

HSBC HOLDINGS PLC

Data Pack

3Q 2017

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2016*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2016*, the *Interim Report 2017*, the *Earnings Release 3Q 2017* and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC

Retail Banking and Wealth Management

	Quarter ended				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Net interest income	3,580	3,409	3,336	3,247	3,284
Net fee income	1,362	1,292	1,224	1,156	1,293
Net trading income	34	158	139	122	122
Other income	204	341	383	139	219
Net operating income before loan impairment charges and other credit risk provisions	5,180	5,200	5,082	4,664	4,918
Loan impairment charges and other credit risk provisions	(238)	(260)	(296)	(259)	(351)
Net operating income	4,942	4,940	4,786	4,405	4,567
Total operating expenses	(3,366)	(3,341)	(3,276)	(3,417)	(3,592)
Operating profit	1,576	1,599	1,510	988	975
Share of profit/(loss) in associates and joint ventures	13	(20)	9	2	4
Profit before tax	1,589	1,579	1,519	990	979
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	—	—	2	(2)
Gain on disposal of our membership interest in Visa - US	—	166	146	72	—
Portfolio disposals	—	—	(73)	—	—
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	(3)	—	—	—	—
	(3)	166	73	74	(2)
Operating expenses					
Significant items					
Costs to achieve	(27)	(72)	(125)	(164)	(124)
Costs to establish UK ring-fenced bank	—	—	—	(1)	(1)
UK customer redress programmes	(84)	(89)	(210)	(59)	(438)
	(111)	(161)	(335)	(224)	(563)

Balance sheet data

	At				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Loans and advances to customers (net)	337,012	324,464	311,452	306,056	313,369
Customer accounts	628,917	619,858	605,643	590,502	597,211

HSBC
Commercial Banking

	Quarter ended				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Net interest income	2,352	2,171	2,117	2,110	2,160
Net fee income	866	866	908	844	907
Net trading income	113	145	125	76	129
Other income	16	34	41	11	5
Net operating income before loan impairment charges and other credit risk provisions	3,347	3,216	3,191	3,041	3,201
Loan impairment (charges)/recoveries and other credit risk provisions	(188)	(121)	3	(201)	(241)
Net operating income	3,159	3,095	3,194	2,840	2,960
Total operating expenses	(1,524)	(1,460)	(1,398)	(1,472)	(1,436)
Operating profit	1,635	1,635	1,796	1,368	1,524
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,635	1,635	1,796	1,368	1,524
Revenue					
Significant items					
	—	—	—	—	—
Operating expenses					
Significant items					
Costs to achieve	(8)	(13)	1	(14)	(11)
Costs to establish UK ring-fenced bank	—	—	—	—	(1)
UK customer redress programmes	—	—	—	(11)	(8)
	(8)	(13)	1	(25)	(20)

Balance sheet data

	At				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Loans and advances to customers (net)	316,409	305,018	289,906	281,930	284,604
Customer accounts	351,495	341,596	335,111	341,729	340,528

HSBC
Global Banking and Markets

	Quarter ended				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Net interest income	1,182	1,189	1,063	1,131	1,333
Net fee income	855	963	912	726	941
Net trading income	1,475	1,343	1,767	1,527	1,401
Other income	301	264	47	137	87
Net operating income before loan impairment charges and other credit risk provisions	3,813	3,759	3,789	3,521	3,762
Loan impairment (charges)/recoveries and other credit risk provisions	(45)	(61)	20	(12)	(20)
Net operating income	3,768	3,698	3,809	3,509	3,742
Total operating expenses	(2,243)	(1,910)	(2,245)	(2,300)	(2,243)
Operating profit	1,525	1,788	1,564	1,209	1,499
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,525	1,788	1,564	1,209	1,499
Revenue					
Significant items					
DVA on derivative contracts	(65)	(178)	(97)	(70)	(55)
	(65)	(178)	(97)	(70)	(55)
Operating expenses					
Significant items					
Costs associated with the UK's exit from the EU	(3)	(1)	—	—	—
Costs to achieve	(46)	(49)	(48)	(91)	(51)
Releases in connection with legal matters	104	322	—	42	—
UK customer redress programmes	—	—	—	—	(10)
	55	272	(48)	(49)	(61)

Balance sheet data

	At				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Loans and advances to customers (net)	245,504	243,989	229,602	225,855	225,765
Customer accounts	273,281	267,274	251,033	256,095	266,927

HSBC
Global Private Banking

	Quarter ended				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Net interest income	209	205	189	198	199
Net fee income	173	179	176	171	196
Net trading income	45	46	49	39	45
Other income/(expense)	18	9	5	(35)	—
Net operating income before loan impairment charges and other credit risk provisions	445	439	419	373	440
Loan impairment charges and other credit risk provisions	(16)	—	(1)	(8)	(2)
Net operating income	429	439	418	365	438
Total operating expenses	(370)	(360)	(344)	(3,204)	(318)
Operating profit/(loss)	59	79	74	(2,839)	120
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	59	79	74	(2,839)	120
Revenue					
Significant items					
Portfolio disposals	8	8	4	(26)	—
	8	8	4	(26)	—
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(1)	—	—	(10)	—
Costs to achieve	(3)	(2)	—	—	(1)
Impairment of GPB - Europe goodwill	—	—	—	(2,440)	—
Regulatory (provisions)/releases in GPB	—	—	—	(389)	48
	(4)	(2)	—	(2,839)	47

Balance sheet data

	At				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Loans and advances to customers (net)	39,116	38,601	37,088	35,456	39,050
Customer accounts	67,794	68,226	68,631	69,850	77,421

HSBC
Corporate Centre

	Quarter ended				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Net interest income/(expense)	(196)	16	82	182	209
Net fee income/(expense)	(1)	(33)	4	32	(75)
Net trading income/(expense)	163	(10)	166	133	534
Other income/(expense)	227	586	260	(2,962)	(3,477)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	193	559	512	(2,615)	(2,809)
Loan impairment (charges)/recoveries and other credit risk provisions	39	15	38	12	48
Net operating income/(expense)	232	574	550	(2,603)	(2,761)
Total operating expenses	(1,043)	(1,044)	(1,065)	(2,066)	(1,132)
Operating profit/(loss)	(811)	(470)	(515)	(4,669)	(3,893)
Share of profit in associates and joint ventures	623	671	523	496	614
Profit/(loss) before tax	(188)	201	8	(4,173)	(3,279)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	20	(61)	91	(304)	14
Gain on disposal of our investment in Vietnam Technological and Commercial Joint Stock Bank	126	—	—	—	—
Gain on disposal of our membership interest in Visa - US	—	—	—	44	—
Own credit spread	—	—	—	(1,648)	(1,370)
Portfolio disposals	(139)	(50)	79	(86)	(119)
Loss on disposal of operations in Brazil	—	—	—	—	(1,743)
Other acquisitions, disposals and dilutions	—	78	—	—	—
	7	(33)	170	(1,994)	(3,218)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(3)	(10)	—	(18)	—
Costs associated with the UK's exit from the EU	(5)	(3)	—	—	—
Costs to achieve	(593)	(701)	(661)	(817)	(827)
Costs to establish UK ring-fenced bank	(101)	(93)	(83)	(75)	(51)
Regulatory (provisions)/releases in GBP	—	—	—	(1)	2
	(702)	(807)	(744)	(911)	(876)

Balance sheet data

	At				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Loans and advances to customers (net)	7,127	7,766	7,921	12,207	18,063
Customer accounts	15,634	15,004	12,539	14,210	14,357

	Quarter ended 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,062	790	233	90	(359)	1,816
Net fee income	394	354	194	76	11	1,029
Net trading income/(expense)	(21)	9	758	11	59	816
Other income	69	32	370	7	395	873
Net operating income before loan impairment charges and other credit risk provisions	1,504	1,185	1,555	184	106	4,534
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	(84)	(86)	(18)	46	(171)
Net operating income	1,475	1,101	1,469	166	152	4,363
Total operating expenses	(1,379)	(617)	(1,185)	(208)	(1,041)	(4,430)
Operating profit/(loss)	96	484	284	(42)	(889)	(67)
Share of profit in associates and joint ventures	—	—	—	—	17	17
Profit/(loss) before tax	96	484	284	(42)	(872)	(50)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(57)	—	—	(57)
Fair value movements on non-qualifying hedges	—	—	—	—	20	20
Portfolio disposals	—	—	—	8	—	8
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	(3)	—	—	—	—	(3)
	(3)	—	(57)	8	20	(32)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	(1)	(1)	(2)
Costs associated with the UK's exit from the EU	—	—	(3)	—	(5)	(8)
Costs to achieve	(9)	(10)	(43)	(1)	(404)	(467)
Costs to establish UK ring-fenced bank	—	—	—	—	(101)	(101)
Releases in connection with legal matters	—	—	104	—	—	104
UK customer redress programmes	(84)	—	—	—	—	(84)
	(93)	(10)	58	(2)	(511)	(558)

Balance sheet data

	At 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	154,420	115,519	89,289	18,640	2,837	380,705
Customer accounts	198,181	130,209	124,749	33,759	3,001	489,899

Quarter ended 30 Sep 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,643	1,032	626	64	201	3,566
Net fee income	716	333	316	76	7	1,448
Net trading income	15	76	554	32	23	700
Other income	174	3	35	2	723	937
Net operating income before loan impairment charges and other credit risk provisions	2,548	1,444	1,531	174	954	6,651
Loan impairment (charges)/recoveries and other credit risk provisions	(45)	(58)	8	—	(1)	(96)
Net operating income	2,503	1,386	1,539	174	953	6,555
Total operating expenses	(1,130)	(530)	(686)	(94)	(583)	(3,023)
Operating profit	1,373	856	853	80	370	3,532
Share of profit in associates and joint ventures	13	—	—	—	484	497
Profit before tax	1,386	856	853	80	854	4,029
Revenue						
Significant items						
DVA on derivative contracts	—	—	(5)	—	—	(5)
Gain on disposal of our investment in Vietnam Technological and Commercial Joint Stock Bank	—	—	—	—	126	126
	—	—	(5)	—	126	121
Operating expenses						
Significant items						
Costs to achieve	—	3	2	(2)	(104)	(101)
	—	3	2	(2)	(104)	(101)

Balance sheet data

At 30 Sep 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	130,076	145,170	118,524	14,576	2,126	410,472
Customer accounts	342,185	164,548	112,263	24,311	4,360	647,667

HSBC
Middle East and North Africa

	Quarter ended 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	151	104	107	—	92	454
Net fee income/(expense)	53	38	66	—	(3)	154
Net trading income/(expense)	13	10	65	—	(52)	36
Other income/(expense)	1	—	(2)	—	17	16
Net operating income before loan impairment charges and other credit risk provisions	218	152	236	—	54	660
Loan impairment (charges)/recoveries and other credit risk provisions	(27)	(27)	1	—	—	(53)
Net operating income	191	125	237	—	54	607
Total operating expenses	(168)	(92)	(72)	—	(32)	(364)
Operating profit	23	33	165	—	22	243
Share of profit in associates and joint ventures	—	—	—	—	121	121
Profit before tax	23	33	165	—	143	364
Revenue						
Significant items	—	—	—	—	—	—
Operating expenses						
Significant items						
Costs to achieve	(5)	1	—	—	(2)	(6)
	(5)	1	—	—	(2)	(6)

Balance sheet data

	At 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,591	9,741	11,532	—	—	27,864
Customer accounts	17,661	7,468	8,938	—	205	34,272

HSBC
North America

	Quarter ended 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	338	302	148	55	(20)	823
Net fee income/(expense)	114	113	256	21	(15)	489
Net trading income	—	8	69	2	21	100
Other income/(expense)	19	8	33	10	(63)	7
Net operating income/(expense) before loan impairment charges and other credit risk provisions	471	431	506	88	(77)	1,419
Loan impairment (charges)/recoveries and other credit risk provisions	(13)	12	26	2	(6)	21
Net operating income/(expense)	458	443	532	90	(83)	1,440
Total operating expenses	(423)	(218)	(369)	(69)	(235)	(1,314)
Operating profit/(loss)	35	225	163	21	(318)	126
Share of profit in associates and joint ventures	—	—	—	—	1	1
Profit/(loss) before tax	35	225	163	21	(317)	127
Revenue						
Significant items						
DVA on derivative contracts	—	—	(3)	—	—	(3)
Portfolio disposals	—	—	—	—	(139)	(139)
	—	—	(3)	—	(139)	(142)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	—	(2)	(2)
Costs to achieve	(8)	(2)	(4)	—	(76)	(90)
	(8)	(2)	(4)	—	(78)	(92)

Balance sheet data

	At 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	39,022	39,027	20,591	5,900	2,128	106,668
Customer accounts	58,394	43,307	24,599	9,724	7,795	143,819

HSBC
Latin America

	Quarter ended 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	386	124	68	—	(41)	537
Net fee income/(expense)	85	28	23	—	(1)	135
Net trading income	27	10	29	—	43	109
Other income	22	3	5	—	22	52
Net operating income before loan impairment charges and other credit risk provisions	520	165	125	—	23	833
Loan impairment (charges)/recoveries and other credit risk provisions	(124)	(31)	6	—	—	(149)
Net operating income	396	134	131	—	23	684
Total operating expenses	(347)	(97)	(71)	—	(19)	(534)
Operating profit	49	37	60	—	4	150
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit before tax	49	37	60	—	4	150
Revenue						
Significant items	—	—	—	—	—	—
Operating expenses						
Significant items						
Costs to achieve	(5)	—	(1)	—	(7)	(13)
	(5)	—	(1)	—	(7)	(13)

Balance sheet data

	At 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,903	6,952	5,568	—	36	19,459
Customer accounts	12,496	5,963	2,732	—	273	21,464

	Quarter ended 30 Sep 2017					
	Retail		Global			
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,196	659	253	49	55	2,212
Net fee income	594	232	148	61	9	1,044
Net trading income/(expense)	(4)	38	313	26	33	406
Other income/(expense)	146	(2)	20	(1)	335	498
Net operating income before loan impairment charges and other credit risk provisions	1,932	927	734	135	432	4,160
Loan impairment (charges)/recoveries and other credit risk provisions	(32)	—	4	—	1	(27)
Net operating income	1,900	927	738	135	433	4,133
Total operating expenses	(633)	(269)	(357)	(59)	(266)	(1,584)
Operating profit	1,267	658	381	76	167	2,549
Share of profit in associates and joint ventures	10	—	—	—	2	12
Profit before tax	1,277	658	381	76	169	2,561
Revenue						
Significant items						
DVA on derivative contracts	—	—	(2)	—	—	(2)
Fair value movements on non-qualifying hedges	—	—	—	—	(5)	(5)
Gain on disposal of our investment in Vietnam Technological and Commercial Joint Stock Bank	—	—	—	—	126	126
	—	—	(2)	—	121	119
Operating expenses						
Significant items						
Costs to achieve	(10)	(1)	1	(1)	(38)	(49)
	(10)	(1)	1	(1)	(38)	(49)

Balance sheet data

	At 30 Sep 2017					
	Retail		Global			
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	82,918	94,103	69,383	10,991	1,964	259,359
Customer accounts	285,471	123,836	45,110	17,596	991	473,004

	Quarter ended 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	853	616	140	44	(334)	1,319
Net fee income/(expense)	282	260	(1)	19	9	569
Net trading income/(expense)	22	6	665	2	(4)	691
Other income	94	19	334	3	439	889
Net operating income before loan impairment charges and other credit risk provisions	1,251	901	1,138	68	110	3,468
Loan impairment (charges)/recoveries and other credit risk provisions	(20)	(66)	(86)	(16)	44	(144)
Net operating income	1,231	835	1,052	52	154	3,324
Total operating expenses	(1,126)	(440)	(896)	(70)	(1,010)	(3,542)
Operating profit/(loss)	105	395	156	(18)	(856)	(218)
Share of profit in associates and joint ventures	—	—	—	—	16	16
Profit/(loss) before tax	105	395	156	(18)	(840)	(202)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(50)	—	—	(50)
Fair value movements on non-qualifying hedges	—	—	—	—	20	20
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	(3)	—	—	—	—	(3)
	(3)	—	(50)	—	20	(33)
Operating expenses						
Significant items						
Costs associated with the UK's exit from the EU	—	—	(1)	—	(4)	(5)
Costs to achieve	(7)	(8)	(43)	—	(377)	(435)
Costs to establish UK ring-fenced bank	—	—	—	—	(101)	(101)
Releases in connection with legal matters	—	—	104	—	—	104
UK customer redress programmes	(84)	—	—	—	—	(84)
	(91)	(8)	60	—	(482)	(521)

Balance sheet data

	At 30 Sep 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	129,962	90,216	68,616	7,062	2,394	298,250
Customer accounts	174,910	104,617	96,308	13,105	136	389,076

HSBC US CML run-off portfolio

	Quarter ended				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(168)	(2)	107	78	33
Loan impairment (charges)/recoveries and other credit risk provisions	(4)	(13)	11	(21)	(10)
Net operating income/(expense)	(172)	(15)	118	57	23
Total operating expenses	(69)	(77)	(56)	(89)	(137)
Operating profit/(loss)	(241)	(92)	62	(32)	(114)
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	(241)	(92)	62	(32)	(114)
Revenue					
Significant items					
Gain on disposal of our membership interest in Visa - US	—	—	—	44	—
Portfolio disposals	(139)	(50)	79	(86)	(119)
	(139)	(50)	79	(42)	(119)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(2)	(8)	—	—	—
Costs to achieve	—	—	(8)	(9)	(47)
	(2)	(8)	(8)	(9)	(47)

Balance sheet data

	At				
	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m
Loan portfolio information					
Loans and advances to customers (gross)	—	305	1,549	5,654	11,167
Loans and advances to customers - held for sale	298	1,296	743	1,601	896
Impairment allowances	—	20	80	190	474
Impairment allowances - assets held for sale	13	73	39	95	71
2+ delinquency	40	352	452	588	688
Write-offs (net)	9	2	13	30	32
	%	%	%	%	%
Ratios¹:					
Impairment allowances	4.4	5.8	5.2	3.9	4.5
Loan impairment charges	2.2	2.6	(0.8)	1.2	0.3
2+ delinquency	13.4	22.0	19.7	8.1	5.7
Write-offs	4.5	0.5	0.9	1.7	1.0

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

Quarter ended 30 Sep 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	—	—	—	—	(78)	(78)
Net fee income	—	—	—	—	—	—
Net trading income/(expense)	—	—	—	—	(102)	(102)
Other income/(expense) ²	80	9	4	—	306	399
Net operating income before loan impairment charges and other credit risk provisions	80	9	4	—	126	219
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
Net operating income	80	9	4	—	126	219
Total operating expenses	(250)	(103)	(395)	(21)	(441)	(1,210)
Operating profit/(loss)	(170)	(94)	(391)	(21)	(315)	(991)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(170)	(94)	(391)	(21)	(315)	(991)
Revenue						
Significant items						
Fair value movements on non-qualifying hedges	—	—	—	—	20	20
	—	—	—	—	20	20
Operating expenses						
Significant items						
Costs to achieve	6	(7)	—	—	(101)	(102)
Costs to establish UK ring-fenced bank	—	—	—	—	(10)	(10)
Provisions in connection with legal matters	—	—	(295)	—	—	(295)
	6	(7)	(295)	—	(111)	(407)

Balance sheet data

At 30 Sep 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	—	—	—	—	121	121
Customer accounts	—	—	—	—	—	—

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

² Excludes intra-Group dividend income.

Risk-weighted assets

Risk-weighted assets by global business

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	121.2	116.6	113.5	115.1	120.2
Commercial Banking	298.4	289.2	280.6	275.9	282.3
Global Banking and Markets	305.0	306.1	296.0	300.4	307.2
Global Private Banking	16.4	16.4	15.4	15.3	16.8
Corporate Centre	147.6	147.8	152.4	150.5	177.6
Total	888.6	876.1	857.9	857.2	904.1

Risk-weighted assets by geographical regions¹

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	888.6	876.1	857.9	857.2	904.1
Europe	322.3	311.7	301.5	298.4	318.6
Asia	352.6	347.0	336.0	334.0	338.5
Middle East and North Africa	58.9	59.3	58.9	59.1	68.6
North America	136.4	137.3	140.6	150.7	164.1
Latin America	38.5	38.6	36.9	34.3	37.6
Hong Kong	175.4	172.6	168.5	166.3	160.5
United Kingdom	245.4	233.8	226.7	223.3	241.6

¹ 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 business^{1,2}

	Quarter ended				
	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016
	%	%	%	%	%
Retail Banking and Wealth Management	5.3	5.5	5.4	3.4	3.1
Commercial Banking	2.2	2.3	2.6	2.0	2.1
Global Banking and Markets	2.0	2.4	2.1	1.6	1.9
Global Private Banking	1.4	2.0	2.0	(70.4)	2.8
Total	2.1	2.4	2.3	(1.6)	0.3

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

	Quarter ended				
	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016
	%	%	%	%	%
Europe	(0.1)	1.0	(0.3)	(8.7)	(2.0)
Asia	4.6	4.2	5.0	3.5	3.6
Middle East and North Africa	2.4	2.8	2.7	1.2	1.9
North America	0.4	1.1	1.6	0.2	0.2
Latin America	1.5	1.8	1.3	0.8	(10.9)
Total	2.1	2.4	2.3	(1.6)	0.3

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

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