

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
Global Banking and Markets

	Quarter ended				
	30 Jun 2018 \$m	31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$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)	(65)	(178)
	35	30	(134)	(65)	(178)
Operating expenses					
Significant items					
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 2018 \$m	31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$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

	Quarter ended 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,070	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	—	—	18	—	(159)	(141)
	—	46	18	—	(159)	(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 Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	159,629	116,805	77,534	18,467	1,829	374,264
Customer accounts	202,707	131,459	136,962	32,929	3,009	507,066

	Quarter ended 30 Jun 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	1,954	1,217	690	85	44	3,990
Net fee income	692	348	335	82	4	1,461
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	860
Net operating income before change in expected credit losses and other credit impairment charges	2,863	1,689	1,717	185	751	7,205
Change in expected credit losses and other credit impairment charges	(68)	(18)	1	—	1	(84)
Net operating income	2,795	1,671	1,718	185	752	7,121
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	615
Profit before tax	1,461	1,097	937	76	1,041	4,612
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	8	—	—	8
	—	—	8	—	—	8
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	(1)	(1)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	—	—
	—	—	—	—	(1)	(1)

Balance sheet data

	At 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	140,326	155,282	133,396	16,452	236	445,692
Customer accounts	345,525	167,550	116,536	22,567	4,442	656,620

HSBC
Middle East and North Africa

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

HSBC
North America

	Quarter ended 30 Jun 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	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						
Restructuring and other related costs	—	—	—	—	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	—	(19)	(19)
	—	—	—	—	(22)	(22)
Balance sheet data						
	At 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	38,880	39,853	19,645	5,983	—	104,361
Customer accounts	57,526	42,467	25,393	8,097	2,253	135,736

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

	Quarter ended 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,483	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 impairing 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)
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	(1)	(1)
	—	—	—	—	(1)	(1)
Balance sheet data						
	At 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	91,196	101,788	77,638	12,491	152	283,265
Customer accounts	288,578	123,555	48,942	16,352	301	477,728

	Quarter ended 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	—	—	—	—	(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)
Revenue						
Significant items						
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						
	At 30 Jun 2018					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	—	—	—	—	—	—
Customer accounts	—	—	—	—	—	—

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

² Excludes intra-Group dividend income.

HSBC

Risk-weighted assets

Risk-weighted assets by global business¹

	Quarter ended				
	30 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	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	31 Mar	31 Dec	30 Sep	30 Jun
	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.