HSBC HOLDINGS PLC

Data Pack

30 2018

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2017*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2017*, the *Interim Report 2018*, and other reports and financial information published by HSBC.

All information is on a reported basis.

Index

	Page
HSBC Holdings plc	1
Global businesses	
Retail Banking and Wealth Management	2
Commercial Banking	3
Global Banking and Markets	4
Global Private Banking	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
HSBC Holdings	13
Risk-weighted assets	14
Return on average risk-weighted assets	15

HSBC Holdings plc

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,680	7,644	7,456	7,272	7,127
Net fee income	3,026	3,260	3,507	3,065	3,255
Net income from financial instruments held for trading or managed on a fair value	·		·	·	•
basis	2,602	2,499	2,384	2,099	2,095
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss ²	178	(67)	(155)	627	711
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	196	228	117	N/A	N/A
Other income/(expense) ²	116	13	401	(762)	(210)
Net operating income before change in expected credit losses and other credit					
impairment charges	13,798	13,577	13,710	12,301	12,978
Change in expected credit losses and other credit impairment charges	(507)	(237)	(170)	N/A	N/A
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	(658)	(448)
Net operating income	13,291	13,340	13,540	11,643	12,530
Total operating expenses ¹	(7,966)	(8,166)	(9,383)	(9,895)	(8,546)
Operating profit	5,325	5,174	4,157	1,748	3,984
Share of profit in associates and joint ventures	597	783	598	556	636
Profit before tax	5,922	5,957	4,755	2,304	4,620
Tax expense	(1,406)	(1,279)	(1,017)	(1,978)	(1,115)
Profit after tax	4,516	4,678	3,738	326	3,505
Profit attributable to shareholders of the parent company	4,185	4,352	3,396	52	3,236
Profit attributable to non-controlling interests	331	326	342	274	269
Profit/(loss) attributable to the ordinary shareholders of the parent company	3,898	4,087	3,086	(274)	2,958
Revenue					
Significant items					
Customer redress programmes	_	46	_	(105)	(3)
Disposals, acquisitions and investment in new businesses	_	(30)	(112)	(79)	(5)
Fair value movements on financial instruments	(43)	(124)	(28)	45	(45)
	(43)	(108)	(140)	(139)	(53)
Operating expenses Significant items					
Costs of structural reform	(89)	(85)	(126)	(131)	(109)
Costs to achieve	(07)	(03)	(120)	(655)	(677)
	(62)	(7)	(93)	(272)	(84)
Customer redress programmes Disposals, acquisitions and investment in new businesses		(7)			
Gain on partial settlement of pension obligation	(51)	(1)	(2)	(39) 188	(4)
	(27)	(4)	(20)	100	_
Restructuring and other related costs	(27)	(4)	(20)	(220)	104
Settlements and provisions in connection with legal and regulatory matters	(228)	56 (41)	(897) (1,138)	(228)	(770)
	(220)	(+1)	(1,130)	(1,137)	(110)
Balance sheet data			A.t.		
	20.5	20 1	At 21 Mar	21 D	20.0
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
Lanca and advances to sustain and (not)	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	981,460	973,443	981,165	962,964	945,168
Customer accounts	1,345,375	1,356,307	1,379,679	1,364,462	1,337,121

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.

² Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been represented. There is no net impact on 'Net operating income' and the impact on 'Other income/(expense)' is \$(36)m in 4Q17 and \$(206)m in 3Q17.

HSBC

Retail Banking and Wealth Management

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	4,103	3,862	3,799	3,631	3,580
Net fee income	1,243	1,298	1,497	1,278	1,362
Net income from financial instruments held for trading or managed on a fair value					
basis	191	179	116	125	68
Net income/(expense) from assets and liabilities of insurance businesses, including	200	(100)	(1.42)	(22	725
related derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	209	(100)	(143)	623	735
value through profit or loss	10	89	(59)	N/A	N/A
Other income/(expense)	4	61	459	(600)	(565)
Net operating income before change in expected credit losses and other credit		01	437	(000)	(303)
impairment charges	5,760	5,389	5,669	5,057	5,180
Change in expected credit losses and other credit impairment charges	(295)	(240)	(303)	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	(186)	(238)
Net operating income	5,465	5,149	5,366	4,871	4,942
Total operating expenses	(3,437)	(3,447)	(3,573)	(3,751)	(3,366)
Operating profit	2,028	1,702	1,793	1,120	1,576
Share of profit/(loss) in associates and joint ventures	4	14	3	16	13
Profit before tax	2,032	1,716	1,796	1,136	1,589
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	_ 	— (7) (7)	- - -	— (4) (4)	(3)
Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Gain on partial settlement of pension obligation Settlements and provisions in connection with legal and regulatory matters	(2) — (62) — — — (64)		(1) — (93) — (16) (110)	(6) (46) (254) 26 — (280)	— (27) (84) — — — (111)
	(01)	(1)	(110)	(200)	(111)
Balance sheet data					
			At		
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	356,453	351,114	356,733	346,148	337,012
Customer accounts	636,603	635,598	656,759	639,592	628,917

HSBC Commercial Banking

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	2,703	2,718	2,517	2,319	2,352
Net fee income	852	922	952	878	866
Net income from financial instruments held for trading or managed on a fair value					
basis	129	84	148	157	116
Net income/(expense) from assets and liabilities of insurance businesses, including	(2)	г	(1.2)	(1)	(10)
related derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	(2)	5	(12)	(6)	(10)
value through profit or loss	28	17	4	N/A	N/A
Other income	40	40	90	18	23
Net operating income before change in expected credit losses and other credit	40	40	70	10	2.0
impairment charges	3,750	3,786	3,699	3,366	3,347
Change in expected credit losses and other credit impairment charges	(240)	(119)	64	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	(190)	(188)
Net operating income	3,510	3,667	3,763	3,176	3,159
Total operating expenses	(1,625)	(1,628)	(1,653)	(1,619)	(1,524)
Operating profit	1,885	2,039	2,110	1,557	1,635
Share of profit in associates and joint ventures	_	_	_	_	
Profit before tax	1,885	2,039	2,110	1,557	1,635
Revenue					
Significant items					
Customer redress programmes	_	46	_	(103)	_
	_	46		(103)	
				(2 3)	
Operating concess					
Operating expenses					
Significant items Costs of structural reform	(2)	(1)	(1)	(2)	
Costs to achieve	(3)	(1)	(1)	(3) (24)	(8)
Customer redress programmes		(6)	_	(16)	(0)
Gain on partial settlement of pension obligation		(0)	_	9	_
Cam on partial section one of porision obligation	(3)	(7)	(1)	(34)	(8)
	(-)	(.,	(1)	(= ./	(-7
Balance sheet data					
	00.0	20.1	At	24.5	20.0
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
Loans and advances to quetomore (not)	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net) Customer accounts	332,649	329,300	329,801	316,533	316,409 351,405
customer accounts	352,477	355,650	359,146	362,908	351,495

HSBC Global Banking and Markets

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	1,338	1,308	1,181	1,450	1,182
Net fee income	827	882	863	759	855
Net income from financial instruments held for trading or managed on a fair value					
basis	1,857	1,593	2,107	1,064	1,499
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	151	94	112	N/A	N/A
Other income/(expense)	19	275	(85)	(17)	277
Net operating income before change in expected credit losses and other credit					
impairment charges	4,192	4,152	4,178	3,256	3,813
Change in expected credit losses and other credit impairment charges	(7)	119	(22)	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	(373)	(45)
Net operating income	4,185	4,271	4,156	2,883	3,768
Total operating expenses	(2,375)	(2,315)	(2,387)	(2,325)	(2,243)
Operating profit	1,810	1,956	1,769	558	1,525
Share of profit in associates and joint ventures	_	_			
Profit before tax	1,810	1,956	1,769	558	1,525
Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	 	 35 35		(2) (99) (33) (134)	(65)
Operating expenses Significant items Costs of structural reform Costs to achieve	(11) —	(9) —	(7) —	(4) (97)	(3) (46)
Customer redress programmes	_	_	_	(2)	_
Gain on partial settlement of pension obligation	_		_	9	104
Settlements and provisions in connection with legal and regulatory matters	2	75	33	(50)	104
	(9)	66	26	(144)	55
Balance sheet data					
	6.5.5	95.	At	0.1 -	
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	250,674	250,058	248,432	252,474	245,504
Customer accounts	285,525	291,711	290,233	283,943	273,281

HSBC Global Private Banking

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	222	223	223	213	209
Net fee income	174	182	207	176	173
Net income from financial instruments held for trading or managed on a fair value					
basis	34	39	48	30	45
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss				10	(14)
Changes in fair value of other financial instruments mandatorily measured at fair	_	_	_	10	(14)
value through profit or loss	(2)	(2)	_	N/A	N/A
Other income/(expense)	4	5	4	(9)	32
Net operating income before change in expected credit losses and other credit				(7)	
impairment charges	432	447	482	420	445
Change in expected credit losses and other credit impairment charges	12	1	3	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	1	(16)
Net operating income	444	448	485	421	429
Total operating expenses	(408)	(372)	(415)	(512)	(370)
Operating profit/(loss)	36	76	70	(91)	59
Share of profit in associates and joint ventures	_	_	_	_	
Profit/(loss) before tax	36	76	70	(91)	59
Revenue					
Significant items					
Disposals, acquisitions and investment in new businesses	_				8
	_	_			8
Operating expenses					
Significant items					
Costs to achieve	_	_	_	2	(3)
Disposals, acquisitions and investment in new businesses	(51)	(1)	(2)	(30)	(1)
Gain on partial settlement of pension obligation	_	_	_	3	_
Restructuring and other related costs	(7)	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	(1)	_	(41)	(164)	_
	(59)	(1)	(43)	(189)	(4)
Balance sheet data					
	22.0	20.1	At	24.5	20.0
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
Loons and advances to systematic (not)	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	39,210	40,902	41,071	40,326	39,116
Customer accounts	63,717	63,593	63,069	66,512	67,794

HSBC Corporate Centre

	Quarter ended				
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(686)	(467)	(264)	(341)	(196)
Net fee income/(expense)	(70)	(24)	(12)	(26)	(1)
Net income from financial instruments held for trading or managed on a fair value					
basis	391	604	(35)	723	367
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss ¹	(29)	28	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	9	30	60	N/A	N/A
Other income/(expense) ¹	49	(368)	(67)	(154)	23
Net operating income before change in expected credit losses and other credit	(22/)	(107)	(210)	202	100
impairment charges	(336)	(197)	(318)	202	193
Change in expected credit losses and other credit impairment charges	23	2	88	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	90	39
Net operating income/(expense)	(313)	(195)	(230)	292	232
Total operating expenses	(121)	(404)	(1,355)	(1,688)	(1,043)
Operating profit/(loss) Share of profit in associates and is introduced.	(434) 593	(599)	(1,585)	(1,396) 540	(811)
Share of profit in associates and joint ventures		769	595		623
Profit/(loss) before tax	159	170	(990)	(856)	(188)
Revenue Significant items Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	 (51) (51)	(23) (159) (182)	(112) (58) (170)	24 78 102	(13) 20 7
Operating expenses Significant items Costs of structural reform Costs to achieve Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	(73) _ _ _ _	(75) 	(117) — — —	(118) (490) (9) 141	(106) (593) (3)
Restructuring and other related costs	(20)	(4)	(20)	_	_
Settlements and provisions in connection with legal and regulatory matters	_	(19)	(873)	(14)	
	(93)	(98)	(1,010)	(490)	(702)
Balance sheet data			At		
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep
	2018	2018	2018	2017	2017
	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	2,474	2,069	5,128	7,483	7,127
Customer accounts	7,053	9,755	10,472	11,507	15,634

¹ Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been represented. There is no net impact on 'Net operating income/(expense)' and the impact on 'Other income/(expense)' is \$(36)m in 4Q17 and \$(206)m in 3Q17.

HSBC Europe

Loans and advances to customers (net)

Customer accounts

			0.000.			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,123	857	176	93	(564)	1,685
Net fee income/(expense)	387	339	205	75	(30)	976
Net income from financial instruments held for trading or managed on a fair value					` '	
basis	9	16	1,124	10	(37)	1,122
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	107	(2)	_	_	_	105
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	32	25	156	_	59	272
Other income	145	60	15	2	455	677
Net operating income before change in expected credit losses and other credit						
impairment charges	1,803	1,295	1,676	180	(117)	4,837
Change in expected credit losses and other credit impairment charges	(52)	19	17	11	5	
Net operating income/(expense)	1,751	1,314	1,693	191	(112)	4,837
Total operating expenses	(1,464)	(676)	(1,232)	(242)	(592)	(4,206)
Operating profit/(loss)	287	638	461	(51)	(704)	631
Share of profit in associates and joint ventures	_	_	_	_	3	3
Profit/(loss) before tax	287	638	461	(51)	(701)	634
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	6	_	(65)	(59)
	_	_	6	_	(65)	(59)
					(1.2)	ζ. /
Operating expenses						
Significant items						
Costs of structural reform	(2)	(3)	(11)	_	(70)	(86)
Customer redress programmes	(62)	(5)	_	_	_	(62)
Disposals, acquisitions and investment in new businesses	(02)	_	_	(51)	_	(51)
Restructuring and other related costs				(7)	(12)	(19)
Settlements and provisions in connection with legal and regulatory matters	_	_	_ 2	1		3
Settlements and provisions in connection with legal and regulatory matters	(64)	(3)	(9)	(57)	(82)	(215)
	(04)	(3)	(9)	(37)	(82)	(215)
Delever shoot data						
Balance sheet data			A+ 20 C 2	010		
			At 30 Sep 2	UI8		
	Retail		Global	01.1.1		
	Banking	0	Banking	Global		

and Wealth

162,481

203,762

\$m

Management

Commercial

Banking

118,081

132,240

\$m

and

\$m

Markets

79,263

132,097

Private

Banking

18,388

31,563

\$m

Corporate

Centre

2,283

2,707

\$m

Total

380,496

502,369

\$m

Retail

Quarter ended 30 Sep 2018

Global

HSBC Asia

Asia						
	Quarter ended 30 Sep 2018					
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,129	1,284	750	88	(96)	4,155
Net fee income	617	330	308	80	3	1,338
Net income from financial instruments held for trading or managed on a fair value						
basis	34	70	514	23	448	1,089
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	94	(1)	_	_	(28)	65
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	(32)	_	(1)	(2)	25	(10)
Other income	200	21	117	1	413	752
Net operating income before change in expected credit losses and other credit						
impairment charges	3,042	1,704	1,688	190	765	7,389
Change in expected credit losses and other credit impairment charges	(89)	(153)	(47)	_	_	(289)
Net operating income	2,953	1,551	1,641	190	765	7,100
Total operating expenses	(1,307)	(573)	(752)	(105)	(416)	(3,153)
Operating profit	1,646	978	889	85	349	3,947
Share of profit in associates and joint ventures	4	_	_	_	508	512
Profit before tax	1,650	978	889	85	857	4,459
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	3	_	14	17
	_	_	3	_	14	17
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	(3)	(3)
Restructuring and other related costs	_	_	_	_	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	(2)	_	(2)
	_	_	-	(2)	(6)	(8)
Balance sheet data						
Datative Street wata			At 30 Sep 2	2018		
	Retail		Global			

Loans and advances to customers (net) Customer accounts

At 30 Sep 2018							
Retail		Global					
Banking		Banking	Global				
and Wealth	Commercial	and	Private	Corporate			
Management	Banking	Markets	Banking	Centre	Total		
\$m	\$m	\$m	\$m	\$m	\$m		
141,770	155,399	131,602	15,210	187	444,168		
345,719	165,519	115,558	24,002	974	651,772		

HSBC

Balance sheet data

Middle East and North Africa

	and Wo
Net interest income	
Net fee income/(expense)	
Net income from financial instruments held for trading or managed on a fair value basis	
Net income from assets and liabilities of insurance businesses, including related	
derivatives, measured at fair value through profit or loss	
Changes in fair value of other financial instruments mandatorily measured at fair	
value through profit or loss	
Other income/(expense)	
Net operating income before change in expected credit losses and other credit	
impairment charges	
Change in expected credit losses and other credit impairment charges	
Net operating income	
Total operating expenses	
Operating profit/(loss)	
Share of profit in associates and joint ventures	
Profit/(loss) before tax	
` '	
Revenue	
Significant items	
Fair value movements on financial instruments	
Operating expenses	
Significant items	
Significant terms	

Retail Global Banking Global Banking Global Global Global and Wealth Commercial and Private Corporate Management Banking Markets Banking Centre Tota \$m \$m \$m \$m \$m \$m \$m 156 105 175 — 32 468 45 36 59 4 (1) 143 13 11 21 — 5 50 — — — — — — — 3 — (4) — — — — 217 152 252 4 38 663 (26) (76) 2 — — (100 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323 47 (2) 175 1 101 322 47 <			Quarter ended	30 Sep 2018		
and Wealth Commercial and Private Corporate Management Banking Markets Banking Centre Tota \$m \$m \$m \$m \$m \$m \$n 156 105 175 — 32 468 468 45 36 59 4 (1) 143 13 11 21 — 5 50 — — — — — — — —	Retail			·		
and Wealth Commercial and Private Corporate Management Banking Markets Banking Centre Tota \$m \$m \$m \$m \$m \$m \$n 156 105 175 — 32 468 468 45 36 59 4 (1) 143 13 11 21 — 5 50 — — — — — — — —	Banking		Banking	Global		
\$m \$m \$m \$m \$m \$m \$m \$m \$n		Commercial	and	Private	Corporate	
156 105 175 — 32 468 45 36 59 4 (1) 143 13 11 21 — 5 50 — — — — — — — — — — — — — — — — — — — — — — — — (1 217 152 252 4 38 663 63 663 626 (26) (76) 2 — — — (100 101 101 38 563 663 603 (100 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 322 101 101 101 101 <td< td=""><td>Management</td><td>Banking</td><td>Markets</td><td>Banking</td><td>Centre</td><td>Total</td></td<>	Management	Banking	Markets	Banking	Centre	Total
45 36 59 4 (1) 143 13 11 21 — 5 50 — — — — — — — — — — — — — — — — — — — — — — <td>\$m</td> <td>\$m</td> <td>\$m</td> <td>\$m</td> <td>\$m</td> <td>\$m</td>	\$m	\$m	\$m	\$m	\$m	\$m
13 11 21 — 5 50 — — — — — — — — 1 — 2 3 3 — (4) — — (1 217 152 252 4 38 663 (26) (76) 2 — — (100 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322 — — — — — — (1) — — — — — — (1)	156	105	175	_	32	468
- -	45	36	59	4	(1)	143
3 — (4) — — (1) 217 152 252 4 38 663 (26) (76) 2 — — (100 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322 — — — — (1) — — (1)	13	11	21	_	5	50
3 — (4) — — (1) 217 152 252 4 38 663 (26) (76) 2 — — (100 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322 — — — — (1) — — (1)	_	_	_	_	_	_
217 152 252 4 38 663 (26) (76) 2 — — (100 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322	_	_	1	_	2	3
(26) (76) 2 — — (100) 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323) 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322	3	_	(4)	_	_	(1)
(26) (76) 2 — — (100) 191 76 254 4 38 563 (144) (78) (79) (3) (19) (323) 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322	217	152	252	4	20	442
191 76 254 4 38 563 (144) (78) (79) (3) (19) (323 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322				4	30	
(144) (78) (79) (3) (19) (323) 47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322					38	
47 (2) 175 1 19 240 — — — 82 82 47 (2) 175 1 101 322				-		
- - - - 82 82 47 (2) 175 1 101 322						
47 (2) 175 1 101 322 — — (1) — — (1)	_	-	_			82
(1) (1)	47	(2)	175	1		322
(1) (1	_	_	(1)	_	_	(1)
	_	_	(1)	_	_	(1)
	_	_	_	_	_	_

	Banking	
	and Wealth	Commercial
	Management	Banking
	\$m	\$m
Loans and advances to customers (net)	5,850	10,298
Customer accounts	17,141	7,810

	At 30 Sep 2018									
Retail		Global								
Banking		Banking	Global							
and Wealth	Commercial	and	Private	Corporate						
Management	Banking	Markets	Banking	Centre	Total					
\$m	\$m	\$m	\$m	\$m	\$m					
5,850	10,298	12,820	_	_	28,968					
17,141	7,810	11,044	_	2	35,997					

HSBC North America

Loans and advances to customers (net)

Customer accounts

	and Wealth	Commercial	and	Private	Corporate	.
	Management	Banking	Markets	Banking	Centre	Total
N. C. C.	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	333	133	41	35	885
Net fee income/(expense)	107	121	240	16	(17)	467
Net income from financial instruments held for trading or managed on a fair value	11	7	143		24	195
basis Net income from assets and liabilities of insurance businesses, including related	11	7	143	_	34	195
derivatives, measured at fair value through profit or loss						
Changes in fair value of other financial instruments mandatorily measured at fair	_	_	_	_	_	_
value through profit or loss	_	_	7	_	4	11
Other income	16	5	, 54	2	105	182
Net operating income before change in expected credit losses and other credit	10	<u> </u>	31		103	102
impairment charges	477	466	577	59	161	1,740
Change in expected credit losses and other credit impairment charges	(9)	8	30	1	_	30
Net operating income	468	474	607	60	161	1,770
Total operating expenses	(475)	(244)	(406)	(58)	(120)	(1,303)
Operating profit/(loss)	(7)	230	201	2	41	467
Share of profit in associates and joint ventures		_	201	_	_	- -
Profit/(loss) before tax	(7)	230	201	2	41	467
Tronto (1033) before tax	(1)	230	201			407
Revenue						
Significant items						
Significant items						
						
Operating expenses						
Operating expenses						
Significant items					(F)	(5)
Restructuring and other related costs	_	_	_	_	(5)	(5)
Settlements and provisions in connection with legal and regulatory matters						
					(5)	(5)
Balance sheet data			41.00.0	204.0		
	D-2 "		At 30 Sep 2	2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loops and advances to systemers (not)						

39,839

57,665

41,814

40,011

19,257

22,751

5,612

8,152

106,522

131,078

2,499

Retail Banking Quarter ended 30 Sep 2018 Global

Global

Banking

HSBC Latin America

			Qualitei ellueu 3	0 3cp 2010		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	352	124	92	_	(157)	411
Net fee income/(expense)	88	26	15	_	(27)	102
Net income from financial instruments held for trading or managed on a fair value					(=-7	
basis	121	26	56	_	(64)	139
Net income/(expense) from assets and liabilities of insurance businesses, including					` ,	
related derivatives, measured at fair value through profit or loss	9	_	_	_	(1)	8
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	10	3	1	_	(7)	7
Other income/(expense)	(98)	(19)	(2)	_	69	(50)
Loss on net monetary position ¹	_	_	_	_	(94)	(94)
Net operating income before change in expected credit losses and other credit						
impairment charges	482	160	162	_	(281)	523
Change in expected credit losses and other credit impairment charges	(119)	(38)	(10)	_	19	(148)
Net operating income/(expense)	363	122	152	_	(262)	375
Total operating expenses	(307)	(81)	(69)	_	122	(335)
Operating profit/(loss)	56	41	83	_	(140)	40
Share of profit in associates and joint ventures	_	_	_	_	_	_
Profit/(loss) before tax	56	41	83	_	(140)	40
Revenue						
Significant items						
·	_	_	_	_	_	_
Operating expenses						
Significant items						
org. modern norms	_	_		_	_	_
Balance sheet data						
			At 30 Sep 2	2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,513	7,057	7,732	φ111	4	21,306
Customer accounts	12,316	6,897	4,075	_	871	24,159
Customer accounts	12,310	0,077	4,075	_	0/1	24,139

Quarter ended 30 Sep 2018

¹ Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current year is a decrease in the Group's profit before tax of \$145m, comprising a decrease in revenue of \$304m, a decrease in ECL of \$20m, and a decrease in operating expenses of \$139m.

HSBC Hong Kong

	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,660	854	336	71	(160)	2,761
Net fee income	499	223	135	64	10	931
Net income from financial instruments held for trading or managed on a fair value						
basis	37	47	286	18	258	646
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	96	(1)	_	_	(27)	68
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	(33)	_	(1)	(2)	29	(7)
Other income/(expense)	143	(9)	21	2	159	316
Net operating income before change in expected credit losses and other credit						
impairment charges	2,402	1,114	777	153	269	4,715
Change in expected credit losses and other credit impairment charges	(40)	(38)	(13)	_	(1)	(92)
Net operating income	2,362	1,076	764	153	268	4,623
Total operating expenses	(748)	(302)	(373)	(71)	(158)	(1,652)
Operating profit	1,614	774	391	82	110	2,971
Share of profit in associates and joint ventures	3	_	_	_	3	6
Profit before tax	1,617	774	391	82	113	2,977
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	1	_	(5)	(4)
	_		1		(5)	(4)
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	(3)	(3)
Restructuring and other related costs	_	_	_	_	(3)	(3)
Settlements and provisions in connection with legal and regulatory matters	_	_	_	(1)	_	(1)
	_	_	_	(1)	(6)	(7)
Balance sheet data						
balance sneet data			At 30 Sep 2	018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	

Quarter ended 30 Sep 2018

	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	92,857	101,880	78,887	11,179	153	284,956
Customer accounts	288,920	123,380	47,852	17,600	462	478,214

HSBC Holdings¹

HSBC Holdings'						
	Quarter ended 30 Sep 2018					
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	_	_	_	_	(260)	(260)
Net fee income	_	_	_	_	(1)	(1)
Net income from financial instruments held for trading or managed on a fair value					()	` ,
basis	_	_	_	_	85	85
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	_	_	_	_	116	116
Other income ²	97	10	_	12	135	254
Net operating income before change in expected credit losses and other credit						
impairment charges	97	10	_	12	75	194
Change in expected credit losses and other credit impairment charges	_	_	_	_	_	_
Net operating income/(expense)	97	10	_	12	75	194
Total operating expenses	(246)	(135)	(118)	(34)	(395)	(928)
Operating profit/(loss)	(149)	(125)	(118)	(22)	(320)	(734)
Share of profit in associates and joint ventures		` _	` _	`_	· –	_
Profit/(loss) before tax	(149)	(125)	(118)	(22)	(320)	(734)
	,					(/
Revenue						
Significant items						
Fair value movements on financial instruments	_	_	_	_	(42)	(42)
Tail value movements of financial instruments		_			(42)	(42)
		 _	<u>=</u>	 _	(42)	(42)
0						
Operating expenses						
Significant items			(0)		(0.0)	(a.t)
Costs of structural reform	_	- .	(2)	_	(22)	(24)
Customer redress programmes		(6)				(6)
	_	(6)	(2)		(22)	(30)
Balance sheet data						
			At 30 Sep 2	2018		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	_	_	_	_	_	_
Customer accounts	_	_	_	_	_	_

¹ Holding Company results are included within the Europe and UK geographical disclosures. 2 Excludes intra-Group dividend income.

HSBC Risk-weighted assets

			1
Risk-weighted			1 !
RISK-WEINNTEN	assets r	าง ดเกทลเ	nusiness
Misik Wordingou	UJJC IJ K	y giobai	Dusinioss

	Quarter ended							
	30 Sep	30 Sep 30 Jun 31 Mar 31 Dec						
	2018	2018	2018	2017	2017			
	\$bn	\$bn	\$bn	\$bn	\$bn			
Retail Banking and Wealth Management	125.0	124.1	125.8	121.5	121.2			
Commercial Banking	317.1	315.1	314.0	301.0	298.4			
Global Banking and Markets	277.5	284.5	304.3	299.3	305.0			
Global Private Banking	16.3	17.0	16.9	16.0	16.4			
Corporate Centre	126.8	124.8	133.4	133.5	147.6			
Total	862.7	865.5	894.4	871.3	888.6			

Risk-weighted assets by geographical regions^{1,2}

	Quarter ended Quarter ended						
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep		
	2018	2018	2018	2017	2017		
	\$bn	\$bn	\$bn	\$bn	\$bn		
Total	862.7	865.5	894.4	871.3	888.6		
Europe	297.7	301.3	318.8	311.6	322.3		
Asia	360.8	364.0	367.7	357.8	352.6		
Middle East and North Africa	57.4	58.0	59.8	59.2	58.9		
North America	132.1	133.0	133.3	131.3	136.4		
Latin America	38.9	37.0	38.6	36.4	38.5		
Hong Kong	186.5	186.5	186.7	178.2	175.4		
United Kingdom	220.4	224.6	240.2	233.8	245.4		

¹ Figures for 30 September 2018, 30 June 2018 and 31 March 2018 are calculated using the EU's regulatory transitional arrangements for IFRS 9 in article 473a of the Capital Requirements Regulation. All other periods are presented as reported under IAS 39.

² RWAs are non-additive across geographical regions due to market risk diversification effects within the Group.

HSBC Return on average risk-weighted assets

Return on average risk-weighted assets by global business¹

	Quarter ended						
	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep		
	2018	2018	2018	2017	2017		
	%	%	%	%	%		
Retail Banking and Wealth Management	6.5	5.5	5.9	3.7	5.3		
Commercial Banking	2.4	2.6	2.8	2.1	2.2		
Global Banking and Markets	2.6	2.7	2.4	0.7	2.0		
Global Private Banking	0.9	1.8	1.7	(2.2)	1.4		
Total	2.7	2.7	2.2	1.0	2.1		

Return on average risk-weighted assets by geographical regions¹

Quarter ended						
30 Sep	30 Jun	31 Mar	31 Dec	30 Sep		
2018	2018	2018	2017	2017		
%	%	%	%	%		
0.8	0.2	_	(3.0)	(0.1)		
4.9	5.1	5.3	4.1	4.6		
2.2	2.7	3.0	2.2	2.4		
1.4	1.9	(1.8)	1.5	0.4		
0.4	1.9	1.8	1.8	1.5		
2.7	2.7	2.2	1.0	2.1		
	2018 % 0.8 4.9 2.2 1.4 0.4	30 Sep 30 Jun 2018 2018 % % 0.8 0.2 4.9 5.1 2.2 2.7 1.4 1.9 0.4 1.9	30 Sep 30 Jun 31 Mar 2018 2018 2018 % % % 0.8 0.2 — 4.9 5.1 5.3 2.2 2.7 3.0 1.4 1.9 (1.8) 0.4 1.9 1.8	30 Sep 30 Jun 31 Mar 31 Dec 2018 2018 2018 2017 % % % % 0.8 0.2 — (3.0) 4.9 5.1 5.3 4.1 2.2 2.7 3.0 2.2 1.4 1.9 (1.8) 1.5 0.4 1.9 1.8 1.8		

¹ Return on average risk-weighted assets are based on a discrete quarterly calculation, using a 2-point average on a reported basis.