HSBC HOLDINGS PLC

Data Pack

2Q 2018

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

All information is on a reported basis.

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HSBC Holdings plc

Mathematical part			C	Quarter ended		
Net interest income		30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
Note 1,000		2018	2018	2017	2017	2017
Net feat noone		\$m	\$m	\$m	\$m	\$m
Net Income from financial instruments held for trading or managed on a fair value sias 2,499 2,384 2,099 2,095 1,877 Net Income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or for loss 167 1875 1	Net interest income	7,644	7,456	7,272	7,127	6,990
Net Income from financial instruments held for trading or managed on a fair value sias 2,899 2,384 2,099 2,095 1,877 Net Net Income from seasets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss' 1,000	Net fee income	3,260	3,507	3,065	3,255	3,267
Net income from assets and liabilities of insurance businessess, including related derivatives, masured at fair value through profit or loss' Changes in fair value of other financial instruments mandatorily 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 Chedreymense' 13	Net income from financial instruments held for trading or managed on a fair value					
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss value through value val		2,499	2,384	2,099	2,095	1,877
13 401 762 210 504 Net operating income before change in expected credit loses and other credit impairment charges' 13,577 13,710 12,301 12,978 13,717 Change in expected credit loses and other credit impairment charges 13,577 13,710 12,301 12,978 13,717 Change in expected credit loses and other credit risk provisions N/A N/A Kof68 (348 (427 Kof68) (448 (428 Kof68) (448 (428 Kof68) (448 (448 (448 Kof68) (448		(67)	(155)	627	711	535
The Income (Reyenese)	value through profit or loss	228	117	N/A	N/A	N/A
Net operating income before change in expected credit losses and other credit impairment charges 13,577 13,710 12,301 12,978 13,713 13,710 12,978 13,713 13,713 13,713 12,978 13,713 13,713 13,713 13,713 13,713 13,713 12,978 13,713 1	Other income/(expense) ²	13	401		(210)	504
Change in expected credit losses and other credit impairment charges 1,237 1,700 1,200					, ,	
No. No. 1,340	impairment charges ¹	13,577	13,710	12,301	12,978	13,173
Net operating income 13,340 13,540 11,643 12,530 12,746 17,646 13,646 13,540 13,64	Change in expected credit losses and other credit impairment charges	(237)	(170)	_	_	_
Name	Loan impairment charges and other credit risk provisions	N/A	N/A	(658)	(448)	(427)
Spring profit Spring Spr	Net operating income	13,340	13,540	11,643	12,530	12,746
Operating profit 5,174 4,157 1,748 3,984 4,631 Share of profit in associates and joint ventures 783 598 556 636 551 Profit before tax 5,957 4,755 2,304 4,629 5,282 Tax expense 1,279 1,017 1,1978 1,115 9,94 Profit after tax 4,678 3,738 326 3,505 4,288 Profit attributable to shareholders of the parent company 4,352 3,336 525 2,236 4,045 Profit Attributable to hon-controlling interests 326 342 274 2,69 243 Profit Attributable to the ordinary shareholders of the parent company 4,087 3,086 274 2,69 3,28 Profit Attributable to hon-controlling interests 326 342 274 2,69 3,28 Profit Attributable to the ordinary shareholders of the parent company 4,68 3 20 2,79 3,68 3,28 3,26 3,28 3,26 3,28 3,26 3,28 3,28	Total operating expenses ¹	(8,166)	(9,383)	(9,895)		(8,115)
Profit fire in associates and joint ventures 788 598 556 636 636 788 789	Operating profit					
Profit before tax 5,957 4,755 2,304 4,620 5,828 Tax expense (1,279) (1,017) (1,978) (1,155) (998) Profit attributable to shareholders of the parent company 4,678 3,738 326 3,236 4,045 Profit attributable to non-controlling interests 326 342 274 269 243 Profit/(loss) attributable to the ordinary shareholders of the parent company 4,087 3,086 (274) 2,958 3,869 Revenue Significant item 8 4 (105) (3) — Customer redress programmes 46 — (105) (3) — Poisposals, acquisitions and investment in new businesses (30) (112) (79) (5) (202 Fair value movements on financial instruments (124) (28) 45 (45) (293) Fois of structural reform (85) (126) (131) (109) (97) Costs to achieve 6 9 (655) (677) (837)		-	•	-		•
Tax expense 1,279 1,017 1,978 1,115 1,994 1,016 1,017 1,017 1,018	·	5,957	4,755			
Profit after tax 4,678 3,738 326 3,505 4,288 Profit attributable to shareholders of the parent company 4,352 3,396 52 3,236 4,045 Profit attributable to non-controlling interests 326 326 622 2,958 3,869 Profit/(loss) attributable to the ordinary shareholders of the parent company 4,087 3,086 (274) 2,958 3,869 Revenue The company of the parent company 4,087 3,086 (274) 2,958 3,869 Revenue The company of the parent company 4,087 3,086 (274) 2,958 3,869 Revenue The company of the parent company 4,087 3,086 (274) 2,958 3,869 Revenue The company of the parent company 4,087 4,087 4,087 3,086 2,74 2,958 3,869 2,029 4,089 2,029 4,089 2,039 4,089 2,039 4,049 2,039 4,049 2,049 4,049 2,049 4,049 2,049 4,049			•	-		•
Profit attributable to shareholders of the parent company Profit attributable to non-controlling interests 326 342 274 269 243 276 269 243 276 269 243 260 2	·					
Profit attributable to non-controlling interests 326 342 274 269 243 276 249 249 248 240 248 240 248 240 248 240 248 240 248 240 248 240 248 240 248 240 248 240 248 2		The second secon	·			
Revenue Significant items Significant it						•
Customer redress programmes 46						
Customer redress programmes 46	Revenue					
Disposals, acquisitions and investment in new businesses (30) (112) (79) (5) (202) (239)	Significant items					
124 28 45 45 29 29 20 20 20 20 20 20	Customer redress programmes	46	_	(105)	(3)	_
Coperating expenses Significant items Costs of structural reform (85) (126) (131) (109) (170)	Disposals, acquisitions and investment in new businesses	(30)	(112)	(79)	(5)	202
Coperating expenses Significant items Costs of structural reform (85) (126) (131) (109) (97) (105)	Fair value movements on financial instruments	(124)	(28)	45	(45)	(239)
Significant items Costs of structural reform (85) (126) (131) (109) (97) Costs to achieve — — (655) (677) (837) Customer redress programmes (7) (93) (272) (84) (89) Disposals, acquisitions and investment in new businesses (1) (2) (39) (4) (10) Gain on partial settlement of pension obligation — — 188 — — Restructuring and other related costs (4) (20) — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 At —		(108)	(140)	(139)	(53)	(37)
Significant items Costs of structural reform (85) (126) (131) (109) (97) Costs to achieve — — (655) (677) (837) Customer redress programmes (7) (93) (272) (84) (89) Disposals, acquisitions and investment in new businesses (1) (2) (39) (4) (10) Gain on partial settlement of pension obligation — — 188 — — Restructuring and other related costs (4) (20) — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 At —						
Costs of structural reform (85) (126) (131) (109) (97) Costs to achieve — — (655) (677) (837) Customer redress programmes (7) (93) (272) (84) (89) Disposals, acquisitions and investment in new businesses (1) (2) (39) (4) (10) Gain on partial settlement of pension obligation — — 188 — — Restructuring and other related costs (4) (20) — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 Balance sheet data						
Costs to achieve — — — (655) (677) (837) Customer redress programmes (7) (93) (272) (84) (89) Disposals, acquisitions and investment in new businesses (1) (2) (39) (4) (10) Gain on partial settlement of pension obligation — — 188 — — Restructuring and other related costs (4) (20) — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 Balance sheet data	•	(05)	(426)	(4.24)	(4.00)	(07)
Customer redress programmes (7) (93) (272) (84) (89) Disposals, acquisitions and investment in new businesses (1) (2) (39) (4) (10) Gain on partial settlement of pension obligation — — — 188 — — Restructuring and other related costs (4) (20) — — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 Halance sheet data At — — At — — At —		(85)	(126)		, ,	
1 (2) (39) (4) (10)		_ /=\	(02)		, ,	
Gain on partial settlement of pension obligation — — 188 — — Restructuring and other related costs (4) (20) — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 Balance sheet data	• -		. ,	, ,		. ,
Restructuring and other related costs (4) (20) — — — — Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 (41) (1,138) (1,137) (770) (711) Balance sheet data At At 2018 31 Mar 31 Dec 30 Sep 30 Jun 2018 2018 2017 2017 2017 \$m \$m \$m \$m \$m \$m \$m Loans and advances to customers (net) 973,443 981,165 962,964 945,168 919,838	• • •	(1)	(2)		(4)	(10)
Settlements and provisions in connection with legal and regulatory matters 56 (897) (228) 104 322 (41) (1,138) (1,137) (770) (711) Balance sheet data At 30 Jun 31 Mar 31 Dec 30 Sep 30 Jun 2018 2018 2017 2017 2017 \$m		_	(20)		_	_
Coans and advances to customers (net) Capacitan					_	_
At 30 Jun 31 Mar 31 Dec 30 Sep 30 Jun 2018 2018 2017 2017 2017 2017 5m \$m \$m \$m \$m \$m \$m \$m	Settlements and provisions in connection with legal and regulatory matters					
At 30 Jun 31 Mar 31 Dec 30 Sep 30 Jun 2018 2018 2017 2017 2017 2017 5m \$m \$m \$m \$m \$m \$m \$m	Balance sheet data					
30 Jun 31 Mar 31 Dec 30 Sep 30 Jun 2018 2018 2018 2017 2017 2017 \$m \$m \$m \$m \$m \$m \$m Loans and advances to customers (net) 973,443 981,165 962,964 945,168 919,838		-		At		
2018 2018 2017 2017 2017 \$m \$m \$m \$m \$m Loans and advances to customers (net) 973,443 981,165 962,964 945,168 919,838		30 Jun	31 Mar		30 Sen	30 Jun
\$m \$m \$m \$m \$m Loans and advances to customers (net) 973,443 981,165 962,964 945,168 919,838					•	
Loans and advances to customers (net) 973,443 981,165 962,964 945,168 919,838						
	Loans and advances to customers (net)					

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

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

² Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been re-presented. There is no net impact on 'Net operating income' and the impact on 'Other income/(expense)' is \$(102)m in 4Q17, \$(409)m in 3Q17 and \$(385)m in 2Q17.

Retail Banking and Wealth Management

		Qι	uarter ended		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	3,862	3,799	3,631	3,580	3,409
Net fee income	1,298	1,497	1,278	1,362	1,292
Net income from financial instruments held for trading or managed on a fair value					
basis	179	116	125	68	143
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	(100)	(143)	623	735	545
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	89	(59)	N/A	N/A	N/A
Other income/(expense)	61	459	(600)	(565)	(189)
Net operating income before change in expected credit losses and other credit					
impairment charges	5,389	5,669	5,057	5,180	5,200
Change in expected credit losses and other credit impairment charges	(240)	(303)	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	N/A	N/A	(186)	(238)	(260)
Net operating income	5,149	5,366	4,871	4,942	4,940
Total operating expenses	(3,447)	(3,573)	(3,751)	(3,366)	(3,341)
Operating profit	1,702	1,793	1,120	1,576	1,599
Share of profit/(loss) in associates and joint ventures	14	3	16	13	(20)
Profit before tax	1,716	1,796	1,136	1,589	1,579
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	(7)	- - -	— (4) (4)	(3) — (3)	
Operating expenses					
Significant items		(4)	(6)		
Costs of structural reform	_	(1)	(6)	(27)	(72)
Costs to achieve	<u> </u>	(02)	(46)	(27)	(72)
Customer redress programmes	(1)	(93)	(254)	(84)	(89)
Gain on partial settlement of pension obligation	_	(1.6)	26	_	_
Settlements and provisions in connection with legal and regulatory matters		(16)	(280)	(111)	/161\
	(1)	(110)	(280)	(111)	(161)
Balance sheet data					
			At		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	351,114	356,733	346,148	337,012	324,464
Customer accounts	635,598	656,759	639,592	628,917	619,858

Commercial Banking

		Qı	uarter ended		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	2,718	2,517	2,319	2,352	2,171
Net fee income	922	952	878	866	866
Net income from financial instruments held for trading or managed on a fair value					
basis	84	148	157	116	147
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	5	(12)	(6)	(10)	(17)
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	17	4	N/A	N/A	N/A
Other income	40	90	18	23	49
Net operating income before change in expected credit losses and other credit	2 =25	2.500	2.255	2 2 4 7	2.246
impairment charges	3,786	3,699	3,366	3,347	3,216
Change in expected credit losses and other credit impairment charges	(119)	64	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	N/A	N/A	(190)	(188)	(121)
Net operating income	3,667	3,763	3,176	3,159	3,095
Total operating expenses	(1,628)	(1,653)	(1,619)	(1,524)	(1,460)
Operating profit	2,039	2,110	1,557	1,635	1,635
Share of profit in associates and joint ventures	_				
Profit before tax	2,039	2,110	1,557	1,635	1,635
Revenue					
Significant items					
Customer redress programmes	46	_	(103)	_	_
	46	_	(103)	_	
Operating expenses					
Significant items					
Costs of structural reform	(1)	(1)	(3)	_	_
Costs to achieve		_	(24)	(8)	(13)
Customer redress programmes	(6)	_	(16)		
Gain on partial settlement of pension obligation		_	9	_	_
	(7)	(1)	(34)	(8)	(13)
Balance sheet data			At		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	2018 \$m	2017 \$m	\$m	\$m
Loans and advances to customers (net)	329,300	329,801	316,533	316,409	305,018
Customer accounts	355,650	359,146	362,908	351,495	341,596
Customer actounts	333,030	333,140	302,300	331,433	341,330

Global Banking and Markets

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	1,308	1,181	1,450	1,182	1,189
Net fee income	882	863	759	855	963
Net income from financial instruments held for trading or managed on a fair value					
basis	1,593	2,107	1,064	1,499	1,354
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	94	112	N/A	N/A	N/A
Other income/(expense)	275	(85)	(17)	277	253
Net operating income before change in expected credit losses and other credit					
impairment charges	4,152	4,178	3,256	3,813	3,759
Change in expected credit losses and other credit impairment charges	119	(22)	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	N/A	N/A	(373)	(45)	(61)
Net operating income	4,271	4,156	2,883	3,768	3,698
Total operating expenses	(2,315)	(2,387)	(2,325)	(2,243)	(1,910)
Operating profit	1,956	1,769	558	1,525	1,788
Share of profit in associates and joint ventures	_	_	_	_	
Profit before tax	1,956	1,769	558	1,525	1,788
Revenue					
Significant items					
Customer redress programmes	_	_	(2)	_	_
Disposals, acquisitions and investment in new businesses	_	_	(99)	_	_
Fair value movements on financial instruments	35	30	(33)		(170)
rail value movements on illiancial instruments	35	30	(134)	(65) (65)	(178)
	33	30	(134)	(03)	(176)
Operating expenses					
Significant items	(0)	(7)	(4)	(2)	(4)
Costs of structural reform	(9)	(7)	(4)	(3)	(1)
Costs to achieve	_	_	(97)	(46)	(49)
Customer redress programmes	_	_	(2)	_	_
Gain on partial settlement of pension obligation	_	_	9	_	_
Settlements and provisions in connection with legal and regulatory matters	75	33	(50)	104	322
	66	26	(144)	55	272
Balance sheet data					
		-	At		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	250,058	248,432	252,474	245,504	243,989
Customer accounts	291,711	290,233	283,943	273,281	267,274

Global Private Banking

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	223	223	213	209	205
Net fee income	182	207	176	173	179
Net income from financial instruments held for trading or managed on a fair value					
basis	39	48	30	45	46
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	_	_	10	(14)	7
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	(2)	_	N/A	N/A	N/A
Other income/(expense)	5	4	(9)	32	2
Net operating income before change in expected credit losses and other credit					
impairment charges	447	482	420	445	439
Change in expected credit losses and other credit impairment charges	1	3	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	1	(16)	
Net operating income	448	485	421	429	439
Total operating expenses	(372)	(415)	(512)	(370)	(360)
Operating profit/(loss)	76	70	(91)	59	79
Share of profit in associates and joint ventures	_	_	_	_	
Profit/(loss) before tax	76	70	(91)	59	79
Revenue					
Significant items					
Disposals, acquisitions and investment in new businesses	_	_	_	8	8
	_			8	8
Operating expenses					
Significant items					
Costs to achieve	_	_	2	(3)	(2)
Disposals, acquisitions and investment in new businesses	(1)	(2)	(30)	(1)	_
Gain on partial settlement of pension obligation	_	_	3	_	_
Settlements and provisions in connection with legal and regulatory matters	_	(41)	(164)	_	
	(1)	(43)	(189)	(4)	(2)
Balance sheet data					
			At		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	40,902	41,071	40,326	39,116	38,601
Customer accounts	63,593	63,069	66,512	67,794	68,226

Corporate Centre

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(467)	(264)	(341)	(196)	16
Net fee income/(expense)	(24)	(12)	(26)	(1)	(33)
Net income from financial instruments held for trading or managed on a fair value					
basis	604	(35)	723	367	187
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss ¹	28	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	30	60	N/A	N/A	N/A
Other income/(expense) ¹	(368)	(67)	(154)	23	389
Net operating income before change in expected credit losses and other credit					
impairment charges	(197)	(318)	202	193	559
Change in expected credit losses and other credit impairment charges	2	88	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	90	39	15
Net operating income/(expense)	(195)	(230)	292	232	574
Total operating expenses	(404)	(1,355)	(1,688)	(1,043)	(1,044)
Operating profit/(loss)	(599)	(1,585)	(1,396)	(811)	(470)
Share of profit in associates and joint ventures	769	595	540	623	671
Profit/(loss) before tax	170	(990)	(856)	(188)	201
Revenue					
Significant items					
Disposals, acquisitions and investment in new businesses	(23)	(112)	24	(13)	28
Fair value movements on financial instruments	(159)	(58)	78	20	(61)
	(182)	(170)	102	7	(33)
Operating expenses					
Significant items					
Costs of structural reform	(75)	(117)	(118)	(106)	(96)
Costs to achieve	_	_	(490)	(593)	(701)
Disposals, acquisitions and investment in new businesses	_	_	(9)	(3)	(10)
Gain on partial settlement of pension obligation	_	_	141	_	_
Restructuring and other related costs	(4)	(20)	_	_	_
Settlements and provisions in connection with legal and regulatory matters	(19)	(873)	(14)	_	
	(98)	(1,010)	(490)	(702)	(807)
Balance sheet data					
			At		
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,069	5,128	7,483	7,127	7,766
Customer accounts	9,755	10,472	11,507	15,634	15,004

1 Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been represented. There is no net impact on 'Net operating income/(expense)' and the impact on 'Other income/(expense)' is \$(515)m in 4Q17, \$(611)m in 3Q17 and \$(505)m in 2Q17.

HSBC Europe

			Quarter ended 3	0 Jun 2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,070	951	265	95	(593)	1,788
Net fee income/(expense)	362	384	207	77	(7)	1,023
Net income from financial instruments held for trading or managed on a fair value						
basis	9	1	702	12	47	771
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	84	2	_	_	_	86
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	86	17	101	_	65	269
Other income/(expense)	78	(9)	278	1	116	464
Net operating income before change in expected credit losses and other credit						
impairment charges	1,689	1,346	1,553	185	(372)	4,401
Change in expected credit losses and other credit impairment charges	(38)	(63)	(27)	2	1	(125)
Net operating income/(expense)	1,651	1,283	1,526	187	(371)	4,276
Total operating expenses	(1,429)	(683)	(1,159)	(197)	(687)	(4,155)
Operating profit/(loss)	222	600	367	(10)	(1,058)	121
Share of profit in associates and joint ventures		_	_	_	7	7
Profit/(loss) before tax	222	600	367	(10)	(1,051)	128
Revenue						
Significant items						
Customer redress programmes		46				46
Fair value movements on financial instruments	_	40	18	_	(159)	
rair value movements on imancial instruments		46	18	_	(159)	(141 <u>)</u> (95)
		40	18		(129)	(95)
Operating expenses						
Significant items						
Costs of structural reform	_	(1)	(9)	_	(74)	(84)
Customer redress programmes	(1)	(6)	_	_	_	(7)
Disposals, acquisitions and investment in new businesses	_	_	_	(1)	_	(1)
Restructuring and other related costs	_	_	_	_	(1)	(1)
Settlements and provisions in connection with legal and regulatory matters	_	_	75	_	_	75
	(1)	(7)	66	(1)	(75)	(18)

Balance sheet data

At 30 Jun 2018									
Retail		Global							
Banking		Banking	Global						
and Wealth	Commercial	and	Private	Corporate					
Management	Banking	Markets	Banking	Centre	Total				
\$m	\$m	\$m	\$m	\$m	\$m				
159,629	116,805	77,534	18,467	1,829	374,264				
202,707	131,459	136,962	32,929	3,009	507,066				

Loans and advances to customers (net) Customer accounts

Asia

Asia						
	Quarter ended 30 Jun 2018					
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Tot
	\$m	\$m	\$m	\$m	\$m	\$
Net interest income	1,954	1,217	690	85	44	3,990
Net fee income	692	348	335	82	4	1,46
Net income from financial instruments held for trading or managed on a fair value						
basis	31	38	471	25	460	1,025
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	(178)	2	_	_	27	(149
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	1	1	(5)	(2)	23	18
Other income/(expense)	363	83	226	(5)	193	86
Net operating income before change in expected credit losses and other credit						
impairment charges	2,863	1,689	1,717	185	751	7,20
Change in expected credit losses and other credit impairment charges	(68)	(18)	1	_	1	(8
Net operating income	2,795	1,671	1,718	185	752	7,12:
Total operating expenses	(1,348)	(574)	(781)	(109)	(312)	(3,124
Operating profit	1,447	1,097	937	76	440	3,997
Share of profit in associates and joint ventures	14	_	_	_	601	61
Profit before tax	1,461	1,097	937	76	1,041	4,61
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	8	_	_	:
	-	_	8	_	_	;
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	(1)	(:
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_
	-	_	_	-	(1)	(:
Balance sheet data						
			At 30 Jun 2	2018		
	Retail		Global			

At 30 Jun 2018									
Retai	I	Global							
Banking	3	Banking	Global						
and Wealth	n Commercial	and	Private	Corporate					
Managemen	t Banking	Markets	Banking	Centre	Total				
\$m	n \$m	\$m	\$m	\$m	\$m				
140,326	155,282	133,396	16,452	236	445,692				
345,525	167,550	116,536	22,567	4,442	656,620				

Middle East and North Africa

	Quarter ended 30 Jun 2018						
	Retail		Global				
	Banking		Banking	Global			
	and Wealth	Commercial	and	Private	Corporate		
	Management	Banking	Markets	Banking	Centre	Total	
	\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income	152	109	135	_	7	403	
Net fee income/(expense)	49	40	71	4	(1)	163	
Net income from financial instruments held for trading or managed on a fair value							
basis	14	10	51	_	30	105	
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	_	_	(6)	_	_	(6)	
Other income	3	1	5		6	15	
Net operating income before change in expected credit losses and other credit	240	450	250			500	
impairment charges	218	160	256	4	42	680	
Change in expected credit losses and other credit impairment charges	(33)	(70)	4			(99)	
Net operating income	185	90	260	4	42	581	
Total operating expenses	(167)	(77)	(84)	(2)	(13)	(343)	
Operating profit	18	13	176	2	29	238	
Share of profit in associates and joint ventures					161	161	
Profit before tax	18	13	176	2	190	399	
Revenue							
Significant items							
Fair value movements on financial instruments			•			2	
raii value movements on imanciai instruments			2			2	
Operating expenses							
Significant items							
Significant items							
	_	_	_	<u> </u>	_		
Balance sheet data							
building street data			At 30 Jun 2	018			
			At 30 Juli 2	V10			

	At 30 Jun 2018						
	Retail		Global				
	Banking		Banking	Global			
	and Wealth	Commercial	and	Private	Corporate		
	Management	Banking	Markets	Banking	Centre	Total	
	\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,005	10,297	12,804	_	_	29,106	
Customer accounts	17,558	7,723	8,924	_	2	34,207	

North America

			Quarter ended 30) Jun 2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	342	321	137	43	34	877
Net fee income/(expense)	113	122	252	19	(20)	486
Net income from financial instruments held for trading or managed on a fair value						
basis	3	8	199	2	32	244
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
Other income	17	7	54	8	85	171
Net operating income before change in expected credit losses and other credit						
impairment charges	475	458	645	72	137	1,787
Change in expected credit losses and other credit impairment charges	2	47	140	(1)	(1)	187
Net operating income	477	505	785	71	136	1,974
Total operating expenses	(505)	(233)	(418)	(63)	(117)	(1,336)
Operating profit/(loss)	(28)	272	367	8	19	638
Share of profit in associates and joint ventures	_	_	_	_	_	
Profit/(loss) before tax	(28)	272	367	8	19	638
Revenue						
Significant items						
Disposals, acquisitions and investment in new businesses	(7)	_	_	_	(1)	(8)
Fair value movements on financial instruments	_	_	2	_	_	2
	(7)		2		(1)	(6)
Operating expenses						
Significant items					4-1	
Restructuring and other related costs	_	_	_	_	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	_		_		(19)	(19)
	_				(22)	(22)
Balance sheet data						
Dalanice Stieet data						

Bal	lance	sheet	data

Customer accounts

Loans and advances to customers (net)

At 30 Jun 2018									
Retail		Global							
Banking		Banking	Global						
and Wealth	Commercial	and	Private	Corporate					
Management	Banking	Markets	Banking	Centre	Total				
\$m	\$m	\$m	\$m	\$m	\$m				
38,880	39,853	19,645	5,983	_	104,361				
57,526	42,467	25,393	8,097	2,253	135,736				

Latin America

Eddill America						
	Quarter ended 30 Jun 2018					
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	345	119	83	_	(36)	511
Net fee income	81	29	17	_	_	127
Net income from financial instruments held for trading or managed on a fair value						
basis	124	24	70	_	45	263
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	(5)	1	_	_	_	(4)
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	1	1	_	_	_	2
Other income/(expense)	(77)	(11)	3	_	(15)	(100)
Net operating income before change in expected credit losses and other credit						
impairment charges	469	163	173	_	(6)	799
Change in expected credit losses and other credit impairment charges	(102)	(15)	3		(2)	(116)
Net operating income/(expense)	367	148	176	_	(8)	683
Total operating expenses	(324)	(91)	(67)		(21)	(503)
Operating profit/(loss)	43	57	109	_	(29)	180
Share of profit in associates and joint ventures	_	_	_	_	_	_
Profit/(loss) before tax	43	57	109		(29)	180
Revenue						
Significant items						
Disposals, acquisitions and investment in new businesses	_	_	_	_	(22)	(22)
Fair value movements on financial instruments	_	_	5	_	_	5
	_	_	5	_	(22)	(17)
Operating expenses						
Significant items						
	_	_	_	_	_	_
Balance sheet data						
			At 30 Jun 2	018		
	Retail		Global			
	Panking		Panking	Global		

	At 30 Jun 2018							
	Retail		Global					
	Banking		Banking	Global				
	and Wealth	Commercial	and	Private	Corporate			
	Management	Banking	Markets	Banking	Centre	Total		
	\$m	\$m	\$m	\$m	\$m	\$m		
Loans and advances to customers (net)	6,274	7,063	6,679	_	4	20,020		
Customer accounts	12,282	6,451	3,896	_	49	22,678		
` ,	Management \$m 6,274	Banking \$m 7,063	Markets \$m 6,679	Banking \$m —	Centre \$m 4	\$m 20,020		

Hong Kong

Loans and advances to customers (net)

Customer accounts

	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,483	804	290	70	(81)	2,566
Net fee income	553	230	157	66	7	1,013
Net income from financial instruments held for trading or managed on a fair value						
basis	49	40	322	22	129	562
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	(149)	2	_	_	27	(120)
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	(5)	1	(5)	(2)	26	15
Other income/(expense)	228	28	31	(11)	176	452
Net operating income before change in expected credit losses and other credit						
impairment charges	2,159	1,105	795	145	284	4,488
Change in expected credit losses and other credit impairment charges	(15)	2	5	_	2	(6)
Net operating income	2,144	1,107	800	145	286	4,482
Total operating expenses	(744)	(303)	(388)	(79)	(155)	(1,669)
Operating profit	1,400	804	412	66	131	2,813
Share of profit in associates and joint ventures	13	_	_	_	1	14
Profit before tax	1,413	804	412	66	132	2,827
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	2	_	(8)	(6)
	_	_	2	_	(8)	(6)
					ν-,	ν-7
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	(1)	(1)
costs of structural reform	_	_	_	_	(1)	(1)
					(1)	(1)
Balance sheet data						
Dalance Sheet data			At 30 Jun 2	0010		
	Retail		Global	.010		
				Clahal		
	Banking	6	Banking	Global	C	
	and Wealth	Commercial	and	Private	Corporate	Total

Management

\$m

91,196

288,578

Banking

101,788

123,555

\$m

Markets

77,638

48,942

\$m

Banking

12,491

16,352

\$m

Centre

\$m

152

301

Total

283,265

477,728

\$m

Quarter ended 30 Jun 2018

HSBC Holdings¹

•			Quarter ended 30) Jun 2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	_	_	_	_	(184)	(184)
Net fee income	_	_	_	_	_	_
Net income from financial instruments held for trading or managed on a fair value						
basis	_	_	_	_	226	226
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	_	_	_	_	74	74
Other income ²	107	9	_	21	71	208
Net operating income before change in expected credit losses and other credit						
impairment charges	107	9	_	21	187	324
Change in expected credit losses and other credit impairment charges	_	_	_	_	_	_
Net operating income/(expense)	107	9	_	21	187	324
Total operating expenses	(234)	(94)	(60)	(43)	(483)	(914)
Operating profit/(loss)	(127)	(85)	(60)	(22)	(296)	(590)
Share of profit in associates and joint ventures		-	_	_	· -	
Profit/(loss) before tax	(127)	(85)	(60)	(22)	(296)	(590)
Pavanua						
Revenue						
Significant items					(400)	(400)
Fair value movements on financial instruments					(193)	(193)
					(193)	(193)
Operating expenses						
Significant items						
Costs of structural reform	_	_	(1)	_	(19)	(20)
Settlements and provisions in connection with legal and regulatory matters	_	_	60	_	_	60
	_	_	59	_	(19)	40
Balance sheet data						
200.000.000.000			At 30 Jun 2	018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	Śm	Śm	Śm	Śm	Śm	Śm

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

Loans and advances to customers (net)

Customer accounts

² Excludes intra-Group dividend income.

HSBC Risk-weighted assets

Risk-weighted	assets l	by global	business
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	Quarter ended							
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun			
	2018	2018	2017	2017	2017			
	\$bn	\$bn	\$bn	\$bn	\$bn			
Retail Banking and Wealth Management	124.1	125.8	121.5	121.2	116.6			
Commercial Banking	315.1	314.0	301.0	298.4	289.2			
Global Banking and Markets	284.5	304.3	299.3	305.0	306.1			
Global Private Banking	17.0	16.9	16.0	16.4	16.4			
Corporate Centre	124.8	133.4	133.5	147.6	147.8			
Total	865.5	894.4	871.3	888.6	876.1			

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

	Quarter ended							
	30 Jun	n 31 Mar 31 Dec		30 Sep	30 Jun			
	2018	2018	2017	2017	2017			
	\$bn	\$bn	\$bn	\$bn	\$bn			
Total	865.5	894.4	871.3	888.6	876.1			
Europe	301.3	318.8	311.6	322.3	311.7			
Asia	364.0	367.7	357.8	352.6	347.0			
Middle East and North Africa	58.0	59.8	59.2	58.9	59.3			
North America	133.0	133.3	131.3	136.4	137.3			
Latin America	37.0	38.6	36.4	38.5	38.6			
Hong Kong	186.5	186.7	178.2	175.4	172.6			
United Kingdom	224.6	240.2	233.8	245.4	233.8			

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

 $^{2\} RWAs\ are\ non-additive\ across\ geographical\ regions\ due\ to\ market\ risk\ diversification\ effects\ within\ the\ Group.$

HSBC Return on average risk-weighted assets

Return on average risk-weighted assets by global business¹

	Quarter ended							
	30 Jun	30 Jun 31 Mar 31 Dec 30 Se						
	2018	2018	2017	2017	2017			
	%	%	%	%	%			
Retail Banking and Wealth Management	5.5 %	5.9 %	3.7 %	5.3 %	5.5 %			
Commercial Banking	2.6 %	2.8 %	2.1 %	2.2 %	2.3 %			
Global Banking and Markets	2.7 %	2.4 %	0.7 %	2.0 %	2.4 %			
Global Private Banking	1.8 %	1.7 %	(2.2)%	1.4 %	2.0 %			
Total	2.7 %	2.2 %	1.0 %	2.1 %	2.4 %			

Return on average risk-weighted assets by geographical regions¹

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2018	2018	2017	2017	2017
	%	%	%	%	%
Europe	0.2 %	-%	(3.0)%	(0.1)%	1.0 %
Asia	5.1 %	5.3 %	4.1 %	4.6 %	4.2 %
Middle East and North Africa	2.7 %	3.0 %	2.2 %	2.4 %	2.8 %
North America	1.9 %	(1.8)%	1.5 %	0.4 %	1.1 %
Latin America	1.9 %	1.8 %	1.8 %	1.5 %	1.8 %
Total	2.7 %	2.2 %	1.0 %	2.1 %	2.4 %

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