

HSBC HOLDINGS PLC

Data Pack

1Q 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 *Earnings Release Q1 17*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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	Quarter ended				
	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m
Net interest income	6,787	6,868	7,185	7,847	7,913
Net fee income	3,224	2,929	3,262	3,389	3,197
Net trading income	2,246	1,897	2,231	2,488	2,836
Other income/(expense)	736	(2,710)	(3,166)	770	1,030
Net operating income before loan impairment charges and other credit risk provisions¹	12,993	8,984	9,512	14,494	14,976
Loan impairment charges and other credit risk provisions	(236)	(468)	(566)	(1,205)	(1,161)
Net operating income	12,757	8,516	8,946	13,289	13,815
Total operating expenses ¹	(8,328)	(12,459)	(8,721)	(10,364)	(8,264)
Operating profit/(loss)	4,429	(3,943)	225	2,925	5,551
Share of profit in associates and joint ventures	532	498	618	683	555
Profit/(loss) before tax	4,961	(3,445)	843	3,608	6,106
Tax expense	(1,201)	(572)	(803)	(720)	(1,571)
Profit/(loss) after tax	3,760	(4,017)	40	2,888	4,535
Profit/(loss) attributable to shareholders of the parent company	3,465	(4,229)	(204)	2,611	4,301
Profit attributable to non-controlling interests	295	212	244	277	234
Profit/(loss) attributable to the ordinary shareholders of the parent company	3,130	(4,440)	(617)	2,468	3,888
Revenue					
Significant items					
Debit valuation adjustment ('DVA') on derivative contracts	(97)	(70)	(55)	(7)	158
Fair value movements on non-qualifying hedges	91	(302)	12	(164)	(233)
Gain on disposal of our membership interest in Visa - Europe	—	—	—	584	—
Gain on disposal of our membership interest in Visa - US	146	116	—	—	—
Own credit spread	—	(1,648)	(1,370)	75	1,151
Portfolio disposals	10	(112)	(119)	68	—
Releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	2	—
Loss and trading results from disposed-of operations in Brazil	—	—	(1,743)	748	721
	150	(2,016)	(3,275)	1,306	1,797
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	(414)	(334)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	—	(28)	—	—	—
Costs to achieve	(833)	(1,086)	(1,014)	(677)	(341)
Costs to establish UK ring-fenced bank	(83)	(76)	(53)	(63)	(31)
Impairment of GPB - Europe goodwill	—	(2,440)	—	(800)	—
Regulatory (provisions)/releases in GPB	—	(390)	50	(3)	(1)
Settlements and provisions in connection with legal matters	—	42	—	(723)	—
UK customer redress programmes	(210)	(70)	(456)	(33)	—
Trading results from disposed-of operations in Brazil	—	—	—	(555)	(504)
	(1,126)	(4,048)	(1,473)	(2,854)	(877)
Share of profit in associates and joint ventures					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	—	(1)
Balance sheet data					
	At				
	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m
Loans and advances to customers (net)	875,969	861,504	880,851	887,556	920,139
Customer accounts	1,272,957	1,272,386	1,296,444	1,290,958	1,315,058

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

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

HSBC
Retail Banking and Wealth Management

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Net interest income	3,336	3,247	3,284	3,740	3,645
Net fee income	1,224	1,156	1,293	1,303	1,241
Net trading income	139	122	122	81	123
Other income	383	139	219	573	50
Net operating income before loan impairment charges and other credit risk provisions	5,082	4,664	4,918	5,697	5,059
Loan impairment charges and other credit risk provisions	(296)	(259)	(351)	(539)	(484)
Net operating income	4,786	4,405	4,567	5,158	4,575
Total operating expenses	(3,276)	(3,417)	(3,592)	(3,642)	(3,487)
Operating profit	1,510	988	975	1,516	1,088
Share of profit in associates and joint ventures	9	2	4	7	7
Profit before tax	1,519	990	979	1,523	1,095
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	2	(2)	—	—
Gain on disposal of our membership interest in Visa - Europe	—	—	—	354	—
Gain on disposal of our membership interest in Visa - US	146	72	—	—	—
Portfolio disposals	(73)	—	—	—	—
Loss and trading results from disposed-of operations in Brazil	—	—	(1)	524	462
	73	74	(3)	878	462
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	(245)	(217)
Operating expenses					
Significant items					
Costs to achieve	(125)	(164)	(124)	(61)	(44)
Costs to establish UK ring-fenced bank	—	(1)	(1)	—	—
UK customer redress programmes	(210)	(59)	(438)	—	—
Trading results from disposed-of operations in Brazil	—	—	—	(434)	(371)
	(335)	(224)	(563)	(495)	(415)
Balance sheet data					
	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	311,452	306,056	313,369	314,754	322,476
Customer accounts	605,643	590,502	597,211	588,864	594,803

HSBC
Commercial Banking

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Net interest income	2,117	2,110	2,160	2,281	2,320
Net fee income	908	844	907	963	958
Net trading income	125	76	129	147	120
Other income	41	11	5	312	62
Net operating income before loan impairment charges and other credit risk provisions	3,191	3,041	3,201	3,703	3,460
Loan impairment (charges)/recoveries and other credit risk provisions	3	(201)	(241)	(444)	(386)
Net operating income	3,194	2,840	2,960	3,259	3,074
Total operating expenses	(1,398)	(1,472)	(1,436)	(1,618)	(1,561)
Operating profit	1,796	1,368	1,524	1,641	1,513
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,796	1,368	1,524	1,641	1,513
Revenue					
Significant items					
Gain on disposal of our membership interest in Visa - Europe	—	—	—	230	—
Trading results from disposed-of operations in Brazil	—	—	—	147	142
	—	—	—	377	142
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	(160)	(113)
Operating expenses					
Significant items					
Costs to achieve	1	(14)	(11)	(14)	(23)
Costs to establish UK ring-fenced bank	—	—	(1)	—	—
UK customer redress programmes	—	(11)	(8)	(15)	—
Trading results from disposed-of operations in Brazil	—	—	—	(81)	(74)
	1	(25)	(20)	(110)	(97)
Balance sheet data					
	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	289,906	281,930	284,604	285,215	289,965
Customer accounts	335,111	341,729	340,528	334,946	345,876

HSBC
Global Banking and Markets

	Quarter ended				
	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m
Net interest income	1,063	1,131	1,333	1,305	1,252
Net fee income	912	726	941	947	806
Net trading income	1,767	1,527	1,401	1,687	1,874
Other income	47	137	87	4	55
Net operating income before loan impairment charges and other credit risk provisions	3,789	3,521	3,762	3,943	3,987
Loan impairment (charges)/recoveries and other credit risk provisions	20	(12)	(20)	(264)	(175)
Net operating income	3,809	3,509	3,742	3,679	3,812
Total operating expenses	(2,245)	(2,300)	(2,243)	(2,473)	(2,286)
Operating profit	1,564	1,209	1,499	1,206	1,526
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,564	1,209	1,499	1,206	1,526
Revenue					
Significant items					
DVA on derivative contracts	(97)	(70)	(55)	(7)	158
Trading results from disposed-of operations in Brazil	—	—	—	116	152
	(97)	(70)	(55)	109	310
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	(9)	(4)
Operating expenses					
Significant items					
Costs to achieve	(48)	(91)	(51)	(61)	(30)
Settlements and provisions in connection with legal matters	—	42	—	(136)	—
UK customer redress programmes	—	—	(10)	(18)	—
Trading results from disposed-of operations in Brazil	—	—	—	(35)	(48)
	(48)	(49)	(61)	(250)	(78)

Balance sheet data

	At				
	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m
Loans and advances to customers (net)	229,602	225,855	225,765	228,116	244,228
Customer accounts	251,033	256,095	266,927	268,850	272,187

HSBC
Global Private Banking

	Quarter ended				
	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m
Net interest income	189	198	199	205	214
Net fee income	176	171	196	179	207
Net trading income	49	39	45	50	51
Other income/(expense)	5	(35)	—	27	(1)
Net operating income before loan impairment charges and other credit risk provisions	419	373	440	461	471
Loan impairment (charges)/recoveries and other credit risk provisions	(1)	(8)	(2)	11	—
Net operating income	418	365	438	472	471
Total operating expenses	(344)	(3,204)	(318)	(1,170)	(382)
Operating profit/(loss)	74	(2,839)	120	(698)	89
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	74	(2,839)	120	(698)	89
Revenue					
Significant items					
Portfolio disposals	4	(26)	—	—	—
Releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	2	—
Trading results from disposed-of operations in Brazil	—	—	—	6	6
	4	(26)	—	8	6
Operating expenses					
Significant items					
Costs associated with portfolio disposals	—	(10)	—	—	—
Costs to achieve	—	—	(1)	(3)	(2)
Impairment of GPB - Europe goodwill	—	(2,440)	—	(800)	—
Regulatory (provisions)/releases in GPB	—	(389)	48	—	—
Trading results from disposed-of operations in Brazil	—	—	—	(4)	(4)
	—	(2,839)	47	(807)	(6)

Balance sheet data

	At				
	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m	31 Mar 2016 \$m
Loans and advances to customers (net)	37,088	35,456	39,050	39,923	41,685
Customer accounts	68,631	69,850	77,421	77,981	80,806

HSBC
Corporate Centre

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Net interest income	82	182	209	316	482
Net fee income/(expense)	4	32	(75)	(3)	(15)
Net trading income	166	133	534	523	668
Other income/(expense)	260	(2,962)	(3,477)	(146)	864
Net operating income/(expense) before loan impairment charges and other credit risk provisions	512	(2,615)	(2,809)	690	1,999
Loan impairment (charges)/recoveries and other credit risk provisions	38	12	48	31	(116)
Net operating income/(expense)	550	(2,603)	(2,761)	721	1,883
Total operating expenses	(1,065)	(2,066)	(1,132)	(1,461)	(548)
Operating profit/(loss)	(515)	(4,669)	(3,893)	(740)	1,335
Share of profit in associates and joint ventures	523	496	614	676	548
Profit/(loss) before tax	8	(4,173)	(3,279)	(64)	1,883
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	91	(304)	14	(164)	(233)
Gain on disposal of our membership interest in Visa - US	—	44	—	—	—
Own credit spread	—	(1,648)	(1,370)	75	1,151
Portfolio disposals	79	(86)	(119)	68	—
Loss and trading results from disposed-of operations in Brazil	—	—	(1,742)	(45)	(41)
	170	(1,994)	(3,217)	(66)	877
Operating expenses					
Significant items					
Costs associated with portfolio disposals	—	(18)	—	—	—
Costs to achieve	(661)	(817)	(827)	(538)	(242)
Costs to establish UK ring-fenced bank	(83)	(75)	(51)	(63)	(31)
Regulatory (provisions)/releases in GBP	—	(1)	2	(3)	(1)
Settlements and provisions in connection with legal matters	—	—	—	(587)	—
Trading results from disposed-of operations in Brazil	—	—	—	(1)	(7)
	(744)	(911)	(876)	(1,192)	(281)
Share of profit in associates and joint ventures					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	—	(1)
Balance sheet data					
	At				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	7,921	12,207	18,063	19,548	21,785
Customer accounts	12,539	14,210	14,357	20,317	21,386

Quarter ended 31 Mar 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)	985	710	173	87	(251)	1,704
Net fee income/(expense)	341	364	265	87	(14)	1,043
Net trading income	7	7	990	10	30	1,044
Other income	74	28	99	2	219	422
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,407	1,109	1,527	186	(16)	4,213
Loan impairment (charges)/recoveries and other credit risk provisions	(55)	27	1	1	31	5
Net operating income	1,352	1,136	1,528	187	15	4,218
Total operating expenses	(1,429)	(550)	(1,223)	(198)	(1,028)	(4,428)
Operating profit/(loss)	(77)	586	305	(11)	(1,013)	(210)
Share of profit in associates and joint ventures	—	—	—	—	4	4
Profit/(loss) before tax	(77)	586	305	(11)	(1,009)	(206)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(51)	—	—	(51)
Fair value movements on non-qualifying hedges	—	—	—	—	102	102
Portfolio disposals	—	—	—	4	—	4
	—	—	(51)	4	102	55
Operating expenses						
Significant items						
Costs to achieve	(89)	1	(37)	—	(438)	(563)
Costs to establish UK ring-fenced bank	—	—	—	—	(83)	(83)
UK customer redress programmes	(210)	—	—	—	—	(210)
	(299)	1	(37)	—	(521)	(856)

Balance sheet data

At 31 Mar 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)	138,342	101,486	82,885	18,285	1,860	342,858
Customer accounts	184,244	120,751	110,238	33,106	2,027	450,366

	Quarter ended 31 Mar 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	1,551	912	568	49	252	3,332
Net fee income	640	362	325	69	10	1,406
Net trading income	115	95	594	37	63	904
Other income	247	16	30	1	604	898
Net operating income before loan impairment charges and other credit risk provisions	2,553	1,385	1,517	156	929	6,540
Loan impairment charges and other credit risk provisions	(82)	(71)	(11)	—	(3)	(167)
Net operating income	2,471	1,314	1,506	156	926	6,373
Total operating expenses	(1,025)	(482)	(611)	(84)	(492)	(2,694)
Operating profit	1,446	832	895	72	434	3,679
Share of profit in associates and joint ventures	9	—	—	—	406	415
Profit before tax	1,455	832	895	72	840	4,094
Revenue						
Significant items						
DVA on derivative contracts	—	—	(36)	—	—	(36)
Fair value movements on non-qualifying hedges	—	—	—	—	(10)	(10)
	—	—	(36)	—	(10)	(46)
Operating expenses						
Significant items						
Costs to achieve	(23)	—	(8)	—	(136)	(167)
	(23)	—	(8)	—	(136)	(167)

Balance sheet data

	At 31 Mar 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)	123,446	133,362	106,773	12,877	2,596	379,054
Customer accounts	333,748	160,781	104,178	24,179	3,841	626,727

HSBC
Middle East and North Africa

	Quarter ended 31 Mar 2017					Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	
Net interest income	154	96	100	—	57	407
Net fee income/(expense)	51	48	60	—	(1)	158
Net trading income/(expense)	13	11	72	—	(13)	83
Other income	2	—	1	—	2	5
Net operating income before loan impairment charges and other credit risk provisions	220	155	233	—	45	653
Loan impairment charges and other credit risk provisions	(36)	(14)	(7)	—	—	(57)
Net operating income	184	141	226	—	45	596
Total operating expenses	(157)	(74)	(76)	1	(16)	(322)
Operating profit	27	67	150	1	29	274
Share of profit in associates and joint ventures	—	—	—	—	113	113
Profit before tax	27	67	150	1	142	387
Operating expenses						
Significant items						
Costs to achieve	—	—	—	—	(8)	(8)
	—	—	—	—	(8)	(8)

Balance sheet data

	At 31 Mar 2017					Total \$m
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,808	10,170	12,773	—	—	29,751
Customer accounts	17,881	8,012	8,913	—	204	35,010

HSBC
North America

	Quarter ended 31 Mar 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	306	291	181	53	63	894
Net fee income	113	106	247	20	8	494
Net trading income	6	7	70	2	29	114
Other income	88	9	15	2	160	274
Net operating income before loan impairment charges and other credit risk provisions	513	413	513	77	260	1,776
Loan impairment (charges)/recoveries and other credit risk provisions	(7)	67	39	(2)	9	106
Net operating income	506	480	552	75	269	1,882
Total operating expenses	(418)	(220)	(388)	(63)	(221)	(1,310)
Operating profit	88	260	164	12	48	572
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit before tax	88	260	164	12	48	572
Revenue						
Significant items						
DVA on derivative contracts	—	—	(9)	—	—	(9)
Fair value movements on non-qualifying hedges	—	—	—	—	(1)	(1)
Gain on disposal of our membership interest in Visa - US	146	—	—	—	—	146
Portfolio disposals	(73)	—	—	—	79	6
	73	—	(9)	—	78	142
Operating expenses						
Significant items						
Costs to achieve	(12)	1	(3)	—	(68)	(82)
	(12)	1	(3)	—	(68)	(82)

Balance sheet data

	At 31 Mar 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)	36,398	38,273	22,200	5,926	3,390	106,187
Customer accounts	57,352	39,197	25,080	11,346	6,154	139,129

HSBC
Latin America

	Quarter ended 31 Mar 2017					
	Retail		Global			Total
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Corporate Centre	
\$m	\$m	\$m	\$m	\$m	\$m	
Net interest income/(expense)	340	108	41	—	(1)	488
Net fee income	79	28	15	—	1	123
Net trading income/(expense)	(2)	5	41	—	19	63
Other income	31	4	15	—	11	61
Net operating income before loan impairment charges and other credit risk provisions	448	145	112	—	30	735
Loan impairment (charges)/recoveries and other credit risk provisions	(116)	(6)	(2)	—	1	(123)
Net operating income	332	139	110	—	31	612
Total operating expenses	(306)	(88)	(60)	—	(44)	(498)
Operating profit/(loss)	26	51	50	—	(13)	114
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	26	51	50	—	(13)	114
Revenue						
Significant items						
DVA on derivative contracts	—	—	(1)	—	—	(1)
	—	—	(1)	—	—	(1)
Operating expenses						
Significant items						
Costs to achieve	(1)	(1)	—	—	(11)	(13)
	(1)	(1)	—	—	(11)	(13)

Balance sheet data

	At 31 Mar 2017					
	Retail		Global			Total
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Corporate Centre	
\$m	\$m	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	6,458	6,615	4,971	—	75	18,119
Customer accounts	12,418	6,370	2,624	—	313	21,725

	Quarter ended 31 Mar 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	1,145	577	218	36	95	2,071
Net fee income	510	252	153	58	8	981
Net trading income	95	65	335	29	64	588
Other income/(expense)	214	12	19	(1)	223	467
Net operating income before loan impairment charges and other credit risk provisions	1,964	906	725	122	390	4,107
Loan impairment (charges)/recoveries and other credit risk provisions	(41)	(106)	(9)	—	1	(155)
Net operating income	1,923	800	716	122	391	3,952
Total operating expenses	(582)	(233)	(322)	(55)	(201)	(1,393)
Operating profit	1,341	567	394	67	190	2,559
Share of profit in associates and joint ventures	4	—	—	—	3	7
Profit before tax	1,345	567	394	67	193	2,566
Revenue						
Significant items						
DVA on derivative contracts	—	—	(10)	—	—	(10)
Fair value movements on non-qualifying hedges	—	—	—	—	(12)	(12)
	—	—	(10)	—	(12)	(22)
Operating expenses						
Significant items						
Costs to achieve	(23)	—	(7)	—	(45)	(75)
	(23)	—	(7)	—	(45)	(75)

Balance sheet data

	At 31 Mar 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)	78,473	87,839	59,829	9,491	2,121	237,753
Customer accounts	277,754	122,341	40,714	17,346	409	458,564

Quarter ended 31 Mar 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)	787	554	92	43	(241)	1,235
Net fee income/(expense)	240	272	51	18	(10)	571
Net trading income/(expense)	18	3	783	2	(23)	783
Other income	75	24	74	5	251	429
Net operating income/(expense) before loan impairment charges and other credit risk provisions	1,120	853	1,000	68	(23)	3,018
Loan impairment (charges)/recoveries and other credit risk provisions	(50)	40	(3)	—	29	16
Net operating income	1,070	893	997	68	6	3,034
Total operating expenses	(1,178)	(386)	(895)	(64)	(1,023)	(3,546)
Operating profit/(loss)	(108)	507	102	4	(1,017)	(512)
Share of profit in associates and joint ventures	—	—	—	—	5	5
Profit/(loss) before tax	(108)	507	102	4	(1,012)	(507)
Revenue						
Significant items						
DVA on derivative contracts	—	—	(43)	—	—	(43)
Fair value movements on non-qualifying hedges	—	—	—	—	103	103
	—	—	(43)	—	103	60
Operating expenses						
Significant items						
Costs to achieve	(82)	1	(37)	—	(413)	(531)
Costs to establish UK ring-fenced bank	—	—	—	—	(83)	(83)
UK customer redress programmes	(210)	—	—	—	—	(210)
	(292)	1	(37)	—	(496)	(824)

Balance sheet data

At 31 Mar 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)	116,863	78,814	64,030	6,861	1,438	268,006
Customer accounts	163,344	96,137	85,627	14,363	141	359,612

HSBC US CML run-off portfolio

	Quarter ended				
	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016
	\$m	\$m	\$m	\$m	\$m
Net operating income before loan impairment charges and other credit risk provisions	107	78	33	249	118
Loan impairment (charges)/recoveries and other credit risk provisions	11	(21)	(10)	—	(97)
Net operating income	118	57	23	249	21
Total operating expenses	(56)	(89)	(137)	(708)	(138)
Operating profit/(loss)	62	(32)	(114)	(459)	(117)
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	62	(32)	(114)	(459)	(117)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	—	—	4	(119)
Gain on disposal of our membership interest in Visa - US	—	44	—	—	—
Portfolio disposals	79	(86)	(119)	68	—
	79	(42)	(119)	72	(119)
Operating expenses					
Significant items					
Costs to achieve	(8)	(9)	(47)	(15)	(22)
Settlements and provisions in connection with legal matters	—	—	—	(587)	—
	(8)	(9)	(47)	(602)	(22)

Balance sheet data

	At				
	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016
	\$m	\$m	\$m	\$m	\$m
Loan portfolio information					
Loans and advances to customers (gross)	1,549	5,654	11,167	12,526	13,678
Loans and advances to customers - held for sale	743	1,601	896	880	5,010
Impairment allowances	80	190	474	581	723
Impairment allowances - assets held for sale	39	95	71	88	274
2+ delinquency	452	588	688	1,047	1,093
Write-offs (net)	13	30	32	27	67
	%	%	%	%	%
Ratios¹:					
Impairment allowances	5.2	3.9	4.5	5.0	5.3
Loan impairment charges	(0.8)	1.2	0.3	—	2.1
2+ delinquency	19.7	8.1	5.7	7.8	5.8
Write-offs	0.9	1.7	1.0	0.7	1.4

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 31 Mar 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)	—	—	—	—	(105)	(105)
Net fee income	—	—	—	—	—	—
Net trading income/(expense)	—	—	—	—	(51)	(51)
Other income ²	46	14	3	—	65	128
Net operating income/(expense) before loan impairment charges and other credit risk provisions	46	14	3	—	(91)	(28)
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
Net operating income/(expense)	46	14	3	—	(91)	(28)
Total operating expenses	(188)	(84)	(95)	(17)	(455)	(839)
Operating profit/(loss)	(142)	(70)	(92)	(17)	(546)	(867)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(142)	(70)	(92)	(17)	(546)	(867)
Revenue						
Significant items						
Fair value movements on non-qualifying hedges	—	—	—	—	84	84
	—	—	—	—	84	84
Operating expenses						
Significant items						
Costs to achieve	(45)	2	—	—	(101)	(144)
Costs to establish UK ring-fenced bank	—	—	—	—	(7)	(7)
	(45)	2	—	—	(108)	(151)

Balance sheet data

At 31 Mar 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)	—	—	—	—	109	109
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				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	113.5	115.1	120.2	129.4	130.2
Commercial Banking	280.6	275.9	282.3	298.8	304.3
Global Banking and Markets	296.0	300.4	307.2	334.4	344.3
Global Private Banking	15.4	15.3	16.8	17.3	17.9
Corporate Centre	152.4	150.5	177.6	302.3	318.5
Total	857.9	857.2	904.1	1,082.2	1,115.2

Risk-weighted assets by geographical regions ¹

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	857.9	857.2	904.1	1,082.2	1,115.2
Europe	301.5	298.4	318.6	321.4	331.2
Asia	336.0	334.0	338.5	462.3	461.6
Middle East and North Africa	58.9	59.1	68.6	69.5	70.3
North America	140.6	150.7	164.1	175.1	198.2
Latin America	36.9	34.3	37.6	78.6	77.8
Hong Kong	168.5	166.3	160.5	162.4	158.1
United Kingdom	226.7	223.3	241.6	243.4	254.1

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

Return on risk-weighted assets

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	%	%	%	%	%
Retail Banking and Wealth Management	5.4	3.4	3.1	4.7	3.4
Commercial Banking	2.6	2.0	2.1	2.2	2.0
Global Banking and Markets	2.1	1.6	1.9	1.4	1.8
Global Private Banking	2.0	(70.4)	2.8	(16.0)	2.0
Total	2.3	(1.6)	0.3	1.3	2.2

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2017	2016	2016	2016	2016
	%	%	%	%	%
Europe	(0.3)	(8.7)	(2.0)	(0.1)	2.1
Asia	5.0	3.5	3.6	3.2	3.1
Middle East and North Africa	2.7	1.2	1.9	2.7	2.9
North America	1.6	0.2	0.2	(0.7)	0.8
Latin America	1.3	0.8	(10.9)	(0.3)	—
Total	2.3	(1.6)	0.3	1.3	2.2

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

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