

HSBC HOLDINGS PLC

Data Pack

4Q 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 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 2017*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC
HSBC Holdings plc

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2017	2017	2017	2017	2016
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,272	7,127	6,990	6,787	6,868
Net fee income	3,065	3,255	3,267	3,224	2,929
Net trading income	1,961	1,830	1,682	2,246	1,897
Other income/(expense)	3	766	1,234	736	(2,710)
Net operating income before loan impairment charges and other credit risk provisions¹	12,301	12,978	13,173	12,993	8,984
Loan impairment charges and other credit risk provisions	(658)	(448)	(427)	(236)	(468)
Net operating income	11,643	12,530	12,746	12,757	8,516
Total operating expenses ¹	(9,895)	(8,546)	(8,115)	(8,328)	(12,459)
Operating profit/(loss)	1,748	3,984	4,631	4,429	(3,943)
Share of profit in associates and joint ventures	556	636	651	532	498
Profit/(loss) before tax	2,304	4,620	5,282	4,961	(3,445)
Tax expense	(1,978)	(1,115)	(994)	(1,201)	(572)
Profit/(loss) after tax	326	3,505	4,288	3,760	(4,017)
Profit/(loss) attributable to shareholders of the parent company	52	3,236	4,045	3,465	(4,229)
Profit attributable to non-controlling interests	274	269	243	295	212
Profit/(loss) attributable to the ordinary shareholders of the parent company	(274)	2,958	3,869	3,130	(4,440)
Revenue					
Significant items					
Customer redress programmes	(105)	(3)	—	—	—
Debit valuation adjustment ('DVA') on derivative contracts	(33)	(65)	(178)	(97)	(70)
Fair value movements on non-qualifying hedges	78	20	(61)	91	(302)
Gain on disposal of our investment in Vietnam Technological and Commercial Joint Stock Bank	—	126	—	—	—
Gain/(loss) on disposal of our membership interest in Visa - US	(4)	—	166	146	116
Gain on disposal of operations in Brazil	19	—	—	—	—
Investment in new businesses	(99)	—	—	—	—
Own credit spread	—	—	—	—	(1,648)
Portfolio disposals	5	(131)	(42)	10	(112)
Other acquisitions, disposals and dilutions	—	—	78	—	—
	(139)	(53)	(37)	150	(2,016)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(39)	(4)	(10)	—	(28)
Costs associated with the UK's exit from the EU	(16)	(8)	(4)	—	—
Costs to achieve	(655)	(677)	(837)	(833)	(1,086)
Costs to establish UK ring-fenced bank	(115)	(101)	(93)	(83)	(76)
Customer redress programmes	(272)	(84)	(89)	(210)	(70)
Gain arising on partial settlement of pension obligation	188	—	—	—	—
Impairment of GPB - Europe goodwill	—	—	—	—	(2,440)
Regulatory provisions in GPB	(164)	—	—	—	(390)
Releases/(provisions) in connection with legal matters	(64)	104	322	—	42
	(1,137)	(770)	(711)	(1,126)	(4,048)

Balance sheet data

	At				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2017	2017	2017	2017	2016
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	962,964	945,168	919,838	875,969	861,504
Customer accounts	1,364,462	1,337,121	1,311,958	1,272,957	1,272,386

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

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

HSBC
Retail Banking and Wealth Management

	Quarter ended				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Net interest income	3,631	3,580	3,409	3,336	3,247
Net fee income	1,278	1,362	1,292	1,224	1,156
Net trading income	122	34	158	139	122
Other income	26	204	341	383	139
Net operating income before loan impairment charges and other credit risk provisions	5,057	5,180	5,200	5,082	4,664
Loan impairment charges and other credit risk provisions	(186)	(238)	(260)	(296)	(259)
Net operating income	4,871	4,942	4,940	4,786	4,405
Total operating expenses	(3,751)	(3,366)	(3,341)	(3,276)	(3,417)
Operating profit	1,120	1,576	1,599	1,510	988
Share of profit/(loss) in associates and joint ventures	16	13	(20)	9	2
Profit before tax	1,136	1,589	1,579	1,519	990
Revenue					
Significant items					
Customer redress programmes	—	(3)	—	—	—
Fair value movements on non-qualifying hedges	—	—	—	—	2
Gain/(loss) on disposal of our membership interest in Visa - US	(4)	—	166	146	72
Portfolio disposals	—	—	—	(73)	—
	(4)	(3)	166	73	74
Operating expenses					
Significant items					
Costs to achieve	(46)	(27)	(72)	(125)	(164)
Costs to establish UK ring-fenced bank	(6)	—	—	—	(1)
Customer redress programmes	(254)	(84)	(89)	(210)	(59)
Gain arising on partial settlement of pension obligation	26	—	—	—	—
	(280)	(111)	(161)	(335)	(224)

Balance sheet data

	At				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Loans and advances to customers (net)	346,148	337,012	324,464	311,452	306,056
Customer accounts	639,592	628,917	619,858	605,643	590,502

HSBC
Commercial Banking

	Quarter ended				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Net interest income	2,319	2,352	2,171	2,117	2,110
Net fee income	878	866	866	908	844
Net trading income	156	113	145	125	76
Other income	13	16	34	41	11
Net operating income before loan impairment charges and other credit risk provisions	3,366	3,347	3,216	3,191	3,041
Loan impairment (charges)/recoveries and other credit risk provisions	(190)	(188)	(121)	3	(201)
Net operating income	3,176	3,159	3,095	3,194	2,840
Total operating expenses	(1,619)	(1,524)	(1,460)	(1,398)	(1,472)
Operating profit	1,557	1,635	1,635	1,796	1,368
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,557	1,635	1,635	1,796	1,368
Revenue					
Significant items					
Customer redress programmes	(103)	—	—	—	—
	(103)	—	—	—	—
Operating expenses					
Significant items					
Costs associated with the UK's exit from the EU	(1)	—	—	—	—
Costs to achieve	(24)	(8)	(13)	1	(14)
Costs to establish UK ring-fenced bank	(2)	—	—	—	—
Customer redress programmes	(16)	—	—	—	(11)
Gain arising on partial settlement of pension obligation	9	—	—	—	—
	(34)	(8)	(13)	1	(25)

Balance sheet data

	At				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Loans and advances to customers (net)	316,533	316,409	305,018	289,906	281,930
Customer accounts	362,908	351,495	341,596	335,111	341,729

HSBC
Global Banking and Markets

	Quarter ended				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Net interest income	1,450	1,182	1,189	1,063	1,131
Net fee income	759	855	963	912	726
Net trading income	1,036	1,475	1,343	1,767	1,527
Other income	11	301	264	47	137
Net operating income before loan impairment charges and other credit risk provisions	3,256	3,813	3,759	3,789	3,521
Loan impairment (charges)/recoveries and other credit risk provisions	(373)	(45)	(61)	20	(12)
Net operating income	2,883	3,768	3,698	3,809	3,509
Total operating expenses	(2,325)	(2,243)	(1,910)	(2,245)	(2,300)
Operating profit	558	1,525	1,788	1,564	1,209
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	558	1,525	1,788	1,564	1,209
Revenue					
Significant items					
Customer redress programmes	(2)	—	—	—	—
DVA on derivative contracts	(33)	(65)	(178)	(97)	(70)
Investment in new businesses	(99)	—	—	—	—
	(134)	(65)	(178)	(97)	(70)
Operating expenses					
Significant items					
Costs associated with the UK's exit from the EU	(4)	(3)	(1)	—	—
Costs to achieve	(97)	(46)	(49)	(48)	(91)
Customer redress programmes	(2)	—	—	—	—
Gain arising on partial settlement of pension obligation	9	—	—	—	—
Releases/(provisions) in connection with legal matters	(50)	104	322	—	42
	(144)	55	272	(48)	(49)

Balance sheet data

	At				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Loans and advances to customers (net)	252,474	245,504	243,989	229,602	225,855
Customer accounts	283,943	273,281	267,274	251,033	256,095

HSBC
Global Private Banking

	Quarter ended				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Net interest income	213	209	205	189	198
Net fee income	176	173	179	176	171
Net trading income	30	45	46	49	39
Other income/(expense)	1	18	9	5	(35)
Net operating income before loan impairment charges and other credit risk provisions	420	445	439	419	373
Loan impairment (charges)/recoveries and other credit risk provisions	1	(16)	—	(1)	(8)
Net operating income	421	429	439	418	365
Total operating expenses	(512)	(370)	(360)	(344)	(3,204)
Operating profit/(loss)	(91)	59	79	74	(2,839)
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	(91)	59	79	74	(2,839)
Revenue					
Significant items					
Portfolio disposals	—	8	8	4	(26)
	—	8	8	4	(26)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(30)	(1)	—	—	(10)
Costs to achieve	2	(3)	(2)	—	—
Gain arising on partial settlement of pension obligation	3	—	—	—	—
Impairment of GPB - Europe goodwill	—	—	—	—	(2,440)
Regulatory provisions in GPB	(164)	—	—	—	(389)
	(189)	(4)	(2)	—	(2,839)

Balance sheet data

	At				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Loans and advances to customers (net)	40,326	39,116	38,601	37,088	35,456
Customer accounts	66,512	67,794	68,226	68,631	69,850

HSBC
Corporate Centre

	Quarter ended				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Net interest income/(expense)	(341)	(196)	16	82	182
Net fee income/(expense)	(26)	(1)	(33)	4	32
Net trading income/(expense)	617	163	(10)	166	133
Other income/(expense)	(48)	227	586	260	(2,962)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	202	193	559	512	(2,615)
Loan impairment (charges)/recoveries and other credit risk provisions	90	39	15	38	12
Net operating income/(expense)	292	232	574	550	(2,603)
Total operating expenses	(1,688)	(1,043)	(1,044)	(1,065)	(2,066)
Operating profit/(loss)	(1,396)	(811)	(470)	(515)	(4,669)
Share of profit in associates and joint ventures	540	623	671	523	496
Profit/(loss) before tax	(856)	(188)	201	8	(4,173)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	78	20	(61)	91	(304)
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
Gain on disposal of operations in Brazil	19	—	—	—	—
Own credit spread	—	—	—	—	(1,648)
Portfolio disposals	5	(139)	(50)	79	(86)
Other acquisitions, disposals and dilutions	—	—	78	—	—
	102	7	(33)	170	(1,994)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(9)	(3)	(10)	—	(18)
Costs associated with the UK's exit from the EU	(11)	(5)	(3)	—	—
Costs to achieve	(490)	(593)	(701)	(661)	(817)
Costs to establish UK ring-fenced bank	(107)	(101)	(93)	(83)	(75)
Gain arising on partial settlement of pension obligation	141	—	—	—	—
Regulatory provisions in GBP	—	—	—	—	(1)
Releases/(provisions) in connection with legal matters	(14)	—	—	—	—
	(490)	(702)	(807)	(744)	(911)

Balance sheet data

	At				
	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m
Loans and advances to customers (net)	7,483	7,127	7,766	7,921	12,207
Customer accounts	11,507	15,634	15,004	12,539	14,210

	Quarter ended 31 Dec 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)	1,028	678	430	92	(544)	1,684
Net fee income/(expense)	361	383	168	80	(35)	957
Net trading income	9	29	388	9	484	919
Other income/(expense)	124	30	110	(3)	162	423
Net operating income before loan impairment charges and other credit risk provisions	1,522	1,120	1,096	178	67	3,983
Loan impairment (charges)/recoveries and other credit risk provisions	(13)	(165)	(406)	2	76	(506)
Net operating income	1,509	955	690	180	143	3,477
Total operating expenses	(1,695)	(675)	(1,238)	(347)	(1,919)	(5,874)
Operating profit/(loss)	(186)	280	(548)	(167)	(1,776)	(2,397)
Share of profit in associates and joint ventures	—	—	—	—	11	11
Profit/(loss) before tax	(186)	280	(548)	(167)	(1,765)	(2,386)
Revenue						
Significant items						
Customer redress programmes	—	(103)	(2)	—	—	(105)
DVA on derivative contracts	—	—	(18)	—	—	(18)
Fair value movements on non-qualifying hedges	—	—	—	—	89	89
	—	(103)	(20)	—	89	(34)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	(30)	(2)	(32)
Costs associated with the UK's exit from the EU	—	(1)	(4)	—	(11)	(16)
Costs to achieve	(9)	(14)	(72)	2	(276)	(369)
Costs to establish UK ring-fenced bank	(6)	(2)	—	—	(107)	(115)
Customer redress programmes	(254)	(16)	(2)	—	—	(272)
Regulatory provisions in GPB	—	—	—	(147)	—	(147)
Releases/(provisions) in connection with legal matters	—	—	(50)	—	(14)	(64)
	(269)	(33)	(128)	(175)	(410)	(1,015)

Balance sheet data

	At 31 Dec 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)	159,329	114,763	85,113	19,198	3,144	381,547
Customer accounts	205,332	136,222	127,087	34,034	2,507	505,182

	Quarter ended 31 Dec 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	1,751	1,096	652	69	254	3,822
Net fee income/(expense)	665	314	311	76	(2)	1,364
Net trading income	58	99	461	21	31	670
Other income/(expense)	19	(15)	(55)	3	561	513
Net operating income before loan impairment charges and other credit risk provisions	2,493	1,494	1,369	169	844	6,369
Loan impairment (charges)/recoveries and other credit risk provisions	(58)	4	11	—	17	(26)
Net operating income	2,435	1,498	1,380	169	861	6,343
Total operating expenses	(1,194)	(545)	(723)	(112)	(553)	(3,127)
Operating profit	1,241	953	657	57	308	3,216
Share of profit in associates and joint ventures	9	—	—	—	445	454
Profit before tax	1,250	953	657	57	753	3,670
Revenue						
Significant items						
DVA on derivative contracts	—	—	(13)	—	—	(13)
Fair value movements on non-qualifying hedges	—	—	—	—	(9)	(9)
Investment in new businesses	—	—	(99)	—	—	(99)
	—	—	(112)	—	(9)	(121)
Operating expenses						
Significant items						
Costs to achieve	(8)	(4)	(20)	—	(135)	(167)
Regulatory provisions in GPB	—	—	—	(17)	—	(17)
	(8)	(4)	(20)	(17)	(135)	(184)

Balance sheet data

	At 31 Dec 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)	134,225	146,283	128,523	14,723	2,217	425,971
Customer accounts	345,657	167,861	115,941	24,033	3,903	657,395

HSBC
Middle East and North Africa

	Quarter ended 31 Dec 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	146	104	106	—	84	440
Net fee income/(expense)	49	39	62	—	(1)	149
Net trading income/(expense)	12	9	49	—	(44)	26
Other income/(expense)	2	(1)	7	—	15	23
Net operating income before loan impairment charges and other credit risk provisions	209	151	224	—	54	638
Loan impairment charges and other credit risk provisions	(11)	(18)	(3)	—	—	(32)
Net operating income	198	133	221	—	54	606
Total operating expenses	(164)	(81)	(84)	—	(28)	(357)
Operating profit	34	52	137	—	26	249
Share of profit in associates and joint ventures	—	—	—	—	84	84
Profit before tax	34	52	137	—	110	333
Revenue						
Significant items	—	—	—	—	—	—
Operating expenses						
Significant items						
Costs to achieve	(1)	—	—	—	(12)	(13)
	(1)	—	—	—	(12)	(13)

Balance sheet data

	At 31 Dec 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)	6,431	9,978	11,641	—	—	28,050
Customer accounts	17,496	7,667	9,292	—	203	34,658

HSBC
North America

	Quarter ended 31 Dec 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)	334	318	160	52	(16)	848
Net fee income	112	117	201	20	12	462
Net trading income	7	8	116	—	22	153
Other income	19	6	190	2	118	335
Net operating income before loan impairment charges and other credit risk provisions	472	449	667	74	136	1,798
Loan impairment (charges)/recoveries and other credit risk provisions	(2)	6	31	(1)	(3)	31
Net operating income	470	455	698	73	133	1,829
Total operating expenses	(474)	(229)	(460)	(54)	(91)	(1,308)
Operating profit/(loss)	(4)	226	238	19	42	521
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(4)	226	238	19	42	521
Revenue						
Significant items						
DVA on derivative contracts	—	—	(3)	—	—	(3)
Fair value movements on non-qualifying hedges	—	—	—	—	(1)	(1)
Gain/(loss) on disposal of our membership interest in Visa - US	(4)	—	—	—	—	(4)
Portfolio disposals	—	—	—	—	5	5
	(4)	—	(3)	—	4	(3)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	—	(7)	(7)
Costs to achieve	(15)	(4)	(5)	—	(54)	(78)
Gain arising on partial settlement of pension obligation	26	9	9	3	141	188
	11	5	4	3	80	103

Balance sheet data

	At 31 Dec 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)	39,542	38,694	20,891	6,405	2,075	107,607
Customer accounts	58,529	44,495	27,268	8,445	4,695	143,432

HSBC
Latin America

	Quarter ended 31 Dec 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)	372	123	102	—	(46)	551
Net fee income	91	25	17	—	—	133
Net trading income	36	11	22	—	51	120
Other income	—	2	10	—	27	39
Net operating income before loan impairment charges and other credit risk provisions	499	161	151	—	32	843
Loan impairment charges and other credit risk provisions	(102)	(17)	(6)	—	—	(125)
Net operating income	397	144	145	—	32	718
Total operating expenses	(362)	(98)	(71)	—	(28)	(559)
Operating profit	35	46	74	—	4	159
Share of profit in associates and joint ventures	7	—	—	—	—	7
Profit before tax	42	46	74	—	4	166
Revenue						
Significant items						
DVA on derivative contracts	—	—	1	—	—	1
Fair value movements on non-qualifying hedges	—	—	—	—	(1)	(1)
Gain on disposal of operations in Brazil	—	—	—	—	19	19
	—	—	1	—	18	19
Operating expenses						
Significant items						
Costs to achieve	(13)	(2)	—	—	(13)	(28)
	(13)	(2)	—	—	(13)	(28)

Balance sheet data

	At 31 Dec 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)	6,621	6,815	6,306	—	47	19,789
Customer accounts	12,578	6,663	4,355	—	199	23,795

	Quarter ended 31 Dec 2017					Total
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,301	702	263	54	72	2,392
Net fee income	531	211	140	63	7	952
Net trading income	38	57	226	16	55	392
Other income/(expense)	58	(19)	32	1	190	262
Net operating income before loan impairment charges and other credit risk provisions	1,928	951	661	134	324	3,998
Loan impairment (charges)/recoveries and other credit risk provisions	(30)	38	12	—	(1)	19
Net operating income	1,898	989	673	134	323	4,017
Total operating expenses	(681)	(279)	(345)	(82)	(211)	(1,598)
Operating profit	1,217	710	328	52	112	2,419
Share of profit in associates and joint ventures	6	—	—	—	3	9
Profit before tax	1,223	710	328	52	115	2,428
Revenue						
Significant items						
DVA on derivative contracts	—	—	(5)	—	—	(5)
Fair value movements on non-qualifying hedges	—	—	—	—	(7)	(7)
	—	—	(5)	—	(7)	(12)
Operating expenses						
Significant items						
Costs to achieve	(7)	(3)	(15)	—	(49)	(74)
Regulatory (provisions)/releases in GBP	—	—	—	(17)	—	(17)
	(7)	(3)	(15)	(17)	(49)	(91)

Balance sheet data

	At 31 Dec 2017					Total
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	85,602	94,975	75,166	11,158	2,064	268,965
Customer accounts	287,930	125,323	45,984	17,375	492	477,104

	Quarter ended 31 Dec 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)	827	502	334	46	(517)	1,192
Net fee income/(expense)	260	285	(26)	18	(35)	502
Net trading income	13	22	274	1	420	730
Other income	161	27	71	3	209	471
Net operating income before loan impairment charges and other credit risk provisions	1,261	836	653	68	77	2,895
Loan impairment (charges)/recoveries and other credit risk provisions	(17)	(136)	(303)	—	76	(380)
Net operating income	1,244	700	350	68	153	2,515
Total operating expenses	(1,416)	(498)	(926)	(81)	(1,965)	(4,886)
Operating profit/(loss)	(172)	202	(576)	(13)	(1,812)	(2,371)
Share of profit in associates and joint ventures	—	—	—	—	11	11
Profit/(loss) before tax	(172)	202	(576)	(13)	(1,801)	(2,360)
Revenue						
Significant items						
Customer redress programmes	—	(103)	(2)	—	—	(105)
DVA on derivative contracts	—	—	(15)	—	—	(15)
Fair value movements on non-qualifying hedges	—	—	—	—	92	92
	—	(103)	(17)	—	92	(28)
Operating expenses						
Significant items						
Costs associated with the UK's exit from the EU	—	—	(1)	—	(8)	(9)
Costs to achieve	(7)	(12)	(72)	—	(254)	(345)
Costs to establish UK ring-fenced bank	(6)	(2)	—	—	(107)	(115)
Customer redress programmes	(254)	(16)	(2)	—	—	(272)
Releases/(provisions) in connection with legal matters	—	—	(51)	—	(13)	(64)
	(267)	(30)	(126)	—	(382)	(805)

Balance sheet data

	At 31 Dec 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)	134,281	88,914	62,299	7,251	2,773	295,518
Customer accounts	181,570	110,162	95,940	13,910	151	401,733

Quarter ended 31 Dec 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)	—	—	—	—	(113)	(113)
Net fee income	—	—	—	—	2	2
Net trading income/(expense)	—	—	—	—	(17)	(17)
Other income/(expense) ²	140	7	3	—	244	394
Net operating income before loan impairment charges and other credit risk provisions	140	7	3	—	116	266
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
Net operating income	140	7	3	—	116	266
Total operating expenses	(302)	(135)	(95)	(31)	(1,445)	(2,008)
Operating profit/(loss)	(162)	(128)	(92)	(31)	(1,329)	(1,742)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(162)	(128)	(92)	(31)	(1,329)	(1,742)
Revenue						
Significant items						
Fair value movements on non-qualifying hedges	—	—	—	—	73	73
	—	—	—	—	73	73
Operating expenses						
Significant items						
Costs to achieve	(2)	(8)	—	—	(84)	(94)
Costs to establish UK ring-fenced bank	—	—	—	—	(26)	(26)
Releases/(provisions) in connection with legal matters	—	—	19	—	—	19
	(2)	(8)	19	—	(110)	(101)

Balance sheet data

At 31 Dec 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	123
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 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2017	2017	2017	2017	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	121.5	121.2	116.6	113.5	115.1
Commercial Banking	301.0	298.4	289.2	280.6	275.9
Global Banking and Markets	299.3	305.0	306.1	296.0	300.4
Global Private Banking	16.0	16.4	16.4	15.4	15.3
Corporate Centre	133.5	147.6	147.8	152.4	150.5
Total	871.3	888.6	876.1	857.9	857.2

Risk-weighted assets by geographical regions¹

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2017	2017	2017	2017	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	871.3	888.6	876.1	857.9	857.2
Europe	311.6	322.3	311.7	301.5	298.4
Asia	357.8	352.6	347.0	336.0	334.0
Middle East and North Africa	59.2	58.9	59.3	58.9	59.1
North America	131.3	136.4	137.3	140.6	150.7
Latin America	36.4	38.5	38.6	36.9	34.3
Hong Kong	178.2	175.4	172.6	168.5	166.3
United Kingdom	233.8	245.4	233.8	226.7	223.3

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

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Return on average risk-weighted assets

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

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2017	2017	2017	2017	2016
	%	%	%	%	%
Retail Banking and Wealth Management	3.7	5.3	5.5	5.4	3.4
Commercial Banking	2.1	2.2	2.3	2.6	2.0
Global Banking and Markets	0.7	2.0	2.4	2.1	1.6
Global Private Banking	(2.2)	1.4	2.0	2.0	(70.4)
Total	1.0	2.1	2.4	2.3	(1.6)

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

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2017	2017	2017	2017	2016
	%	%	%	%	%
Europe	(3.0)	(0.1)	1.0	(0.3)	(8.7)
Asia	4.1	4.6	4.2	5.0	3.5
Middle East and North Africa	2.2	2.4	2.8	2.7	1.2
North America	1.5	0.4	1.1	1.6	0.2
Latin America	1.8	1.5	1.8	1.3	0.8
Total	1.0	2.1	2.4	2.3	(1.6)

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.