

# 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.

## Index

	<b>Page</b>
HSBC Holdings plc	1
Global businesses	
Retail Banking and Wealth Management ('RBWM')	2
Commercial Banking	3
Global Banking and Markets	4
Global Private Banking ('GPB')	5
Corporate Centre	6
Geographical regions	
Europe	7
Asia	8
Middle East and North Africa	9
North America	10
Latin America	11
Further analysis	
Hong Kong	12
United Kingdom ('UK')	13
US CML run-off portfolio	14
HSBC Holdings	15
Risk-weighted assets	16
Return on average risk-weighted assets	17

**HSBC**  
**HSBC Holdings plc**

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,127	6,990	6,787	6,868	7,185
Net fee income	3,255	3,267	3,224	2,929	3,262
Net trading income	1,830	1,682	2,246	1,897	2,231
Other income/(expense)	766	1,234	736	(2,710)	(3,166)
<b>Net operating income before loan impairment charges and other credit risk provisions<sup>1</sup></b>	<b>12,978</b>	<b>13,173</b>	<b>12,993</b>	<b>8,984</b>	<b>9,512</b>
Loan impairment charges and other credit risk provisions	(448)	(427)	(236)	(468)	(566)
<b>Net operating income</b>	<b>12,530</b>	<b>12,746</b>	<b>12,757</b>	<b>8,516</b>	<b>8,946</b>
Total operating expenses <sup>1</sup>	(8,546)	(8,115)	(8,328)	(12,459)	(8,721)
<b>Operating profit/(loss)</b>	<b>3,984</b>	<b>4,631</b>	<b>4,429</b>	<b>(3,943)</b>	<b>225</b>
Share of profit in associates and joint ventures	636	651	532	498	618
<b>Profit/(loss) before tax</b>	<b>4,620</b>	<b>5,282</b>	<b>4,961</b>	<b>(3,445)</b>	<b>843</b>
Tax expense	(1,115)	(994)	(1,201)	(572)	(803)
Profit/(loss) after tax	3,505	4,288	3,760	(4,017)	40
Profit/(loss) attributable to shareholders of the parent company	3,236	4,045	3,465	(4,229)	(204)
Profit attributable to non-controlling interests	269	243	295	212	244
Profit/(loss) attributable to the ordinary shareholders of the parent company	2,958	3,869	3,130	(4,440)	(617)
<b>Revenue</b>					
<b>Significant items</b>					
Debit valuation adjustment ('DVA') on derivative contracts	(65)	(178)	(97)	(70)	(55)
Fair value movements on non-qualifying hedges	20	(61)	91	(302)	12
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	—	166	146	116	—
Own credit spread	—	—	—	(1,648)	(1,370)
Portfolio disposals	(131)	(42)	10	(112)	(119)
Provisions arising from the ongoing review of compliance with the UK Consumer Credit Act	(3)	—	—	—	—
Loss on disposal of operations in Brazil	—	—	—	—	(1,743)
Other acquisitions, disposals and dilutions	—	78	—	—	—
	(53)	(37)	150	(2,016)	(3,275)
<b>Operating expenses</b>					
<b>Significant items</b>					
Costs associated with portfolio disposals	(4)	(10)	—	(28)	—
Costs associated with the UK's exit from the EU	(8)	(4)	—	—	—
Costs to achieve	(677)	(837)	(833)	(1,086)	(1,014)
Costs to establish UK ring-fenced bank	(101)	(93)	(83)	(76)	(53)
Impairment of GPB - Europe goodwill	—	—	—	(2,440)	—
Regulatory (provisions)/releases in GPB	—	—	—	(390)	50
Releases in connection with legal matters	104	322	—	42	—
UK customer redress programmes	(84)	(89)	(210)	(70)	(456)
	(770)	(711)	(1,126)	(4,048)	(1,473)

**Balance sheet data**

	At				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	945,168	919,838	875,969	861,504	880,851
Customer accounts	1,337,121	1,311,958	1,272,957	1,272,386	1,296,444

<sup>1</sup> 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.

**HSBC**  
**Retail Banking and Wealth Management**

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>5,180</b>	<b>5,200</b>	<b>5,082</b>	<b>4,664</b>	<b>4,918</b>
Loan impairment charges and other credit risk provisions	(238)	(260)	(296)	(259)	(351)
<b>Net operating income</b>	<b>4,942</b>	<b>4,940</b>	<b>4,786</b>	<b>4,405</b>	<b>4,567</b>
Total operating expenses	(3,366)	(3,341)	(3,276)	(3,417)	(3,592)
<b>Operating profit</b>	<b>1,576</b>	<b>1,599</b>	<b>1,510</b>	<b>988</b>	<b>975</b>
Share of profit/(loss) in associates and joint ventures	13	(20)	9	2	4
<b>Profit before tax</b>	<b>1,589</b>	<b>1,579</b>	<b>1,519</b>	<b>990</b>	<b>979</b>
<b>Revenue</b>					
<b>Significant items</b>					
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)	—	—	—	—
	<b>(3)</b>	<b>166</b>	<b>73</b>	<b>74</b>	<b>(2)</b>
<b>Operating expenses</b>					
<b>Significant items</b>					
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)
	<b>(111)</b>	<b>(161)</b>	<b>(335)</b>	<b>(224)</b>	<b>(563)</b>

**Balance sheet data**

	At				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$m	\$m	\$m	\$m	\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,347</b>	<b>3,216</b>	<b>3,191</b>	<b>3,041</b>	<b>3,201</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(188)	(121)	3	(201)	(241)
<b>Net operating income</b>	<b>3,159</b>	<b>3,095</b>	<b>3,194</b>	<b>2,840</b>	<b>2,960</b>
Total operating expenses	(1,524)	(1,460)	(1,398)	(1,472)	(1,436)
<b>Operating profit</b>	<b>1,635</b>	<b>1,635</b>	<b>1,796</b>	<b>1,368</b>	<b>1,524</b>
Share of profit in associates and joint ventures	—	—	—	—	—
<b>Profit before tax</b>	<b>1,635</b>	<b>1,635</b>	<b>1,796</b>	<b>1,368</b>	<b>1,524</b>
<b>Revenue</b>					
<b>Significant items</b>					
	—	—	—	—	—
<b>Operating expenses</b>					
<b>Significant items</b>					
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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>3,813</b>	<b>3,759</b>	<b>3,789</b>	<b>3,521</b>	<b>3,762</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(45)	(61)	20	(12)	(20)
<b>Net operating income</b>	<b>3,768</b>	<b>3,698</b>	<b>3,809</b>	<b>3,509</b>	<b>3,742</b>
Total operating expenses	(2,243)	(1,910)	(2,245)	(2,300)	(2,243)
<b>Operating profit</b>	<b>1,525</b>	<b>1,788</b>	<b>1,564</b>	<b>1,209</b>	<b>1,499</b>
Share of profit in associates and joint ventures	—	—	—	—	—
<b>Profit before tax</b>	<b>1,525</b>	<b>1,788</b>	<b>1,564</b>	<b>1,209</b>	<b>1,499</b>
<b>Revenue</b>					
<b>Significant items</b>					
DVA on derivative contracts	(65)	(178)	(97)	(70)	(55)
	(65)	(178)	(97)	(70)	(55)
<b>Operating expenses</b>					
<b>Significant items</b>					
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)	—
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>445</b>	<b>439</b>	<b>419</b>	<b>373</b>	<b>440</b>
Loan impairment charges and other credit risk provisions	(16)	—	(1)	(8)	(2)
<b>Net operating income</b>	<b>429</b>	<b>439</b>	<b>418</b>	<b>365</b>	<b>438</b>
Total operating expenses	(370)	(360)	(344)	(3,204)	(318)
<b>Operating profit/(loss)</b>	<b>59</b>	<b>79</b>	<b>74</b>	<b>(2,839)</b>	<b>120</b>
Share of profit in associates and joint ventures	—	—	—	—	—
<b>Profit/(loss) before tax</b>	<b>59</b>	<b>79</b>	<b>74</b>	<b>(2,839)</b>	<b>120</b>
<b>Revenue</b>					
<b>Significant items</b>					
Portfolio disposals	8	8	4	(26)	—
	<b>8</b>	<b>8</b>	<b>4</b>	<b>(26)</b>	<b>—</b>
<b>Operating expenses</b>					
<b>Significant items</b>					
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
	<b>(4)</b>	<b>(2)</b>	<b>—</b>	<b>(2,839)</b>	<b>47</b>

**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)
<b>Net operating income/(expense) before loan impairment charges and other credit risk provisions</b>	<b>193</b>	<b>559</b>	<b>512</b>	<b>(2,615)</b>	<b>(2,809)</b>
Loan impairment (charges)/recoveries and other credit risk provisions	39	15	38	12	48
<b>Net operating income/(expense)</b>	<b>232</b>	<b>574</b>	<b>550</b>	<b>(2,603)</b>	<b>(2,761)</b>
Total operating expenses	(1,043)	(1,044)	(1,065)	(2,066)	(1,132)
<b>Operating profit/(loss)</b>	<b>(811)</b>	<b>(470)</b>	<b>(515)</b>	<b>(4,669)</b>	<b>(3,893)</b>
Share of profit in associates and joint ventures	623	671	523	496	614
<b>Profit/(loss) before tax</b>	<b>(188)</b>	<b>201</b>	<b>8</b>	<b>(4,173)</b>	<b>(3,279)</b>
<b>Revenue</b>					
<b>Significant items</b>					
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	—	—	—
	<b>7</b>	<b>(33)</b>	<b>170</b>	<b>(1,994)</b>	<b>(3,218)</b>
<b>Operating expenses</b>					
<b>Significant items</b>					
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
	<b>(702)</b>	<b>(807)</b>	<b>(744)</b>	<b>(911)</b>	<b>(876)</b>

**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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,504</b>	<b>1,185</b>	<b>1,555</b>	<b>184</b>	<b>106</b>	<b>4,534</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(29)	(84)	(86)	(18)	46	(171)
<b>Net operating income</b>	<b>1,475</b>	<b>1,101</b>	<b>1,469</b>	<b>166</b>	<b>152</b>	<b>4,363</b>
Total operating expenses	(1,379)	(617)	(1,185)	(208)	(1,041)	(4,430)
<b>Operating profit/(loss)</b>	<b>96</b>	<b>484</b>	<b>284</b>	<b>(42)</b>	<b>(889)</b>	<b>(67)</b>
Share of profit in associates and joint ventures	—	—	—	—	17	17
<b>Profit/(loss) before tax</b>	<b>96</b>	<b>484</b>	<b>284</b>	<b>(42)</b>	<b>(872)</b>	<b>(50)</b>
<b>Revenue</b>						
<b>Significant items</b>						
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)
<b>Operating expenses</b>						
<b>Significant items</b>						
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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>2,548</b>	<b>1,444</b>	<b>1,531</b>	<b>174</b>	<b>954</b>	<b>6,651</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(45)	(58)	8	—	(1)	(96)
<b>Net operating income</b>	<b>2,503</b>	<b>1,386</b>	<b>1,539</b>	<b>174</b>	<b>953</b>	<b>6,555</b>
Total operating expenses	(1,130)	(530)	(686)	(94)	(583)	(3,023)
<b>Operating profit</b>	<b>1,373</b>	<b>856</b>	<b>853</b>	<b>80</b>	<b>370</b>	<b>3,532</b>
Share of profit in associates and joint ventures	13	—	—	—	484	497
<b>Profit before tax</b>	<b>1,386</b>	<b>856</b>	<b>853</b>	<b>80</b>	<b>854</b>	<b>4,029</b>
<b>Revenue</b>						
<b>Significant items</b>						
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
<b>Operating expenses</b>						
<b>Significant items</b>						
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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>218</b>	<b>152</b>	<b>236</b>	<b>—</b>	<b>54</b>	<b>660</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(27)	(27)	1	—	—	(53)
<b>Net operating income</b>	<b>191</b>	<b>125</b>	<b>237</b>	<b>—</b>	<b>54</b>	<b>607</b>
Total operating expenses	(168)	(92)	(72)	—	(32)	(364)
<b>Operating profit</b>	<b>23</b>	<b>33</b>	<b>165</b>	<b>—</b>	<b>22</b>	<b>243</b>
Share of profit in associates and joint ventures	—	—	—	—	121	121
<b>Profit before tax</b>	<b>23</b>	<b>33</b>	<b>165</b>	<b>—</b>	<b>143</b>	<b>364</b>
<b>Revenue</b>						
<b>Significant items</b>	—	—	—	—	—	—
<b>Operating expenses</b>						
<b>Significant items</b>						
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
<b>Net operating income/(expense) before loan impairment charges and other credit risk provisions</b>	<b>471</b>	<b>431</b>	<b>506</b>	<b>88</b>	<b>(77)</b>	<b>1,419</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(13)	12	26	2	(6)	21
<b>Net operating income/(expense)</b>	<b>458</b>	<b>443</b>	<b>532</b>	<b>90</b>	<b>(83)</b>	<b>1,440</b>
Total operating expenses	(423)	(218)	(369)	(69)	(235)	(1,314)
<b>Operating profit/(loss)</b>	<b>35</b>	<b>225</b>	<b>163</b>	<b>21</b>	<b>(318)</b>	<b>126</b>
Share of profit in associates and joint ventures	—	—	—	—	1	1
<b>Profit/(loss) before tax</b>	<b>35</b>	<b>225</b>	<b>163</b>	<b>21</b>	<b>(317)</b>	<b>127</b>
<b>Revenue</b>						
<b>Significant items</b>						
DVA on derivative contracts	—	—	(3)	—	—	(3)
Portfolio disposals	—	—	—	—	(139)	(139)
	—	—	(3)	—	(139)	(142)
<b>Operating expenses</b>						
<b>Significant items</b>						
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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>520</b>	<b>165</b>	<b>125</b>	<b>—</b>	<b>23</b>	<b>833</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(124)	(31)	6	—	—	(149)
<b>Net operating income</b>	<b>396</b>	<b>134</b>	<b>131</b>	<b>—</b>	<b>23</b>	<b>684</b>
Total operating expenses	(347)	(97)	(71)	—	(19)	(534)
<b>Operating profit</b>	<b>49</b>	<b>37</b>	<b>60</b>	<b>—</b>	<b>4</b>	<b>150</b>
Share of profit in associates and joint ventures	—	—	—	—	—	—
<b>Profit before tax</b>	<b>49</b>	<b>37</b>	<b>60</b>	<b>—</b>	<b>4</b>	<b>150</b>
<b>Revenue</b>						
<b>Significant items</b>	—	—	—	—	—	—
<b>Operating expenses</b>						
<b>Significant items</b>						
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			Total
	Banking and Wealth Management	Commercial Banking	Banking and Markets	Global Private Banking	Corporate Centre	
\$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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,932</b>	<b>927</b>	<b>734</b>	<b>135</b>	<b>432</b>	<b>4,160</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(32)	—	4	—	1	(27)
<b>Net operating income</b>	<b>1,900</b>	<b>927</b>	<b>738</b>	<b>135</b>	<b>433</b>	<b>4,133</b>
Total operating expenses	(633)	(269)	(357)	(59)	(266)	(1,584)
<b>Operating profit</b>	<b>1,267</b>	<b>658</b>	<b>381</b>	<b>76</b>	<b>167</b>	<b>2,549</b>
Share of profit in associates and joint ventures	10	—	—	—	2	12
<b>Profit before tax</b>	<b>1,277</b>	<b>658</b>	<b>381</b>	<b>76</b>	<b>169</b>	<b>2,561</b>
<b>Revenue</b>						
<b>Significant items</b>						
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
<b>Operating expenses</b>						
<b>Significant items</b>						
Costs to achieve	(10)	(1)	1	(1)	(38)	(49)
	(10)	(1)	1	(1)	(38)	(49)

**Balance sheet data**

	At 30 Sep 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)	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
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>1,251</b>	<b>901</b>	<b>1,138</b>	<b>68</b>	<b>110</b>	<b>3,468</b>
Loan impairment (charges)/recoveries and other credit risk provisions	(20)	(66)	(86)	(16)	44	(144)
<b>Net operating income</b>	<b>1,231</b>	<b>835</b>	<b>1,052</b>	<b>52</b>	<b>154</b>	<b>3,324</b>
Total operating expenses	(1,126)	(440)	(896)	(70)	(1,010)	(3,542)
<b>Operating profit/(loss)</b>	<b>105</b>	<b>395</b>	<b>156</b>	<b>(18)</b>	<b>(856)</b>	<b>(218)</b>
Share of profit in associates and joint ventures	—	—	—	—	16	16
<b>Profit/(loss) before tax</b>	<b>105</b>	<b>395</b>	<b>156</b>	<b>(18)</b>	<b>(840)</b>	<b>(202)</b>
<b>Revenue</b>						
<b>Significant items</b>						
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)
<b>Operating expenses</b>						
<b>Significant items</b>						
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
<b>Net operating income/(expense) before loan impairment charges and other credit risk provisions</b>	<b>(168)</b>	<b>(2)</b>	<b>107</b>	<b>78</b>	<b>33</b>
Loan impairment (charges)/recoveries and other credit risk provisions	<b>(4)</b>	<b>(13)</b>	<b>11</b>	<b>(21)</b>	<b>(10)</b>
<b>Net operating income/(expense)</b>	<b>(172)</b>	<b>(15)</b>	<b>118</b>	<b>57</b>	<b>23</b>
Total operating expenses	<b>(69)</b>	<b>(77)</b>	<b>(56)</b>	<b>(89)</b>	<b>(137)</b>
<b>Operating profit/(loss)</b>	<b>(241)</b>	<b>(92)</b>	<b>62</b>	<b>(32)</b>	<b>(114)</b>
Share of profit in associates and joint ventures	—	—	—	—	—
<b>Profit/(loss) before tax</b>	<b>(241)</b>	<b>(92)</b>	<b>62</b>	<b>(32)</b>	<b>(114)</b>
<b>Revenue</b>					
<b>Significant items</b>					
Gain on disposal of our membership interest in Visa - US	—	—	—	44	—
Portfolio disposals	<b>(139)</b>	<b>(50)</b>	<b>79</b>	<b>(86)</b>	<b>(119)</b>
	<b>(139)</b>	<b>(50)</b>	<b>79</b>	<b>(42)</b>	<b>(119)</b>
<b>Operating expenses</b>					
<b>Significant items</b>					
Costs associated with portfolio disposals	<b>(2)</b>	<b>(8)</b>	—	—	—
Costs to achieve	—	—	<b>(8)</b>	<b>(9)</b>	<b>(47)</b>
	<b>(2)</b>	<b>(8)</b>	<b>(8)</b>	<b>(9)</b>	<b>(47)</b>

**Balance sheet data**

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

<sup>1</sup> 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) <sup>2</sup>	80	9	4	—	306	399
<b>Net operating income before loan impairment charges and other credit risk provisions</b>	<b>80</b>	<b>9</b>	<b>4</b>	<b>—</b>	<b>126</b>	<b>219</b>
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
<b>Net operating income</b>	<b>80</b>	<b>9</b>	<b>4</b>	<b>—</b>	<b>126</b>	<b>219</b>
Total operating expenses	(250)	(103)	(395)	(21)	(441)	(1,210)
<b>Operating profit/(loss)</b>	<b>(170)</b>	<b>(94)</b>	<b>(391)</b>	<b>(21)</b>	<b>(315)</b>	<b>(991)</b>
Share of profit in associates and joint ventures	—	—	—	—	—	—
<b>Profit/(loss) before tax</b>	<b>(170)</b>	<b>(94)</b>	<b>(391)</b>	<b>(21)</b>	<b>(315)</b>	<b>(991)</b>
<b>Revenue</b>						
<b>Significant items</b>						
Fair value movements on non-qualifying hedges	—	—	—	—	20	20
	—	—	—	—	20	20
<b>Operating expenses</b>						
<b>Significant items</b>						
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	—	—	—	—	—	—

<sup>1</sup> Holding Company results are included within the Europe and UK geographical disclosures.

<sup>2</sup> 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
<b>Total</b>	<b>888.6</b>	<b>876.1</b>	<b>857.9</b>	<b>857.2</b>	<b>904.1</b>

Risk-weighted assets by geographical regions<sup>1</sup>

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2017	2017	2017	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
<b>Total</b>	<b>888.6</b>	<b>876.1</b>	<b>857.9</b>	<b>857.2</b>	<b>904.1</b>
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

<sup>1</sup> 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<sup>1,2</sup>

	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
<b>Total</b>	<b>2.1</b>	<b>2.4</b>	<b>2.3</b>	<b>(1.6)</b>	<b>0.3</b>

Return on average risk-weighted assets by geographical regions<sup>1,2</sup>

	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)
<b>Total</b>	<b>2.1</b>	<b>2.4</b>	<b>2.3</b>	<b>(1.6)</b>	<b>0.3</b>

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.