54	32	26	1,982	999	723	62	49	41	1,874	
Total operating expenses	(1,352)	(391)	(36)	(38)	(8)	(1,825)	(799)	(346)	(45)	(41)	—	(1,231)	
of which: staff expenses	(227)	(122)	(3)	(15)	45	(322)	(199)	(115)	(4)	(16)	48	(286)	
Operating profit/(loss)	(306)	433	18	(6)	18	157	200	377	17	8	41	643	
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—	
Profit/(loss) before tax	(306)	433	18	(6)	18	157	200	377	17	8	41	643	
Significant Items - Totals													
Revenue	—	—	—	—	—	—	—	—	—	—	—	—	
ECL	—	—	—	—	—	—	—	—	—	—	—	—	
Operating expenses	(586)	(11)	—	—	(18)	(615)	(56)	—	—	—	(1)	(57)	
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—	
Balance sheet data													
	At 30 Jun 2019						At 31 Mar 2019						
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (gross)	140,353	84,365	—	5,561	764	231,043	141,068	85,693	—	5,574	918	233,253	
Loans and advances to customers (net)	139,614	83,220	—	5,487	764	229,085	140,325	84,507	—	5,517	918	231,267	
Total external assets	143,404	85,990	22	6,040	79,836	315,292	144,146	87,419	80	6,075	78,297	316,017	
Customer accounts	167,167	90,210	—	7,191	107	264,675	168,841	90,406	—	7,173	48	266,468	
Income Statement Metrics													
Cost efficiency ratio	119.2%	43.3%	66.7%	76.0%	30.8%	84.3%	73.6%	39.4%	72.6%	80.4%	—%	58.1%	
Income Statement metrics - Adjusted as originally reported													
Adjusted cost efficiency ratio	67.5%	42.1%	66.7%	76.0%	(38.5)%	55.9%	68.4%	39.4%	72.6%	80.4%	(2.4)%	55.4%	
Revenue													
Significant items													
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—	
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—	
Fair value movements on financial instruments	—	—	—	—	—	—	—	—	—	—	—	—	
Operating expenses													
Significant items													
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	(1)	(1)	
Customer redress programmes	(559)	—	—	—	—	(559)	(56)	—	—	—	—	(56)	
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—	
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—	
Restructuring and other related costs	(27)	(11)	—	—	(18)	(56)	—	—	—	—	—	—	
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—	

	Quarter ended 31 Dec 2018						Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	900	645	(3)	35	9	1,586	901	629	(1)	38	27	1,594
Net fee income/(expense)	224	240	(65)	9	12	420	219	249	(60)	8	5	421
Net income from financial instruments held for trading or managed on a fair value basis	6	1	116	1	(4)	120	21	8	107	1	(2)	135
Net income/(expense) 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)	—	—	—	(1)	1	—	—	—	—	1
Other income	(6)	22	—	3	12	31	21	(1)	—	6	14	40
Net operating income before change in expected credit losses and other credit impairment charges	1,125	906	48	48	29	2,156	1,163	885	46	53	44	2,191
Change in expected credit losses and other credit impairment charges	(152)	(183)	—	(7)	—	(342)	(60)	(4)	—	12	—	(52)
Net operating income	973	723	48	41	29	1,814	1,103	881	46	65	44	2,139
Total operating expenses	(746)	(327)	(48)	(34)	(205)	(1,360)	(791)	(344)	(42)	(35)	(2)	(1,214)
of which: staff expenses	(192)	(108)	(4)	(12)	(186)	(502)	(203)	(110)	(3)	(14)	(41)	(289)
Operating profit/(loss)	227	396	—	7	(176)	454	312	537	4	30	42	925
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit/(loss) before tax	227	396	—	7	(176)	454	312	537	4	30	42	925
Significant Items - Totals												
Revenue	—	6	—	—	—	6	—	—	—	—	—	—
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	(15)	10	—	—	(235)	(240)	(65)	5	—	—	(11)	(71)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	At 31 Dec 2018						At 30 Sep 2018					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	136,814	81,602	—	5,506	1,135	225,057	135,097	82,596	—	5,745	1,133	224,571
Loans and advances to customers (net)	136,119	80,489	—	5,451	1,135	223,194	134,490	81,586	—	5,695	1,133	222,904
Total external assets	139,741	83,174	179	5,979	74,374	303,447	138,324	84,773	247	6,245	74,554	304,143
Customer accounts	163,952	90,583	—	6,816	184	261,535	165,800	89,476	43	7,135	96	262,550
Income Statement Metrics												
Cost efficiency ratio	66.3%	36.1%	100.0%	70.8%	706.9%	63.1%	68.0%	38.9%	91.3%	66.0%	4.5%	55.4%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	65.0%	37.4%	100.0%	70.8%	(103.4)%	52.1%	62.4%	39.4%	91.3%	66.0%	20.5%	52.2%
Revenue												
Significant items												
Customer redress programmes	—	6	—	—	—	6	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses												
Significant items												
Costs of structural reform	1	(1)	—	—	(3)	(3)	(3)	(1)	—	—	(11)	(15)
Customer redress programmes	(16)	11	—	—	—	(5)	(62)	6	—	—	—	(56)
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	(232)	(232)	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

	Year to date 31 Dec 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	1,801	1,274	(4)	73	36	3,180
Net fee income/(expense)	443	489	(125)	17	17	841
Net income from financial instruments held for trading or managed on a fair value basis	27	9	223	2	(6)	255
Net income/(expense) 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	2	(2)	—	—	—	—
Other income	15	21	—	9	26	71
Net operating income before change in expected credit losses and other credit impairment charges	2,288	1,791	94	101	73	4,347
Change in expected credit losses and other credit impairment charges	(212)	(187)	—	5	—	(394)
Net operating income	2,076	1,604	94	106	73	3,953
Total operating expenses	(1,537)	(671)	(90)	(69)	(207)	(2,574)
of which: staff expenses	(395)	(218)	(7)	(26)	(145)	(791)
Operating profit/(loss)	539	933	4	37	(134)	1,379
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	539	933	4	37	(134)	1,379

Significant Items - Totals

Revenue	—	6	—	—	—	6
ECL	—	—	—	—	—	—
Operating expenses	(80)	15	—	—	(246)	(311)
Share of profit in associates and joint ventures	—	—	—	—	—	—

Balance sheet data

	At 31 Dec 2018					
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	136,814	81,602	—	5,506	1,135	225,057
Loans and advances to customers (net)	136,119	80,489	—	5,451	1,135	223,194
Total external assets	139,741	83,174	179	5,979	74,374	303,447
Customer accounts	163,952	90,583	—	6,816	184	261,535

Income Statement Metrics

Cost efficiency ratio	67.2%	37.5%	95.7%	68.3%	283.6%	59.2%
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Income Statement metrics - Adjusted as originally reported

Adjusted cost efficiency ratio	63.7%	38.4%	95.7%	68.3%	(53.4)%	52.1%
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Revenue

Significant items

Customer redress programmes	—	6	—	—	—	6
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	—	—	—	—

Operating expenses

Significant items

Costs of structural reform	(2)	(2)	—	—	(14)	(18)
Customer redress programmes	(78)	17	—	—	—	(61)
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	(232)	(232)
Restructuring and other related costs	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—

HSBC
HSBC Bank
Non ring-fenced bank

Quarter ended 30 Jun 2019						
	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)	213	236	242	26	(220)	497
Net fee income/(expense)	99	116	171	32	(5)	413
Net income from financial instruments held for trading or managed on a fair value basis	(12)	3	428	2	222	643
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	324	—	—	—	(15)	309
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(26)	11	128	—	28	141
Other income/(expense)	(178)	11	159	2	30	24
Net operating income before change in expected credit losses and other credit impairment charges	420	377	1,128	62	40	2,027
Change in expected credit losses and other credit impairment charges	—	(24)	(33)	—	4	(53)
Net operating income	420	353	1,095	62	44	1,974
Total operating expenses	(296)	(196)	(1,224)	(47)	(108)	(1,871)
of which: staff expenses	(107)	(74)	(395)	(17)	(148)	(741)
Operating profit/(loss)	124	157	(129)	15	(64)	103
Share of profit in associates and joint ventures	—	—	—	—	4	4
Profit/(loss) before tax	124	157	(129)	15	(60)	107
Significant items - Totals						
Revenue	—	—	(7)	—	3	(4)
ECL	—	—	—	—	—	—
Operating expenses	(2)	(2)	(41)	(2)	(35)	(82)
Share of profit in associates and joint ventures	—	—	—	—	—	—

At 30 Jun 2019						
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	28,843	38,581	74,208	5,088	572	147,292
Loans and advances to customers (net)	28,587	37,878	73,613	5,073	558	145,709
Total external assets	62,613	40,181	553,271	5,569	147,905	809,539
Customer accounts	39,990	45,973	125,575	11,848	4,538	227,924
Income Statement Metrics						
Cost efficiency ratio	70.5%	52.0%	108.5%	75.8%	270.0%	92.3%
Income Statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	70.0%	51.5%	104.2%	72.6%	197.3%	88.1%
Revenue						
Significant items						
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	(7)	—	3	(4)
Operating expenses						
Significant items						
Costs of structural reform	—	(1)	(12)	—	(17)	(30)
Customer redress programmes	—	—	4	—	—	4
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—
Restructuring and other related costs	(1)	(1)	(33)	(2)	(20)	(57)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	1	1

Quarter ended 31 Mar 2019						
	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)	212	236	229	23	(331)	369
Net fee income/(expense)	89	122	222	32	—	465
Net income from financial instruments held for trading or managed on a fair value basis	(33)	13	668	2	268	918
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	747	—	—	—	—	747
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	82	18	100	—	—	200
Other income/(expense)	(772)	2	143	(3)	(34)	(664)
Net operating income before change in expected credit losses and other credit impairment charges	325	391	1,362	54	(97)	2,035
Change in expected credit losses and other credit impairment charges	5	(21)	(48)	—	8	(56)
Net operating income	330	370	1,314	54	(89)	1,979
Total operating expenses	(343)	(219)	(1,177)	(47)	(106)	(1,892)
of which: staff expenses	(116)	(78)	(375)	(16)	(150)	(735)
Operating profit/(loss)	(13)	151	137	7	(195)	87
Share of profit in associates and joint ventures	—	—	—	—	2	2
Profit/(loss) before tax	(13)	151	137	7	(193)	89
Significant items - Totals						
Revenue	—	—	(21)	—	—	(21)
ECL	—	—	—	—	—	—
Operating expenses	—	(3)	(39)	—	(31)	(73)
Share of profit in associates and joint ventures	—	—	—	—	—	—

At 31 Mar 2019						
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	27,956	36,859	76,286	4,706	567	146,374
Loans and advances to customers (net)	27,716	36,076	75,732	4,690	554	144,768
Total external assets	60,863	37,945	535,121	5,155	142,315	781,399
Customer accounts	38,840	46,514	127,205	11,522	3,838	227,919
Income Statement Metrics						
Cost efficiency ratio	105.5%	56.0%	86.4%	87.0%	(109.3)%	93.0%
Income Statement metrics - Adjusted as originally reported						
Adjusted cost efficiency ratio	105.5%	55.2%	82.3%	87.0%	(77.3)%	88.5%
Revenue						
Significant items						
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	(21)	—	—	(21)
Operating expenses						
Significant items						
Costs of structural reform	—	(2)	(11)	—	(31)	(44)
Customer redress programmes	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—
Restructuring and other related costs	—	(1)	(28)	—	(1)	(30)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—

	Quarter ended 30 Jun 2018						Year to date 31 Dec 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(3)	—	—	31	(334)	(306)	(11)	—	13	124	(1,426)	(1,300)
Net fee income/(expense)	66	—	(1)	37	5	107	275	—	(2)	156	(32)	397
Net income from financial instruments held for trading or managed on a fair value basis	(1)	—	—	8	(231)	(224)	—	—	(68)	31	44	6
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—	(27)	—	—	—	—	(27)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(6)	—	—	—	60	55	(3)	—	—	(79)	(81)	(81)
Other income/(expense)	177	14	(15)	6	255	435	659	53	(17)	(4)	857	1,547
Net operating income before change in expected credit losses and other credit impairment charges	233	14	(16)	82	(245)	67	893	53	(74)	307	(636)	542
Change in expected credit losses and other credit impairment charges	—	—	—	1	—	3	—	—	—	(2)	(1)	(1)
Net operating income/(expense)	233	14	(16)	83	(245)	70	893	53	(74)	305	(636)	542
Total operating expenses	(385)	(102)	(44)	(127)	(453)	(1,108)	(1,532)	(480)	(333)	(550)	(2,571)	(5,463)
of which: staff expenses	(97)	(40)	(74)	(49)	(351)	(611)	(384)	(160)	(305)	(186)	(1,463)	(2,498)
Operating profit/(loss)	(152)	(88)	(60)	(44)	(698)	(1,038)	(639)	(427)	(407)	(245)	(3,207)	(4,921)
Share of profit in associates and joint ventures	—	—	—	—	3	3	—	—	—	4	4	4
Profit/(loss) before tax	(152)	(88)	(60)	(44)	(695)	(1,035)	(639)	(427)	(407)	(245)	(3,203)	(4,917)
Significant items - Totals												
Revenue	—	—	—	—	(159)	(159)	—	—	—	5	(210)	(205)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	(1)	59	(1)	(19)	38	—	(7)	91	(103)	(78)	(97)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	—	—	—	8,829	—	8,829	—	—	—	8,153	—	8,153
Loans and advances to customers (net)	—	—	—	8,816	—	8,816	—	—	—	8,131	—	8,131
Total external assets	1,858	282	1,526	11,165	12,986	27,816	1,810	271	1,508	10,333	13,433	27,355
Customer accounts	—	—	—	16,090	83	16,173	—	—	—	16,294	81	16,375
Income Statement Metrics												
Cost efficiency ratio	165.2%	728.6%	(275.0)%	154.9%	(184.9)%	1,653.7%	171.6%	905.7%	(450.0)%	179.2%	(404.2)%	1,007.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	165.2%	721.4%	(643.8)%	153.7%	(504.7)%	507.1%	171.6%	892.5%	(573.0)%	148.0%	(585.2)%	718.3%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	5	—	5
Fair value movements on financial instruments	—	—	—	—	(159)	(159)	—	—	—	—	(210)	(210)
Operating expenses												
Significant items												
Costs of structural reform	—	—	(1)	—	(19)	(20)	—	—	(7)	—	(78)	(84)
Customer redress programmes	—	—	—	—	—	—	—	(6)	—	—	—	(6)
Disposals, acquisitions and investment in new businesses	—	—	—	(1)	—	(1)	—	—	—	(54)	—	(54)
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	(7)	—	(7)
Settlements and provisions in connection with legal and regulatory matters	—	—	60	—	—	60	—	—	98	(42)	—	56

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	2,229	1,394	819	96	(352)	4,186	2,008	1,340	785	89	(226)	3,996	
Net fee income	619	331	311	92	3	1,356	643	358	321	84	3	1,409	
Net income from financial instruments held for trading or managed on a fair value basis	29	64	450	34	566	1,143	21	67	603	41	477	1,209	
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	174	(6)	—	—	1	169	949	(2)	—	—	—	947	
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	2	2	3	(4)	3	6	4	—	7	(3)	—	8	
Other income	171	41	134	3	430	779	(348)	62	120	2	414	250	
Net operating income before change in expected credit losses and other credit impairment charges	3,224	1,826	1,717	221	651	7,639	3,277	1,825	1,836	213	668	7,819	
Change in expected credit losses and other credit impairment charges	(31)	(53)	(19)	1	—	(102)	(78)	(71)	(7)	—	(2)	(158)	
Net operating income	3,193	1,773	1,698	222	651	7,537	3,199	1,754	1,829	213	666	7,661	
Total operating expenses	(1,415)	(608)	(839)	(126)	(372)	(3,360)	(1,334)	(579)	(767)	(116)	(335)	(3,131)	
of which: staff expenses	(543)	(242)	(370)	(69)	(622)	(1,846)	(521)	(230)	(357)	(65)	(612)	(1,785)	
Operating profit	1,778	1,165	859	96	279	4,177	1,865	1,175	1,062	97	331	4,530	
Share of profit in associates and joint ventures	23	—	—	—	573	596	13	—	—	—	463	476	
Profit before tax	1,801	1,165	859	96	852	4,773	1,878	1,175	1,062	97	794	5,006	
Significant items - Totals													
Revenue	—	—	(5)	—	(8)	(13)	—	—	(23)	—	(4)	(27)	
ECL	—	—	—	—	—	—	—	—	—	—	—	—	
Operating expenses	(3)	(9)	(17)	1	(11)	(39)	—	—	(5)	—	(2)	(7)	
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—	
Balance sheet data													
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (gross)	155,626	164,510	134,478	20,876	197	475,687	150,032	160,643	134,043	18,668	220	463,606	
Loans and advances to customers (net)	154,896	163,392	134,267	20,876	196	473,627	149,268	159,562	133,792	18,667	219	461,508	
Total external assets	230,215	178,705	328,301	22,836	319,918	1,079,975	222,041	174,520	318,745	20,836	310,258	1,046,400	
Customer accounts	360,950	165,265	126,448	24,281	345	677,289	355,698	157,706	117,479	25,272	411	656,566	
Income statement Metrics - Reported													
Cost efficiency ratio	43.9%	33.3%	48.9%	57.0%	57.1%	44.0%	40.7%	31.7%	41.8%	54.5%	50.1%	40.0%	
Income Statement metrics - Adjusted as originally reported													
Adjusted cost efficiency ratio	43.8%	32.8%	47.7%	57.5%	54.8%	43.4%	40.7%	31.7%	41.0%	54.5%	49.6%	39.8%	
Revenue													
Significant items													
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—	
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—	
Fair value movements on financial instruments	—	—	(5)	—	(8)	(13)	—	—	(23)	—	(4)	(27)	
Operating expenses													
Significant items													
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	(1)	(1)	
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—	
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—	
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—	
Restructuring and other related costs	(3)	(9)	(17)	—	(11)	(40)	—	—	(5)	—	(1)	(6)	
Settlements and provisions in connection with legal and regulatory matters	—	—	—	1	—	1	—	—	—	—	—	—	

	Quarter ended 31 Dec 2018						Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,087	1,340	790	88	(173)	4,132	2,129	1,284	750	88	(96)	4,155
Net fee income	555	294	270	79	1	1,199	617	330	308	80	3	1,338
Net income from financial instruments held for trading or managed on a fair value basis	50	70	420	16	508	1,064	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	(689)	(15)	—	—	1	(703)	94	(1)	—	—	(28)	65
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	4	—	(1)	(3)	—	—	(32)	—	(1)	(2)	25	(10)
Other income	685	12	138	3	353	1,191	200	21	117	1	413	752
Net operating income before change in expected credit losses and other credit impairment charges	2,692	1,701	1,617	183	690	6,883	3,042	1,704	1,688	190	765	7,389
Change in expected credit losses and other credit impairment charges	(31)	(147)	(18)	(2)	1	(197)	(89)	(153)	(47)	—	—	(289)
Net operating income	2,661	1,554	1,599	181	691	6,686	2,953	1,551	1,641	190	765	7,100
Total operating expenses	(1,348)	(572)	(732)	(111)	(440)	(3,203)	(1,307)	(573)	(752)	(105)	(416)	(3,153)
of which: staff expenses	(501)	(212)	(301)	(51)	(478)	(1,543)	(487)	(219)	(337)	(57)	(560)	(1,660)
Operating profit	1,313	982	867	70	251	3,483	1,646	978	889	85	349	3,947
Share of profit in associates and joint ventures	10	—	—	—	458	468	4	—	—	—	508	512
Profit before tax	1,323	982	867	70	709	3,951	1,650	978	889	85	857	4,459
Significant items - Totals												
Revenue	—	—	20	—	(19)	1	—	—	3	—	14	17
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	(8)	(8)	—	—	—	(2)	(6)	(8)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	147,159	157,372	132,500	15,449	179	452,659	142,557	156,528	131,841	15,210	187	446,323
Loans and advances to customers (net)	146,407	156,278	132,234	15,447	179	450,545	141,770	155,399	131,602	15,210	187	444,168
Total external assets	216,597	170,961	308,065	16,924	316,275	1,028,822	211,685	170,983	308,702	17,173	305,515	1,014,058
Customer accounts	351,128	166,846	121,270	25,078	502	664,824	345,719	165,519	115,558	24,002	974	651,772
Income statement Metrics - Reported												
Cost efficiency ratio	50.1%	33.6%	45.3%	60.7%	63.8%	46.5%	43.0%	33.6%	44.5%	55.3%	54.4%	42.7%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	50.1%	33.6%	45.8%	60.7%	60.9%	46.4%	43.0%	33.6%	44.6%	54.2%	54.6%	42.7%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	20	—	(19)	1	—	—	3	—	14	17
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	(4)	(4)	—	—	—	—	(3)	(3)
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	(4)	(4)	—	—	—	—	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	(2)	—	(2)

	Quarter ended 30 Jun 2018						Year to date 31 Dec 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,954	1,217	690	85	44	3,990	8,017	4,977	2,882	342	(110)	16,108
Net fee income	692	348	335	82	4	1,461	2,711	1,352	1,265	336	12	5,676
Net income from financial instruments held for trading or managed on a fair value basis	31	38	471	25	460	1,025	159	276	2,113	98	1,488	4,134
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(178)	2	—	—	27	(149)	(690)	(27)	—	—	—	(717)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	1	1	(5)	(2)	23	18	(26)	1	(10)	(7)	16	(26)
Other income	363	83	226	(5)	193	860	1,457	182	578	1	1,391	3,609
Net operating income before change in expected credit losses and other credit impairment charges	2,863	1,689	1,717	185	751	7,205	11,628	6,761	6,828	770	2,797	28,784
Change in expected credit losses and other credit impairment charges	(68)	(18)	1	—	1	(84)	(258)	(295)	(50)	(2)	3	(602)
Net operating income	2,795	1,671	1,718	185	752	7,121	11,370	6,466	6,778	768	2,800	28,182
Total operating expenses	(1,348)	(574)	(781)	(109)	(312)	(3,124)	(5,210)	(2,290)	(3,004)	(430)	(1,532)	(12,466)
of which: staff expenses	(507)	(209)	(330)	(51)	(560)	(1,657)	(1,937)	(853)	(1,290)	(221)	(2,204)	(6,505)
Operating profit	1,447	1,097	937	76	440	3,997	6,160	4,176	3,774	338	1,268	15,716
Share of profit in associates and joint ventures	14	—	—	—	601	615	31	—	—	—	2,043	2,074
Profit before tax	1,461	1,097	937	76	1,041	4,612	6,191	4,176	3,774	338	3,311	17,790
Significant items - Totals												
Revenue	—	—	8	—	—	8	—	—	48	—	(10)	38
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	(1)	(1)	—	—	—	—	(16)	(16)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	141,090	156,320	133,589	16,452	237	447,688	147,159	157,372	132,500	15,449	179	452,659
Loans and advances to customers (net)	140,326	155,282	133,396	16,452	236	445,692	146,407	156,278	132,234	15,447	179	450,545
Total external assets	209,490	170,148	306,432	18,243	305,810	1,010,123	216,597	170,961	308,065	16,924	316,275	1,028,822
Customer accounts	345,525	167,550	116,536	22,567	4,442	656,620	351,128	166,846	121,270	25,078	502	664,824
Income statement Metrics - Reported												
Cost efficiency ratio	47.1%	34.0%	45.5%	58.9%	41.5%	43.4%	44.8%	33.9%	44.0%	55.8%	54.8%	43.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	47.1%	34.0%	45.7%	58.9%	41.4%	43.4%	44.8%	33.9%	44.3%	55.8%	54.0%	43.3%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	8	—	—	8	—	—	48	—	(10)	38
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	(1)	(1)	—	—	—	—	(9)	(9)
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	—	(7)	(7)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,738	943	376	81	(290)	2,848	1,530	884	367	74	(197)	2,658
Net fee income	491	222	142	73	8	936	490	237	153	66	8	954
Net income from financial instruments held for trading or managed on a fair value basis	37	39	232	27	318	653	33	42	344	35	290	744
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	146	(6)	—	—	1	141	819	(2)	—	—	—	817
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	2	2	3	(4)	5	8	4	—	7	(3)	4	12
Other income	81	13	25	1	207	327	(350)	34	19	1	131	(165)
Net operating income before change in expected credit losses and other credit impairment charges	2,495	1,213	778	178	249	4,913	2,526	1,195	890	173	236	5,020
Change in expected credit losses and other credit impairment charges	3	(27)	(9)	—	(1)	(34)	(43)	(44)	(13)	—	—	(100)
Net operating income	2,498	1,186	769	178	248	4,879	2,483	1,151	877	173	236	4,920
Total operating expenses	(793)	(319)	(407)	(86)	(128)	(1,733)	(759)	(314)	(386)	(80)	(133)	(1,672)
of which: staff expenses	(315)	(127)	(179)	(46)	(145)	(812)	(304)	(124)	(178)	(45)	(181)	(832)
Operating profit	1,705	867	362	92	120	3,146	1,724	837	491	93	103	3,248
Share of profit in associates and joint ventures	16	—	—	—	2	18	3	—	—	—	3	6
Profit before tax	1,721	867	362	92	122	3,164	1,727	837	491	93	106	3,254
Significant items - Totals												
Revenue	—	—	(2)	—	(6)	(8)	—	—	(16)	—	(6)	(22)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	(4)	(7)	1	(3)	(13)	—	—	(5)	—	(2)	(7)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
Loans and advances to customers (gross)	103,131	107,066	79,386	15,630	181	305,394	98,718	103,170	80,391	13,808	205	296,292
Loans and advances to customers (net)	102,811	106,575	79,232	15,630	180	304,428	98,367	102,697	80,245	13,808	205	295,322
Total external assets	170,457	117,723	211,338	17,346	178,533	695,397	163,778	113,402	205,434	15,727	173,438	671,779
Customer accounts	300,391	119,335	50,630	17,389	203	487,948	295,533	114,786	46,775	18,477	192	475,763
Income statement Metrics - Reported												
Cost efficiency ratio	31.8%	26.3%	52.3%	48.3%	51.4%	35.3%	30.0%	26.3%	43.4%	46.2%	56.4%	33.3%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	31.8%	26.0%	51.3%	48.9%	49.0%	35.0%	30.0%	26.3%	42.1%	46.2%	54.1%	33.0%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	(2)	—	(6)	(8)	—	—	(16)	—	(6)	(22)
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	(1)	(1)
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	(4)	(7)	—	(3)	(14)	—	—	(5)	—	(1)	(6)
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	1	—	1	—	—	—	—	—	—

HSBC
Middle East and North Africa

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	156	112	145	—	47	460	151	123	153	—	10	437
Net fee income/(expense)	55	43	66	4	(1)	167	48	46	63	4	(1)	160
Net income from financial instruments held for trading or managed on a fair value basis	15	9	53	—	(7)	70	14	11	61	—	18	104
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	—	—	2	—	—	2	—	—	(2)	—	1	(1)
Other income	3	1	3	—	835	842	3	—	—	—	(1)	2
Net operating income before change in expected credit losses and other credit impairment charges	229	165	269	4	874	1,541	216	180	275	4	27	702
Change in expected credit losses and other credit impairment charges	(4)	(40)	1	—	—	(43)	(19)	14	—	—	(1)	(6)
Net operating income	225	125	270	4	874	1,498	197	194	275	4	26	696
Total operating expenses	(155)	(73)	(86)	(3)	(31)	(348)	(156)	(79)	(85)	(3)	(22)	(345)
of which: staff expenses	(55)	(32)	(34)	(3)	(72)	(196)	(54)	(31)	(32)	(3)	(76)	(196)
Operating profit	70	52	184	1	843	1,150	41	115	190	1	4	351
Share of profit in associates and joint ventures	—	—	—	—	122	122	—	—	—	—	114	114
Profit before tax	70	52	184	1	965	1,272	41	115	190	1	118	465
Significant items - Totals												
Revenue	—	—	—	—	828	828	—	—	—	—	—	—
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	(1)	—	(1)	—	(2)	(4)	—	—	(1)	—	—	(1)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,184	11,933	11,925	—	—	30,042	6,190	10,955	12,191	—	—	29,336
Loans and advances to customers (net)	5,808	10,893	11,808	—	—	28,509	5,798	9,948	12,077	—	—	27,823
Total external assets	5,952	11,986	15,575	2	25,496	59,011	5,933	10,929	16,277	3	21,944	55,086
Customer accounts	18,179	8,014	10,400	—	—	36,593	18,219	7,756	9,966	—	—	35,941
Income statement Metrics - Reported												
Cost efficiency ratio	67.7%	44.2%	32.0%	75.0%	3.5%	22.6%	72.2%	43.9%	30.9%	75.0%	81.5%	49.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	67.2%	44.2%	31.6%	75.0%	63.0%	48.2%	72.2%	43.9%	30.5%	75.0%	81.5%	49.0%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	828	828	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	(1)	—	(1)	—	(2)	(4)	—	—	(1)	—	—	(1)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

HSBC
North America

	Quarter ended 31 Dec 2018						Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	335	116	39	56	889	343	333	133	41	35	885
Net fee income/(expense)	100	124	210	18	126	578	107	121	240	16	(17)	467
Net income from financial instruments held for trading or managed on a fair value basis	8	9	56	2	2	77	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	(1)	(1)	3	—	5	6	—	—	7	—	4	11
Other income	13	7	43	1	(41)	23	16	5	54	2	105	182
Net operating income before change in expected credit losses and other credit impairment charges	463	474	428	60	148	1,573	477	466	577	59	161	1,740
Change in expected credit losses and other credit impairment charges	(31)	(17)	7	—	—	(41)	(9)	8	30	1	—	30
Net operating income	432	457	435	60	148	1,532	468	474	607	60	161	1,770
Total operating expenses	(468)	(222)	(388)	(56)	(108)	(1,242)	(475)	(244)	(406)	(58)	(120)	(1,303)
of which: staff expenses	(145)	(88)	(132)	(19)	(232)	(616)	(155)	(92)	(159)	(23)	(244)	(673)
Operating profit/(loss)	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit/(loss) before tax	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Significant items - Totals												
Revenue	—	—	3	—	(2)	1	—	—	—	—	—	—
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	(5)	(5)	—	—	—	—	(5)	(5)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	39,156	42,747	21,079	5,669	—	108,651	40,081	42,006	19,330	5,615	—	107,032
Loans and advances to customers (net)	38,904	42,561	21,016	5,666	—	108,147	39,839	41,814	19,257	5,612	—	106,522
Total external assets	40,939	46,237	169,792	6,850	101,814	365,632	42,185	46,997	183,513	6,790	102,288	381,773
Customer accounts	57,048	41,130	24,658	8,173	2,282	133,291	57,665	40,011	22,751	8,152	2,499	131,078
Income statement Metrics - Reported												
Cost efficiency ratio	101.1%	46.8%	90.7%	93.3%	73.0%	79.0%	99.6%	52.4%	70.4%	98.3%	74.5%	74.9%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	101.1%	46.8%	91.3%	93.3%	68.7%	78.7%	99.6%	52.4%	70.4%	98.3%	71.4%	74.6%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	3	—	(2)	1	—	—	—	—	—	—
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	(5)	(5)	—	—	—	—	(5)	(5)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

	Quarter ended 30 Jun 2018						Year to date 31 Dec 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	342	321	137	43	34	877	1,355	1,295	539	169	163	3,521
Net fee income/(expense)	113	122	252	19	(20)	486	431	481	936	72	55	1,975
Net income from financial instruments held for trading or managed on a fair value basis	3	8	199	2	32	244	30	34	542	5	117	728
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	—	—	3	—	6	9	(1)	(1)	23	—	15	36
Other income	17	7	54	8	85	171	78	24	193	13	157	465
Net operating income before change in expected credit losses and other credit impairment charges	475	458	645	72	137	1,787	1,893	1,833	2,233	259	507	6,725
Change in expected credit losses and other credit impairment charges	2	47	140	(1)	(1)	187	(50)	79	194	4	(4)	223
Net operating income	477	505	785	71	136	1,974	1,843	1,912	2,427	263	503	6,948
Total operating expenses	(505)	(233)	(418)	(63)	(117)	(1,336)	(1,940)	(944)	(1,689)	(237)	(1,339)	(6,149)
of which: staff expenses	(156)	(91)	(158)	(24)	(243)	(672)	(614)	(367)	(607)	(92)	(984)	(2,664)
Operating profit/(loss)	(28)	272	367	8	19	638	(97)	968	738	26	(836)	799
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit/(loss) before tax	(28)	272	367	8	19	638	(97)	968	738	26	(836)	799
Significant items - Totals												
Revenue	(7)	—	2	—	(1)	(6)	(7)	—	8	—	(96)	(95)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	(22)	(22)	(16)	—	(55)	—	(905)	(976)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	At 30 Jun 2018						At 31 Dec 2018					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	39,125	40,062	19,742	5,986	—	104,914	39,156	42,747	21,079	5,669	—	108,651
Loans and advances to customers (net)	38,880	39,853	19,645	5,983	—	104,361	38,904	42,561	21,016	5,666	—	108,147
Total external assets	41,047	44,921	184,690	7,119	108,060	385,837	40,939	46,237	169,792	6,850	101,814	365,632
Customer accounts	57,526	42,467	25,393	8,097	2,253	135,736	57,048	41,130	24,658	8,173	2,282	133,291
Income statement Metrics - Reported												
Cost efficiency ratio	106.3%	50.9%	64.8%	87.5%	85.4%	74.8%	102.5%	51.5%	75.6%	91.5%	264.1%	91.4%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	104.8%	50.9%	65.0%	87.5%	68.8%	73.3%	101.3%	51.5%	73.4%	91.5%	72.0%	75.9%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	(7)	—	—	—	(1)	(8)	(7)	—	—	—	(96)	(103)
Fair value movements on financial instruments	—	—	2	—	—	2	—	—	8	—	—	8
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	(3)	(3)	—	—	—	—	(13)	(13)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	(19)	(19)	(16)	—	(55)	—	(892)	(963)

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	215	198	90	36	7	546	218	193	106	36	10	563
Net fee income/(expense)	61	55	210	17	(9)	334	53	56	173	15	(5)	292
Net income from financial instruments held for trading or managed on a fair value basis	7	—	140	1	10	158	2	1	180	1	(9)	175
Net income/(expense) 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	—	—	8	—	5	13	—	—	(2)	—	4	2
Other income	13	2	45	1	92	153	11	2	47	1	99	160
Net operating income before change in expected credit losses and other credit impairment charges	296	255	493	55	105	1,204	284	252	504	53	99	1,192
Change in expected credit losses and other credit impairment charges	(12)	(9)	(2)	(2)	—	(25)	(22)	(6)	17	1	—	(10)
Net operating income	284	246	491	53	105	1,179	262	246	521	54	99	1,182
Total operating expenses	(324)	(143)	(369)	(57)	(85)	(978)	(328)	(154)	(400)	(54)	(75)	(1,011)
of which: staff expenses	(115)	(66)	(145)	(24)	(165)	(515)	(108)	(64)	(155)	(23)	(182)	(532)
Operating profit/(loss)	(40)	103	122	(4)	20	201	(66)	92	121	—	24	171
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit/(loss) before tax	(40)	103	122	(4)	20	201	(66)	92	121	—	24	171
Significant items - Totals												
Revenue	—	—	(3)	—	—	(3)	—	—	(2)	—	(1)	(3)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	(5)	(1)	(2)	(1)	(14)	(23)	—	(1)	(1)	—	(1)	(3)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	17,148	25,501	18,813	5,804	—	67,266	16,997	24,439	19,162	5,531	—	66,129
Loans and advances to customers (net)	17,027	25,439	18,774	5,802	(1)	67,041	16,876	24,384	19,127	5,529	—	65,916
Total external assets	18,169	26,775	186,429	6,937	73,842	312,152	17,997	25,641	173,320	6,663	77,578	301,199
Customer accounts	33,602	23,427	17,759	7,212	260	82,260	33,455	22,229	15,586	7,530	150	78,950
Income Statement Metrics												
Cost efficiency ratio	109.5%	56.1%	74.8%	103.6%	81.0%	81.2%	115.5%	61.1%	79.4%	101.9%	75.8%	84.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	107.8%	55.7%	74.0%	101.8%	67.6%	79.1%	115.5%	60.7%	78.9%	101.9%	74.0%	84.4%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	(3)	—	—	(3)	—	—	(2)	—	(1)	(3)
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	(5)	(1)	(2)	(1)	(14)	(23)	—	(1)	(1)	—	(1)	(3)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

	Quarter ended 30 Jun 2018						Year to date 31 Dec 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	224	192	112	43	9	580	880	779	434	169	62	2,324
Net fee income/(expense)	63	57	215	18	(19)	334	238	225	812	70	(65)	1,280
Net income from financial instruments held for trading or managed on a fair value basis	(4)	—	180	2	28	206	4	2	471	5	112	594
Net income/(expense) 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	—	—	3	—	7	10	—	—	23	—	16	39
Other income	14	3	52	(2)	88	155	67	10	191	15	219	502
Net operating income before change in expected credit losses and other credit impairment charges	297	252	562	61	113	1,285	1,189	1,016	1,931	259	344	4,739
Change in expected credit losses and other credit impairment charges	(2)	36	143	—	(1)	176	(37)	43	194	5	(4)	201
Net operating income	295	288	705	61	112	1,461	1,152	1,059	2,125	264	340	4,940
Total operating expenses	(358)	(142)	(384)	(63)	(102)	(1,049)	(1,358)	(585)	(1,500)	(240)	(1,301)	(4,984)
of which: staff expenses	(107)	(57)	(146)	(24)	(183)	(517)	(421)	(233)	(559)	(93)	(760)	(2,066)
Operating profit/(loss)	(63)	146	321	(2)	10	412	(206)	474	625	24	(961)	(44)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit/(loss) before tax	(63)	146	321	(2)	10	412	(206)	474	625	24	(961)	(44)
Significant items - Totals												
Revenue	(7)	—	2	—	(1)	(6)	(7)	—	7	—	(97)	(97)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	(23)	(23)	(16)	—	—	—	(904)	(920)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	At 30 Jun 2018						At 31 Dec 2018					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	16,798	22,894	16,635	5,986	—	62,313	17,032	23,874	17,659	5,669	—	64,234
Loans and advances to customers (net)	16,688	22,839	16,547	5,983	—	62,057	16,915	23,823	17,605	5,666	—	64,009
Total external assets	17,962	23,911	171,553	7,051	84,667	305,144	18,264	25,072	158,252	6,781	77,638	286,007
Customer accounts	32,667	23,506	19,736	8,097	535	84,541	32,604	23,404	17,992	8,173	350	82,523
Income Statement Metrics												
Cost efficiency ratio	120.5%	56.3%	68.3%	103.3%	90.3%	81.6%	114.2%	57.6%	77.7%	92.7%	378.2%	105.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	117.8%	56.3%	68.6%	103.3%	69.3%	79.5%	112.2%	57.6%	78.0%	92.7%	90.0%	84.0%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	(7)	—	—	—	(1)	(8)	(7)	—	—	—	(96)	(103)
Fair value movements on financial instruments	—	—	2	—	—	2	—	—	7	—	—	7
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	(3)	(3)	—	—	—	—	(11)	(11)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	(20)	(20)	(16)	—	—	—	(893)	(909)

HSBC
Latin America

	Quarter ended 31 Dec 2018						Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	362	128	94	—	(14)	570	352	124	92	—	(157)	411
Net fee income	83	25	8	—	12	128	88	26	15	—	(27)	102
Net income from financial instruments held for trading or managed on a fair value basis	(15)	3	57	—	168	213	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	11	1	—	—	—	12	9	—	—	—	(1)	8
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	7	—	(2)	—	10	15	10	3	1	—	(7)	7
Other income/(expense) ¹	36	6	6	—	(43)	5	(98)	(19)	(2)	—	(25)	(144)
Net operating income before change in expected credit losses and other credit impairment charges	484	163	163	—	133	943	482	160	162	—	(281)	523
Change in expected credit losses and other credit impairment charges	(139)	(34)	(1)	—	(13)	(187)	(119)	(38)	(10)	—	19	(148)
Net operating income	345	129	162	—	120	756	363	122	152	—	(262)	375
Total operating expenses	(329)	(91)	(65)	(1)	(97)	(583)	(307)	(81)	(69)	—	122	(335)
of which: staff expenses	(95)	(21)	(15)	—	(49)	(180)	(94)	(20)	(15)	—	(57)	(186)
Operating profit	16	38	97	(1)	23	173	56	41	83	—	(140)	40
Share of profit in associates and joint ventures	2	—	—	—	—	2	—	—	—	—	—	—
Profit before tax	18	38	97	(1)	23	175	56	41	83	—	(140)	40
Significant items - Totals												
Revenue	—	—	4	—	23	27	—	—	—	—	—	—
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	—	—	—	—	—	—	—	—
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	At 31 Dec 2018						At 30 Sep 2018					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	7,104	7,252	7,588	—	4	21,948	7,076	7,295	7,774	—	4	22,149
Loans and advances to customers (net)	6,534	7,015	7,546	—	3	21,098	6,513	7,057	7,732	—	4	21,306
Total external assets	11,905	9,944	18,541	—	8,862	49,252	14,512	12,060	18,725	—	2,081	47,378
Customer accounts	12,892	6,949	5,009	—	1,116	25,966	12,316	6,897	4,075	—	871	24,159
Income statement Metrics - Reported												
Cost efficiency ratio	68.0%	55.8%	39.9%	—%	72.9%	61.8%	63.7%	50.6%	42.6%	—%	43.4%	64.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	68.0%	55.8%	40.9%	—%	88.2%	63.6%	63.7%	50.6%	42.6%	—%	43.4%	64.1%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	24	24	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	4	—	(1)	3	—	—	—	—	—	—
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—
Other Items												
Loss on net monetary position ¹	—	—	—	—	(42)	(42)	—	—	—	—	(94)	(94)

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 quarter is a decrease in the Group's profit before tax of \$12m, comprising an increase in revenue of \$15m, an increase in ECL of \$3m and an increase in operating expenses of \$24m.

	Quarter ended 30 Jun 2018						Year to date 31 Dec 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	345	119	83	—	(36)	511	1,423	487	334	—	(224)	498
Net fee income	81	29	17	—	—	127	346	107	60	—	(15)	498
Net income from financial instruments held for trading or managed on a fair value basis	124	24	70	—	45	263	262	63	237	—	173	736
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(5)	1	—	—	—	(4)	16	3	—	—	(1)	18
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	1	1	—	—	—	2	25	5	(1)	—	3	32
Other income/(expense) ¹	(77)	(11)	3	—	(15)	(100)	(138)	(26)	13	—	(91)	(242)
Net operating income before change in expected credit losses and other credit impairment charges	469	163	173	—	(6)	799	1,934	639	643	—	(155)	3,062
Change in expected credit losses and other credit impairment charges	(102)	(15)	3	—	(2)	(116)	(470)	(106)	1	—	5	(570)
Net operating income	367	148	176	—	(8)	683	1,464	533	644	—	(149)	2,492
Total operating expenses	(324)	(91)	(67)	—	(21)	(503)	(1,300)	(355)	(266)	(1)	(13)	(1,935)
of which: staff expenses	(99)	(21)	(18)	—	(62)	(200)	(396)	(84)	(65)	—	(238)	(783)
Operating profit	43	57	109	—	(29)	180	164	178	378	(1)	(162)	557
Share of profit in associates and joint ventures	—	—	—	—	—	—	2	—	—	—	—	2
Profit before tax	43	57	109	—	(29)	180	166	178	378	(1)	(162)	559
Significant items - Totals												
Revenue	—	—	5	—	(22)	(17)	—	—	10	—	(16)	(6)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	—	—	—	—	—	—	—	—
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
Loans and advances to customers (gross)	6,835	7,257	6,713	—	4	20,809	7,104	7,252	7,588	—	4	21,948
Loans and advances to customers (net)	6,274	7,063	6,679	—	4	20,020	6,534	7,015	7,546	—	3	21,098
Total external assets	13,703	11,595	17,357	1	2,427	45,083	11,905	9,944	18,541	—	8,862	49,252
Customer accounts	12,282	6,451	3,896	—	49	22,678	12,892	6,949	5,009	—	1,116	25,966
Income statement Metrics - Reported												
Cost efficiency ratio	69.1%	55.8%	38.7%	—%	(350.0)%	63.0%	67.2%	55.6%	41.4%	—%	(8.4)%	63.2%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	69.1%	55.8%	39.9%	—%	131.3%	61.6%	67.2%	55.6%	42.0%	—%	(9.4)%	63.1%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	(22)	(22)	—	—	—	—	(15)	(15)
Fair value movements on financial instruments	—	—	5	—	—	5	—	—	10	—	(1)	9
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—
Other Items												
Loss on net monetary position ¹	—	—	—	—	—	—	—	—	—	—	(136)	(136)

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 quarter is a decrease in the Group's profit before tax of \$12m, comprising an increase in revenue of \$15m, an increase in ECL of \$3m and an increase in operating expenses of \$24m.

	Quarter ended 30 Jun 2019						Quarter ended 31 Mar 2019					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	291	88	23	—	(36)	366	293	82	46	—	(46)	375
Net fee income	86	8	12	—	—	106	68	13	14	—	—	95
Net income from financial instruments held for trading or managed on a fair value basis	5	3	43	—	43	94	6	2	24	—	48	80
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Other income/(expense)	26	9	(1)	—	14	48	67	27	1	—	12	107
Net operating income before change in expected credit losses and other credit impairment charges	408	108	77	—	21	614	434	124	85	—	14	657
Change in expected credit losses and other credit impairment charges	(84)	(18)	2	—	—	(100)	(93)	(6)	1	—	—	(98)
Net operating income	324	90	79	—	21	514	341	118	86	—	14	559
Total operating expenses	(257)	(51)	(34)	—	(10)	(352)	(241)	(51)	(34)	—	(8)	(334)
of which: staff expenses	(71)	(13)	(8)	—	(47)	(139)	(69)	(13)	(9)	—	(45)	(136)
Operating profit	67	39	45	—	11	162	100	67	52	—	6	225
Share of profit in associates and joint ventures	7	1	1	—	—	9	—	—	—	—	—	—
Profit before tax	74	40	46	—	11	171	100	67	52	—	6	225
Significant items - Totals												
Revenue	—	—	(2)	—	—	(2)	—	—	(5)	—	—	(5)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	(3)	(3)	—	—	(1)	—	(1)	(2)
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,983	5,953	7,917	—	(1)	20,852	6,558	5,838	7,158	—	—	19,554
Loans and advances to customers (net)	6,467	5,773	7,888	—	—	20,128	6,036	5,673	7,123	—	—	18,832
Total external assets	10,468	7,922	16,463	—	6,389	41,242	10,095	7,859	16,215	—	6,666	40,835
Customer accounts	10,321	6,530	2,430	—	1,156	20,437	10,216	6,123	4,050	—	442	20,831
Income Statement Metrics												
Cost efficiency ratio	63.0%	47.2%	44.2%	—%	47.6%	57.3%	55.5%	41.1%	40.0%	—%	57.1%	50.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	63.0%	47.2%	43.0%	—%	33.3%	56.7%	55.5%	41.1%	36.7%	—%	50.0%	50.2%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	(2)	—	—	(2)	—	—	(5)	—	—	(5)
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	(3)	(3)	—	—	(1)	—	(1)	(2)
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

	Quarter ended 31 Dec 2018						Quarter ended 30 Sep 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	289	82	53	—	(36)	388	286	80	50	—	(23)	393
Net fee income	72	15	7	—	—	94	74	14	9	—	(1)	96
Net income from financial instruments held for trading or managed on a fair value basis	4	4	28	—	44	80	5	3	21	—	31	60
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Other income/(expense)	21	1	1	—	11	34	25	1	—	14	—	40
Net operating income before change in expected credit losses and other credit impairment charges	386	102	89	—	19	596	390	98	80	—	21	589
Change in expected credit losses and other credit impairment charges	(121)	(11)	(2)	—	—	(134)	(99)	(27)	(8)	—	(1)	(135)
Net operating income	265	91	87	—	19	462	291	71	72	—	20	454
Total operating expenses	(241)	(55)	(32)	—	(16)	(344)	(223)	(48)	(34)	—	(8)	(313)
of which: staff expenses	(66)	(14)	(7)	—	(35)	(122)	(68)	(13)	(8)	—	(42)	(131)
Operating profit	24	36	55	—	3	118	68	23	38	—	12	141
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit before tax	24	36	55	—	3	118	68	23	38	—	12	141
Significant items - Totals												
Revenue	—	—	4	—	(1)	3	—	—	(1)	—	—	(1)
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	—	—	—	—	—	—	—	—
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	At 31 Dec 2018						At 30 Sep 2018					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	6,188	5,711	6,709	—	—	18,608	6,200	5,683	7,009	—	—	18,892
Loans and advances to customers (net)	5,674	5,537	6,679	—	—	17,890	5,682	5,486	6,979	—	—	18,147
Total external assets	9,353	7,653	15,772	—	6,533	39,311	12,283	9,807	16,676	—	—	38,766
Customer accounts	10,155	5,483	3,458	—	840	19,936	9,931	5,524	2,790	—	799	19,044
Income Statement Metrics												
Cost efficiency ratio	62.4%	53.9%	36.0%	—%	84.2%	57.7%	57.2%	49.0%	42.5%	—%	38.1%	53.1%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	62.4%	53.9%	37.6%	—%	80.0%	58.0%	57.2%	49.0%	42.0%	—%	38.1%	53.1%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	4	—	(1)	3	—	—	(1)	—	—	(1)
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

	Quarter ended 30 Jun 2018						Year to date 31 Dec 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	266	74	45	—	(15)	370	1,122	307	181	—	(83)	1,527
Net fee income	63	15	10	—	—	88	282	57	38	—	(1)	376
Net income from financial instruments held for trading or managed on a fair value basis	4	3	29	—	22	58	16	12	102	—	112	242
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Other income/(expense)	20	1	—	—	13	34	89	4	5	—	50	148
Net operating income before change in expected credit losses and other credit impairment charges	353	93	84	—	20	550	1,509	380	326	—	78	2,293
Change in expected credit losses and other credit impairment charges	(82)	(8)	2	—	—	(88)	(402)	(61)	—	—	(1)	(464)
Net operating income	271	85	86	—	20	462	1,107	319	326	—	77	1,829
Total operating expenses	(219)	(52)	(34)	—	(16)	(321)	(913)	(204)	(131)	—	(54)	(1,302)
of which: staff expenses	(66)	(12)	(8)	—	(43)	(129)	(270)	(51)	(31)	—	(161)	(513)
Operating profit	52	33	52	—	4	141	194	115	195	—	23	527
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Profit before tax	52	33	52	—	4	141	194	115	195	—	23	527
Significant items - Totals												
Revenue	—	—	3	—	—	3	—	—	7	—	(1)	6
ECL	—	—	—	—	—	—	—	—	—	—	—	—
Operating expenses	—	—	—	—	—	—	—	—	—	—	—	—
Share of profit in associates and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
Balance sheet data												
	At 30 Jun 2018						At 31 Dec 2018					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	5,677	5,371	5,777	—	—	16,825	6,188	5,711	6,709	—	—	18,608
Loans and advances to customers (net)	5,176	5,203	5,755	—	—	16,134	5,674	5,537	6,679	—	—	17,890
Total external assets	11,185	9,085	15,592	—	—	35,862	9,353	7,653	15,772	—	6,533	39,311
Customer accounts	9,502	5,203	3,079	—	—	17,784	10,155	5,483	3,458	—	840	19,936
Income Statement Metrics												
Cost efficiency ratio	62.0%	55.9%	40.5%	—%	80.0%	58.4%	60.5%	53.7%	40.2%	—%	69.2%	56.8%
Income Statement metrics - Adjusted as originally reported												
Adjusted cost efficiency ratio	62.0%	55.9%	42.0%	—%	80.0%	58.7%	60.5%	53.7%	41.1%	—%	68.4%	56.9%
Revenue												
Significant items												
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Fair value movements on financial instruments	—	—	3	—	—	3	—	—	7	—	(1)	6
Operating expenses												
Significant items												
Costs of structural reform	—	—	—	—	—	—	—	—	—	—	—	—
Customer redress programmes	—	—	—	—	—	—	—	—	—	—	—	—
Disposals, acquisitions and investment in new businesses	—	—	—	—	—	—	—	—	—	—	—	—
Restructuring and other related costs	—	—	—	—	—	—	—	—	—	—	—	—
Past service costs of guaranteed minimum pension benefits equalisation	—	—	—	—	—	—	—	—	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—	—	—	—	—	—	—

HSBC

Risk-weighted assets

Risk-weighted assets by global business¹

	Quarter ended				
	30 Jun 2019 \$bn	31 Mar 2019 \$bn	31 Dec 2018 \$bn	30 Sep 2018 \$bn	30 Jun 2018 \$bn
Retail Banking and Wealth Management	129.0	126.5	126.9	125.0	124.1
Commercial Banking	327.6	325.4	321.2	317.1	315.1
Global Banking and Markets	284.5	285.5	281.0	277.5	284.5
Global Private Banking	16.5	16.8	16.8	16.3	17.0
Corporate Centre	128.4	125.3	119.4	126.8	124.8
Total	886.0	879.5	865.3	862.7	865.5

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

	Quarter ended				
	30 Jun 2019 \$bn	31 Mar 2019 \$bn	31 Dec 2018 \$bn	30 Sep 2018 \$bn	30 Jun 2018 \$bn
Total	886.0	879.5	865.3	862.7	865.5
Europe	309.4	306.3	298.1	297.7	301.3
Asia	371.7	366.8	363.9	360.8	364.0
Middle East and North Africa	57.5	56.3	56.7	57.4	58.0
North America	133.5	133.8	131.6	132.1	133.0
Latin America	40.3	39.5	38.3	38.9	37.0
Hong Kong	189.6	187.1	190.1	186.5	186.5
United Kingdom	226.5	225.5	221.7	220.4	224.6
Mainland China	74.1	72.7	69.4	70.8	72.0
United States	99.3	100.5	99.5	99.2	100.4
Mexico	29.3	28.7	27.5	27.7	25.4
HSBC UK Bank plc consolidated ³	118.0	121.2	117.3	116.4	N/A
HSBC Bank plc consolidated ³	189.3	187.5	183.7	185.4	N/A

¹ Figures are calculated using the EU's regulatory transitional arrangements for IFRS 9 in article 473a of the Capital Requirements Regulation.

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

³ RWAs are non-additive across legal entities due to intra-Group RWAs.