



## HSBC HOLDINGS PLC

### Data Pack

### 2Q 2026

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 2025. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards issued by the International Accounting Standards Board ('IFRS Accounting Standards'), is not complete and should be read in conjunction with the Annual Report and Accounts 2025, the Interim Report 2026, and other reports and financial information published by HSBC.

Unless stated otherwise, all information is on a reported basis. Constant currency performance is computed by adjusting reported results for the effects of foreign currency translation differences, which distort year-on-year comparisons. It is computed by retranslating into US dollars for non-US dollar branches, subsidiaries, joint ventures and associates: the reported income statements of comparative periods at the average rates of exchange for the most recent period; and the reported balance sheets of comparative periods at the prevailing rates of exchange on 30 June 2026. We consider constant currency performance to provide useful information for investors by aligning internal and external reporting, and reflecting how management assesses year-on-year performance. Definitions and calculations of other alternative performance measures are included in our 'Alternative performance measures' on page 41 of our Interim Report 2026. Alternative performance measures are reconciled to the closest reported financial measure.

We separately disclose 'notable items', which are components of our income statement which management would consider as outside the normal course of business and generally non-recurring in nature.

On a constant currency basis, quarterly comparatives are translated at average 2Q26 exchange rates for the income statement or at the prevailing rates of exchange on 30 June 2026 for the balance sheet. The year to date comparatives on a constant currency basis are translated at average 1H26 exchange rates for the income statement.

Effective 1 January 2026, we transferred certain clients, primarily in Hong Kong and the UK, to the CIB segment to better meet their needs. This transfer does not change the Group's reportable segments. Comparative periods have been re-presented accordingly. The re-presentation has no impact on the Group's consolidated financial results or financial position.

Registered office and Group Head office: 8 Canada Square, London, E14 5HQ, United Kingdom

Web: [www.hsbc.com](http://www.hsbc.com)

Incorporated in England and Wales with limited liability. Registration number 617987

## Index

|                                                                   | Page |
|-------------------------------------------------------------------|------|
| HSBC Holdings plc (Group) - Income statement                      | 1    |
| HSBC Holdings plc (Group) - Balance sheet data                    | 3    |
| HSBC Holdings plc (Group) - Management view of revenue ('MVOI')   | 5    |
| HSBC Holdings plc (Group) - Net interest margin ('NIM')           | 7    |
| Businesses                                                        |      |
| Hong Kong                                                         | 8    |
| UK                                                                | 10   |
| Corporate and Institutional Banking ('CIB')                       | 12   |
| International Wealth and Premier Banking ('IWPB')                 | 14   |
| Corporate Centre                                                  | 16   |
| Legal entities                                                    |      |
| HSBC UK Bank plc                                                  | 18   |
| HSBC Bank plc                                                     | 23   |
| The Hongkong and Shanghai Banking Corporation Limited             | 27   |
| The Hongkong and Shanghai Banking Corporation Limited (Hong Kong) | 32   |
| HSBC Hang Seng Limited                                            | 37   |
| HSBC North America Holdings Inc.                                  | 38   |
| Grupo Financiero HSBC, S.A. de C.V.                               | 42   |
| HSBC Bank Middle East Limited                                     | 46   |
| Other trading entities                                            | 50   |
| Credit risk                                                       | 51   |

**HSBC**  
**HSBC Holdings plc consolidated income statement**

|                                                                                                              | Quarter ended |           |           |           |           | Year to date |           |
|--------------------------------------------------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| Reported (\$m)                                                                                               | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| Net interest income                                                                                          | 9,288         | 8,945     | 9,196     | 8,777     | 8,519     | 18,233       | 16,821    |
| Net fee income                                                                                               | 3,558         | 3,719     | 3,194     | 3,506     | 3,319     | 7,277        | 6,643     |
| Other operating income                                                                                       | 6,272         | 5,960     | 3,974     | 5,505     | 4,635     | 12,232       | 10,658    |
| Net operating income before change in expected credit losses and other credit impairment charges ('Revenue') | 19,118        | 18,624    | 16,364    | 17,788    | 16,473    | 37,742       | 34,122    |
| ('ECL')                                                                                                      | (1,052)       | (1,301)   | (901)     | (1,008)   | (1,065)   | (2,353)      | (1,941)   |
| Total operating expenses                                                                                     | (8,705)       | (8,721)   | (9,330)   | (10,076)  | (8,920)   | (17,426)     | (17,022)  |
| Share of profit in associates and joint ventures less impairment                                             | 785           | 774       | 669       | 591       | (162)     | 1,559        | 651       |
| Profit/(loss) before tax                                                                                     | 10,146        | 9,376     | 6,802     | 7,295     | 6,326     | 19,522       | 15,810    |
| Tax credit/(charge)                                                                                          | (2,219)       | (1,982)   | (1,615)   | (1,792)   | (1,455)   | (4,201)      | (3,369)   |
| Profit/(loss) after tax                                                                                      | 7,927         | 7,394     | 5,187     | 5,503     | 4,871     | 15,321       | 12,441    |
| Profit/(loss) attributable to:                                                                               |               |           |           |           |           |              |           |
| - ordinary shareholders of the parent company ('PAOS')                                                       | 7,688         | 6,938     | 4,719     | 4,873     | 4,578     | 14,626       | 11,510    |
| - other equity holders of the parent company                                                                 | 226           | 407       | 225       | 411       | 155       | 633          | 547       |
| - non-controlling interests                                                                                  | 13            | 49        | 243       | 219       | 138       | 62           | 384       |
| Impairment of goodwill and other intangible assets (net of tax)                                              | 6             | 30        | 80        | 40        | 24        | 36           | 24        |
| PAOS net of goodwill and other intangible assets impairment                                                  | 7,694         | 6,968     | 4,799     | 4,913     | 4,602     | 14,662       | 11,534    |
| Constant currency (\$m)                                                                                      |               |           |           |           |           |              |           |
| Revenue                                                                                                      | 19,118        | 18,548    | 16,397    | 17,776    | 16,492    | 37,742       | 34,812    |
| ECL                                                                                                          | (1,052)       | (1,301)   | (910)     | (1,017)   | (1,092)   | (2,353)      | (2,015)   |
| Total operating expenses                                                                                     | (8,705)       | (8,691)   | (9,359)   | (10,066)  | (8,998)   | (17,426)     | (17,451)  |
| Share of profit in associates and joint ventures less impairment                                             | 785           | 785       | 689       | 611       | (189)     | 1,559        | 655       |
| Profit/(loss) before tax                                                                                     | 10,146        | 9,341     | 6,817     | 7,304     | 6,213     | 19,522       | 16,001    |
| Constant currency revenue excluding notable items                                                            | 19,043        | 19,047    | 17,756    | 17,889    | 17,737    | 38,168       | 36,149    |
| Constant currency profit before tax excluding notable items                                                  | 10,340        | 10,018    | 8,594     | 9,107     | 9,189     | 20,395       | 19,267    |
| Notable items (reported) (\$m)                                                                               |               |           |           |           |           |              |           |
| Notable items                                                                                                |               |           |           |           |           |              |           |
| Revenue                                                                                                      | 75            | (501)     | (1,359)   | (112)     | (1,184)   | (426)        | (1,275)   |
| of which: Banking net interest income                                                                        | —             | —         | —         | —         | —         | —            | —         |
| of which: Fee and other income                                                                               | 75            | (501)     | (1,359)   | (112)     | (1,184)   | (426)        | (1,275)   |
| ECL                                                                                                          | —             | —         | —         | —         | —         | —            | —         |
| Operating expenses                                                                                           | (269)         | (178)     | (425)     | (1,696)   | (652)     | (447)        | (843)     |
| Impairment losses of interest in BoCom associate                                                             | —             | —         | —         | —         | (1,000)   | —            | (1,000)   |
| Notable items (constant currency) (\$m)                                                                      |               |           |           |           |           |              |           |
| Notable items                                                                                                |               |           |           |           |           |              |           |
| Revenue                                                                                                      | 75            | (499)     | (1,359)   | (113)     | (1,245)   | (426)        | (1,337)   |
| of which: Banking net interest income                                                                        | —             | —         | —         | —         | —         | —            | —         |
| of which: Fee and other income                                                                               | 75            | (499)     | (1,359)   | (113)     | (1,245)   | (426)        | (1,337)   |
| ECL                                                                                                          | —             | —         | —         | —         | —         | —            | —         |
| Operating expenses                                                                                           | (269)         | (178)     | (418)     | (1,690)   | (664)     | (447)        | (862)     |
| Impairment losses of interest in BoCom associate                                                             | —             | —         | —         | —         | (1,067)   | —            | (1,067)   |

|                                                                                     | Quarter ended |           |           |           |           | Year to date |           |
|-------------------------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
|                                                                                     | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| <b>Earnings metrics</b>                                                             |               |           |           |           |           |              |           |
| Return on average equity (annualised)                                               | 17.7 %        | 16.0 %    | 10.8 %    | 11.3 %    | 10.7 %    | 16.9 %       | 13.7 %    |
| Return on average tangible equity (annualised)                                      | 19.1 %        | 17.3 %    | 11.8 %    | 12.3 %    | 11.5 %    | 18.2 %       | 14.7 %    |
| Return on average tangible equity excluding notable items (annualised) <sup>1</sup> | 19.5 %        | 18.7 %    | 15.9 %    | 16.6 %    | 17.8 %    | 19.1 %       | 18.2 %    |
| Earnings per share (\$)                                                             | 0.45          | 0.41      | 0.28      | 0.28      | 0.26      | 0.85         | 0.65      |
| Earnings per share excluding material notable items and related impacts (\$)        | 0.45          | 0.44      | 0.37      | 0.36      | 0.39      | 0.88         | 0.78      |
| Constant currency ECL / average gross loans (annualised)                            | 0.41 %        | 0.53 %    | 0.36 %    | 0.41 %    | 0.45 %    | 0.47 %       | 0.42 %    |
| <b>Dividends</b>                                                                    |               |           |           |           |           |              |           |
| Dividends per share - declared in respect of the period (\$)                        | 0.10          | 0.10      | 0.45      | 0.10      | 0.10      | 0.20         | 0.20      |
|                                                                                     | Quarter ended |           |           |           |           | Year to date |           |
|                                                                                     | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| <b>Revenue notable items (\$m)</b>                                                  |               |           |           |           |           |              |           |
| <b>Total</b>                                                                        | 75            | (501)     | (1,359)   | (112)     | (1,184)   | (426)        | (1,275)   |
| – Disposals, wind-downs, acquisitions and related costs                             | 75            | (501)     | (1,359)   | (144)     | (48)      | (426)        | (139)     |
| – Early redemption of legacy securities                                             | —             | —         | —         | —         | —         | —            | —         |
| – Dilution loss of interest in BoCom associate                                      | —             | —         | —         | 32        | (1,136)   | —            | (1,136)   |
| <b>Cost notable items (\$m)</b>                                                     |               |           |           |           |           |              |           |
| <b>Total</b>                                                                        | (269)         | (178)     | (425)     | (1,696)   | (652)     | (447)        | (843)     |
| – Disposals, wind-downs, acquisitions and related costs                             | (79)          | (50)      | (157)     | (118)     | (177)     | (129)        | (227)     |
| – Restructuring and other related costs                                             | (190)         | (128)     | (257)     | (157)     | (475)     | (318)        | (616)     |
| – Legal provision                                                                   | —             | —         | (11)      | (1,421)   | —         | —            | —         |
| <b>Impairment losses of interest in BoCom associate (\$m)</b>                       | —             | —         | —         | —         | (1,000)   | —            | (1,000)   |

1 We have revised the adjustments made to average tangible equity for the purposes of computing our return on average tangible equity ('RoTE') excluding notable items measure. Prior to this, we adjusted average tangible equity for the average impact of notable items whereas from 2025 we no longer make adjustments to average tangible equity. Comparatives have been re-presented on the revised basis.

HSBC

HSBC Holdings plc consolidated balance sheet data

|                                                                                                     | Balance sheet date |                  |                  |                  |                  |
|-----------------------------------------------------------------------------------------------------|--------------------|------------------|------------------|------------------|------------------|
|                                                                                                     | 30-Jun-26          | 31-Mar-26        | 31-Dec-25        | 30-Sep-25        | 30-Jun-25        |
| <b>Assets (reported) (\$m)</b>                                                                      |                    |                  |                  |                  |                  |
| Cash and balances at central banks                                                                  | 227,800            | 214,707          | 242,859          | 246,821          | 246,360          |
| Hong Kong Government certificates of indebtedness                                                   | 45,021             | 44,727           | 44,063           | 43,549           | 42,592           |
| Trading assets                                                                                      | 423,987            | 365,667          | 366,153          | 357,418          | 333,745          |
| Financial assets designated and otherwise mandatorily measured at fair value through profit or loss | 138,942            | 138,535          | 133,063          | 134,408          | 128,942          |
| Derivatives                                                                                         | 255,995            | 267,583          | 237,740          | 213,903          | 249,672          |
| Loans and advances to banks                                                                         | 110,529            | 100,297          | 108,462          | 105,202          | 107,582          |
| Loans and advances to customers (net)                                                               | 1,022,105          | 1,001,957        | 988,399          | 982,886          | 981,722          |
| Reverse repurchase agreements – non-trading                                                         | 311,871            | 314,864          | 298,392          | 278,615          | 283,204          |
| Financial investments                                                                               | 604,759            | 580,632          | 567,211          | 563,159          | 547,955          |
| Prepayments, accrued income and other assets <sup>1</sup>                                           | 244,205            | 225,362          | 195,909          | 258,646          | 243,348          |
| Current tax assets                                                                                  | 1,199              | 1,008            | 864              | 743              | 1,364            |
| Interests in associates and joint ventures                                                          | 31,333             | 30,539           | 29,577           | 28,829           | 28,202           |
| Goodwill and intangible assets                                                                      | 12,728             | 12,804           | 13,107           | 13,011           | 13,022           |
| Deferred tax assets                                                                                 | 7,687              | 7,329            | 7,235            | 7,033            | 6,661            |
| <b>Total assets</b>                                                                                 | <b>3,438,161</b>   | <b>3,306,011</b> | <b>3,233,034</b> | <b>3,234,223</b> | <b>3,214,371</b> |
|                                                                                                     |                    |                  |                  |                  |                  |
| <b>Liabilities (reported) (\$m)</b>                                                                 |                    |                  |                  |                  |                  |
| Hong Kong currency notes in circulation                                                             | 45,021             | 44,727           | 44,063           | 43,549           | 42,592           |
| Deposits by banks                                                                                   | 91,401             | 87,581           | 97,952           | 98,126           | 97,782           |
| Customer accounts                                                                                   | 1,827,703          | 1,781,761        | 1,786,828        | 1,737,247        | 1,718,604        |
| Repurchase agreements – non-trading                                                                 | 276,266            | 216,162          | 204,974          | 215,308          | 195,532          |
| Trading liabilities                                                                                 | 86,363             | 80,646           | 72,122           | 73,182           | 70,653           |
| Financial liabilities designated at fair value                                                      | 173,751            | 167,693          | 158,456          | 162,914          | 163,589          |
| Derivatives                                                                                         | 254,662            | 259,845          | 237,854          | 217,438          | 257,601          |
| Debt securities in issue                                                                            | 105,027            | 101,742          | 99,675           | 98,240           | 102,129          |
| Accruals, deferred income and other liabilities <sup>2</sup>                                        | 214,218            | 204,967          | 165,505          | 232,181          | 213,227          |
| Current tax liabilities                                                                             | 3,561              | 2,807            | 3,037            | 3,693            | 3,232            |
| Insurance contract liabilities                                                                      | 130,053            | 128,070          | 122,955          | 120,169          | 118,297          |
| Provisions                                                                                          | 2,942              | 3,009            | 3,441            | 3,434            | 2,125            |
| Deferred tax liabilities                                                                            | 2,240              | 1,720            | 2,100            | 1,540            | 1,570            |
| Subordinated liabilities                                                                            | 27,872             | 28,011           | 28,406           | 28,514           | 27,569           |
| <b>Total liabilities</b>                                                                            | <b>3,241,080</b>   | <b>3,108,741</b> | <b>3,027,368</b> | <b>3,035,535</b> | <b>3,014,502</b> |
|                                                                                                     |                    |                  |                  |                  |                  |
| <b>Equity (reported) (\$m)</b>                                                                      |                    |                  |                  |                  |                  |
| Called up share capital                                                                             | 8,592              | 8,592            | 8,588            | 8,630            | 8,739            |
| Share premium account                                                                               | 245                | 245              | 111              | 110              | 14,918           |
| Other equity instruments                                                                            | 23,708             | 22,211           | 20,716           | 20,716           | 20,716           |
| Other reserves                                                                                      | (3,449)            | (3,826)          | (795)            | (4,341)          | (1,556)          |
| Retained earnings                                                                                   | 167,586            | 169,597          | 169,605          | 166,315          | 149,737          |
| <b>Total shareholders' equity</b>                                                                   | <b>196,682</b>     | <b>196,819</b>   | <b>198,225</b>   | <b>191,430</b>   | <b>192,554</b>   |
| Non-controlling interests                                                                           | 399                | 451              | 7,441            | 7,258            | 7,315            |
| <b>Total equity</b>                                                                                 | <b>197,081</b>     | <b>197,270</b>   | <b>205,666</b>   | <b>198,688</b>   | <b>199,869</b>   |
| <b>Total liabilities and equity</b>                                                                 | <b>3,438,161</b>   | <b>3,306,011</b> | <b>3,233,034</b> | <b>3,234,223</b> | <b>3,214,371</b> |
|                                                                                                     |                    |                  |                  |                  |                  |
| <b>Other balance sheet data (reported) (\$m)</b>                                                    |                    |                  |                  |                  |                  |
| Loans and advances to customers (gross)                                                             | 1,033,846          | 1,013,296        | 999,091          | 993,394          | 991,865          |
| Risk-weighted assets                                                                                | 906,417            | 883,759          | 888,647          | 878,793          | 886,860          |
|                                                                                                     |                    |                  |                  |                  |                  |
| Total shareholders' equity                                                                          | 196,682            | 196,819          | 198,225          | 191,430          | 192,554          |
| AT1 capital                                                                                         | (23,708)           | (22,211)         | (20,716)         | (20,716)         | (20,716)         |
| Preference shares                                                                                   | —                  | —                | —                | —                | —                |
| Perpetual capital securities                                                                        | —                  | —                | —                | —                | —                |
| <b>Ordinary shareholders' equity ('NAV')</b>                                                        | <b>172,974</b>     | <b>174,608</b>   | <b>177,509</b>   | <b>170,714</b>   | <b>171,838</b>   |
| Goodwill and other intangibles (net of deferred tax)                                                | (12,322)           | (12,273)         | (12,356)         | (12,263)         | (12,281)         |
| <b>Tangible equity ('TNAV')</b>                                                                     | <b>160,652</b>     | <b>162,335</b>   | <b>165,153</b>   | <b>158,451</b>   | <b>159,557</b>   |

|                                                                                                            | Quarter ended |           |           |           |           |
|------------------------------------------------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                                                                                            | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Average TNAV                                                                                               | 161,494       | 163,744   | 161,803   | 159,004   | 159,977   |
| Balance sheet date                                                                                         |               |           |           |           |           |
| Balance sheet (constant currency) (\$m)                                                                    | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to customers (net)                                                                      | 1,022,105     | 1,001,930 | 981,950   | 976,605   | 971,039   |
| Customer accounts                                                                                          | 1,827,703     | 1,781,234 | 1,771,972 | 1,722,932 | 1,697,599 |
| Risk-weighted assets                                                                                       | 906,417       | 884,185   | 883,123   | 873,769   | 879,219   |
| Regulatory capital (end-point basis, reported) (\$m)                                                       |               |           |           |           |           |
| Common equity tier 1 capital                                                                               | 127,692       | 123,996   | 132,593   | 127,765   | 129,819   |
| Additional tier 1 capital                                                                                  | 23,652        | 22,155    | 20,804    | 20,790    | 20,800    |
| Tier 2 capital                                                                                             | 27,432        | 27,813    | 28,974    | 29,174    | 27,877    |
| Total regulatory capital                                                                                   | 178,776       | 173,964   | 182,371   | 177,729   | 178,496   |
| Capital ratios (end-point basis, reported)                                                                 |               |           |           |           |           |
| Common equity tier 1 ratio                                                                                 | 14.1 %        | 14.0 %    | 14.9 %    | 14.5 %    | 14.6 %    |
| Tier 1 ratio                                                                                               | 16.7 %        | 16.5 %    | 17.3 %    | 16.9 %    | 17.0 %    |
| Total capital ratio                                                                                        | 19.7 %        | 19.7 %    | 20.5 %    | 20.2 %    | 20.1 %    |
| Leverage exposures (\$m)                                                                                   | 3,076,177     | 2,946,990 | 2,877,070 | 2,840,483 | 2,792,934 |
| Leverage Ratio                                                                                             | 4.9 %         | 5.0 %     | 5.3 %     | 5.2 %     | 5.4 %     |
| NAV / share (\$) at the end of the period                                                                  | 10.08         | 10.17     | 10.36     | 9.94      | 9.88      |
| TNAV / share (\$) at the end of the period                                                                 | 9.36          | 9.46      | 9.64      | 9.22      | 9.17      |
| Ordinary \$0.50 shares                                                                                     |               |           |           |           |           |
| Basic number of ordinary shares in issue, after deducting own shares held (m)                              | 17,164        | 17,164    | 17,140    | 17,183    | 17,397    |
| Quarter ended                                                                                              |               |           |           |           |           |
|                                                                                                            | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Ordinary shares issued during the period (m)                                                               | —             | 8.3       | 0.1       | 0.2       | —         |
| Shares bought back and cancelled during the period <sup>3</sup> (m)                                        | —             | —         | (84)      | (219)     | (271)     |
| Other movements in basic number of ordinary shares during the period <sup>4</sup> (m)                      | —             | 15        | 41        | 5         | —         |
| Average basic number of ordinary shares outstanding during the period, after deducting own shares held (m) | 17,163        | 17,129    | 17,136    | 17,297    | 17,528    |

1 Includes 'Assets held for sale' of \$22,732m.

2 Includes 'Liabilities of disposal groups held for sale' of \$30,097m.

3 Includes shares cancelled during the period that were originally bought back in prior periods.

4 Includes movements in own shares held.

HSBC

Group Management View of Revenue

|                                                            | Quarter ended |           |           |           |           | Year to date |           |
|------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| Group Management View of Revenue (original FX rates) (\$m) | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| Banking NII <sup>1</sup>                                   | 11,643        | 11,253    | 11,722    | 11,049    | 10,714    | 22,896       | 21,313    |
| Fee and other income                                       | 7,400         | 7,872     | 6,001     | 6,851     | 6,943     | 15,272       | 14,084    |
| – Wholesale Transaction Banking                            | 2,981         | 3,081     | 2,647     | 2,576     | 2,783     | 6,062        | 5,695     |
| of which: Global Foreign Exchange                          | 1,568         | 1,702     | 1,353     | 1,245     | 1,491     | 3,270        | 3,156     |
| of which: Global Payments Solutions                        | 612           | 584       | 585       | 587       | 576       | 1,196        | 1,121     |
| of which: Global Trade Solutions                           | 400           | 417       | 349       | 369       | 370       | 817          | 743       |
| of which: Securities Services                              | 401           | 378       | 360       | 375       | 346       | 779          | 675       |
| – Wealth                                                   | 2,765         | 2,697     | 2,147     | 2,680     | 2,273     | 5,462        | 4,563     |
| of which: Investment Distribution                          | 1,108         | 1,111     | 807       | 1,039     | 876       | 2,219        | 1,778     |
| of which: Insurance <sup>1</sup>                           | 774           | 659       | 581       | 845       | 632       | 1,433        | 1,173     |
| of which: Asset Management                                 | 381           | 374       | 406       | 387       | 357       | 755          | 707       |
| of which: Private Bank                                     | 502           | 553       | 353       | 409       | 408       | 1,055        | 905       |
| – Investment Banking, Debt and Equity Markets              | 1,117         | 1,011     | 588       | 657       | 831       | 2,128        | 2,054     |
| – Retail Banking                                           | 325           | 396       | 299       | 323       | 322       | 721          | 624       |
| – Wholesale Credit and Lending                             | 183           | 257       | 251       | 231       | 207       | 440          | 426       |
| – Other <sup>2</sup>                                       | 29            | 430       | 69        | 384       | 527       | 459          | 722       |
| Revenue excluding notable items                            | 19,043        | 19,125    | 17,723    | 17,900    | 17,657    | 38,168       | 35,397    |
| Notable items                                              | 75            | (501)     | (1,359)   | (112)     | (1,184)   | (426)        | (1,275)   |
| Revenue                                                    | 19,118        | 18,624    | 16,364    | 17,788    | 16,473    | 37,742       | 34,122    |
| Total revenue excluding notable items                      |               |           |           |           |           |              |           |
| – of which: Wholesale Transaction Banking                  | 7,184         | 7,155     | 6,755     | 6,438     | 6,613     | 14,339       | 13,396    |
| of which: Global Payments Solutions                        | 4,114         | 4,057     | 4,147     | 3,910     | 3,823     | 8,171        | 7,708     |
| of which: Global Trade Solutions                           | 783           | 763       | 668       | 688       | 685       | 1,546        | 1,376     |
| – of which: Wealth                                         | 3,092         | 3,026     | 2,481     | 3,008     | 2,590     | 6,118        | 5,197     |
| of which: Private Bank                                     | 807           | 861       | 669       | 713       | 709       | 1,668        | 1,506     |

|                                                            | Quarter ended |           |           |           |           | Year to date |           |
|------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| Group Management View of Revenue (constant currency) (\$m) | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| Banking NII <sup>1</sup>                                   | 11,643        | 11,210    | 11,763    | 11,058    | 10,811    | 22,896       | 21,820    |
| Fee and other income                                       | 7,400         | 7,837     | 5,993     | 6,831     | 6,926     | 15,272       | 14,329    |
| – Wholesale Transaction Banking                            | 2,981         | 3,066     | 2,648     | 2,569     | 2,790     | 6,062        | 5,807     |
| of which: Global Foreign Exchange                          | 1,568         | 1,692     | 1,351     | 1,240     | 1,489     | 3,270        | 3,211     |
| of which: Global Payments Solutions                        | 612           | 583       | 589       | 587       | 580       | 1,196        | 1,148     |
| of which: Global Trade Solutions                           | 400           | 415       | 348       | 369       | 374       | 817          | 761       |
| of which: Securities Services                              | 401           | 376       | 360       | 373       | 347       | 779          | 687       |
| – Wealth                                                   | 2,765         | 2,691     | 2,150     | 2,684     | 2,287     | 5,462        | 4,636     |
| of which: Investment Distribution                          | 1,108         | 1,109     | 808       | 1,041     | 881       | 2,219        | 1,800     |
| of which: Insurance <sup>1</sup>                           | 774           | 659       | 581       | 850       | 637       | 1,433        | 1,189     |
| of which: Asset Management                                 | 381           | 372       | 406       | 384       | 356       | 755          | 721       |
| of which: Private Bank                                     | 502           | 551       | 355       | 409       | 413       | 1,055        | 926       |
| – Investment Banking, Debt and Equity Markets              | 1,117         | 1,008     | 592       | 655       | 835       | 2,128        | 2,098     |
| – Retail Banking                                           | 325           | 395       | 305       | 329       | 332       | 721          | 651       |
| – Wholesale Credit and Lending                             | 183           | 256       | 256       | 232       | 210       | 440          | 438       |
| – Other <sup>2</sup>                                       | 29            | 421       | 42        | 362       | 472       | 459          | 699       |
| Revenue excluding notable items                            | 19,043        | 19,047    | 17,756    | 17,889    | 17,737    | 38,168       | 36,149    |
| Notable items                                              | 75            | (499)     | (1,359)   | (113)     | (1,245)   | (426)        | (1,337)   |
| Revenue                                                    | 19,118        | 18,548    | 16,397    | 17,776    | 16,492    | 37,742       | 34,812    |
| Total revenue excluding notable items                      |               |           |           |           |           |              |           |
| – of which: Wholesale Transaction Banking                  | 7,184         | 7,122     | 6,764     | 6,418     | 6,641     | 14,339       | 13,653    |
| of which: Global Payments Solutions                        | 4,114         | 4,040     | 4,154     | 3,901     | 3,843     | 8,171        | 7,862     |
| of which: Global Trade Solutions                           | 783           | 760       | 671       | 687       | 691       | 1,546        | 1,407     |
| – of which: Wealth                                         | 3,092         | 3,019     | 2,484     | 3,013     | 2,605     | 6,118        | 5,284     |
| of which: Private Bank                                     | 807           | 858       | 671       | 714       | 715       | 1,668        | 1,541     |

|                                                                                                                                       | Quarter ended    |           |           |           |           | Year to date     |           |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------|-----------|-----------|-----------|------------------|-----------|
| <b>Banking net interest income (original FX rates) (\$m)</b>                                                                          | <b>30-Jun-26</b> | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | <b>30-Jun-26</b> | 30-Jun-25 |
| <b>Net interest income</b>                                                                                                            | <b>9,288</b>     | 8,945     | 9,196     | 8,777     | 8,519     | <b>18,233</b>    | 16,821    |
| Banking book funding costs used to generate 'net income from financial instruments held for trading or managed on a fair value basis' | <b>2,399</b>     | 2,356     | 2,592     | 2,384     | 2,307     | <b>4,755</b>     | 4,710     |
| Third-party net interest income from insurance                                                                                        | <b>(44)</b>      | (48)      | (66)      | (112)     | (112)     | <b>(92)</b>      | (218)     |
| <b>Banking net interest income</b>                                                                                                    | <b>11,643</b>    | 11,253    | 11,722    | 11,049    | 10,714    | <b>22,896</b>    | 21,313    |
|                                                                                                                                       |                  |           |           |           |           |                  |           |
| <b>Banking net interest income (constant currency) (\$m)</b>                                                                          | <b>30-Jun-26</b> | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | <b>30-Jun-26</b> | 30-Jun-25 |
| <b>Net interest income</b>                                                                                                            | <b>9,288</b>     | 8,907     | 9,226     | 8,783     | 8,602     | <b>18,233</b>    | 17,243    |
| Banking book funding costs used to generate 'net income from financial instruments held for trading or managed on a fair value basis' | <b>2,399</b>     | 2,351     | 2,603     | 2,387     | 2,323     | <b>4,755</b>     | 4,803     |
| Third-party net interest income from insurance                                                                                        | <b>(44)</b>      | (48)      | (66)      | (112)     | (114)     | <b>(92)</b>      | (226)     |
| <b>Banking net interest income</b>                                                                                                    | <b>11,643</b>    | 11,210    | 11,763    | 11,058    | 10,811    | <b>22,896</b>    | 21,820    |
|                                                                                                                                       |                  |           |           |           |           |                  |           |
|                                                                                                                                       |                  |           |           |           |           |                  |           |
| <b>Banking net interest income by legal entity (original FX rates) (\$m)</b>                                                          | <b>30-Jun-26</b> | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | <b>30-Jun-26</b> | 30-Jun-25 |
| The HongKong and Shanghai Banking Corporation Limited                                                                                 | <b>5,748</b>     | 5,431     | 5,710     | 5,351     | 5,176     | <b>11,179</b>    | 10,615    |
| of which: Hong Kong                                                                                                                   |                  |           |           |           |           |                  |           |
| HSBC UK Bank plc                                                                                                                      | <b>3,083</b>     | 3,027     | 3,046     | 2,969     | 2,846     | <b>6,110</b>     | 5,508     |
| HSBC Bank plc                                                                                                                         | <b>1,427</b>     | 1,376     | 1,477     | 1,351     | 1,325     | <b>2,803</b>     | 2,429     |
| Other legal entities                                                                                                                  | <b>1,385</b>     | 1,419     | 1,489     | 1,378     | 1,367     | <b>2,804</b>     | 2,761     |
| <b>Total banking net interest income</b>                                                                                              | <b>11,643</b>    | 11,253    | 11,722    | 11,049    | 10,714    | <b>22,896</b>    | 21,313    |
|                                                                                                                                       |                  |           |           |           |           |                  |           |
| <b>Banking net interest income by legal entity (constant currency) (\$m)</b>                                                          | <b>30-Jun-26</b> | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | <b>30-Jun-26</b> | 30-Jun-25 |
| The HongKong and Shanghai Banking Corporation Limited                                                                                 | <b>5,748</b>     | 5,411     | 5,697     | 5,345     | 5,178     | <b>11,179</b>    | 10,661    |
| of which: Hong Kong                                                                                                                   |                  |           |           |           |           |                  |           |
| HSBC UK Bank plc                                                                                                                      | <b>3,083</b>     | 3,015     | 3,078     | 2,957     | 2,862     | <b>6,110</b>     | 5,711     |
| HSBC Bank plc                                                                                                                         | <b>1,427</b>     | 1,371     | 1,489     | 1,351     | 1,346     | <b>2,803</b>     | 2,544     |
| Other legal entities                                                                                                                  | <b>1,385</b>     | 1,413     | 1,499     | 1,405     | 1,425     | <b>2,804</b>     | 2,904     |
| <b>Total banking net interest income</b>                                                                                              | <b>11,643</b>    | 11,210    | 11,763    | 11,058    | 10,811    | <b>22,896</b>    | 21,820    |

1 Banking NII for IWPB is computed by deducting third party net interest income ('NII') in our insurance business from total IWPB NII. Total insurance NII is presented in 'fee and other income' in Insurance in our Group Management View of Revenue.

2 'Other' includes revenue from Markets Treasury and hyperinflationary impacts. It also includes other non-product-specific income, and notional tax credits.

**HSBC**  
**HSBC Holdings plc**  
**Net Interest Margin**

|                                                  | Quarter to date  |                  |                  |                  |                  | Year to date     |                  |
|--------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                                  | 30-Jun-26        | 31-Mar-26        | 31-Dec-25        | 30-Sep-25        | 30-Jun-25        | 30-Jun-26        | 30-Jun-25        |
| <b>Average balances during period (\$m)</b>      |                  |                  |                  |                  |                  |                  |                  |
| Short-term funds and loans and advances to banks | 301,929          | 317,191          | 317,912          | 316,852          | 328,935          | 309,518          | 334,336          |
| Loans and advances to customers                  | 1,027,598        | 1,009,498        | 988,965          | 983,604          | 974,198          | 1,018,598        | 957,084          |
| Reverse repurchase agreements – non-trading      | 308,899          | 297,692          | 287,302          | 280,681          | 275,219          | 303,327          | 263,723          |
| Financial investments                            | 585,297          | 567,432          | 554,175          | 553,675          | 535,875          | 576,413          | 524,043          |
| Other interest-earning assets                    | 76,326           | 69,602           | 72,700           | 83,660           | 81,017           | 72,982           | 80,714           |
| <b>Total interest-earning assets</b>             | <b>2,300,049</b> | <b>2,261,415</b> | <b>2,221,054</b> | <b>2,218,472</b> | <b>2,195,244</b> | <b>2,280,838</b> | <b>2,159,900</b> |
| <b>Interest income during period (\$m)</b>       |                  |                  |                  |                  |                  |                  |                  |
| Short-term funds and loans and advances to banks | 2,445            | 2,494            | 2,685            | 2,733            | 2,852            | 4,939            | 6,042            |
| Loans and advances to customers                  | 11,710           | 11,193           | 11,460           | 11,510           | 11,599           | 22,903           | 23,066           |
| Reverse repurchase agreements – non-trading      | 4,331            | 4,263            | 4,353            | 4,229            | 4,158            | 8,594            | 8,034            |
| Financial investments                            | 5,278            | 5,117            | 5,258            | 5,165            | 5,262            | 10,395           | 10,407           |
| Other interest-earning assets                    | 640              | 591              | 747              | 724              | 724              | 1,231            | 1,459            |
| <b>Total</b>                                     | <b>24,404</b>    | <b>23,658</b>    | <b>24,503</b>    | <b>24,361</b>    | <b>24,595</b>    | <b>48,062</b>    | <b>49,008</b>    |
| <b>Average balances during period (\$m)</b>      |                  |                  |                  |                  |                  |                  |                  |
| Deposits by banks                                | 73,953           | 75,786           | 77,352           | 78,274           | 76,755           | 74,864           | 74,321           |
| Customer accounts                                | 1,578,501        | 1,556,552        | 1,515,315        | 1,503,972        | 1,490,291        | 1,567,587        | 1,464,045        |
| Repurchase agreements – non-trading              | 250,210          | 217,636          | 199,654          | 187,304          | 186,270          | 234,013          | 183,938          |
| Debt securities in issue – non-trading           | 207,891          | 201,092          | 197,015          | 202,337          | 199,166          | 204,510          | 196,936          |
| Other interest-bearing liabilities               | 83,020           | 86,670           | 86,547           | 81,825           | 73,668           | 84,835           | 71,294           |
| <b>Total interest-bearing liabilities</b>        | <b>2,193,575</b> | <b>2,137,736</b> | <b>2,075,883</b> | <b>2,053,712</b> | <b>2,026,150</b> | <b>2,165,809</b> | <b>1,990,534</b> |
| Non-interest bearing current accounts            | 228,035          | 231,338          | 224,650          | 213,356          | 209,334          | 229,677          | 209,936          |
| <b>Interest expense during period (\$m)</b>      |                  |                  |                  |                  |                  |                  |                  |
| Deposits by banks                                | 559              | 568              | 629              | 666              | 678              | 1,127            | 1,318            |
| Customer accounts                                | 7,525            | 7,474            | 7,864            | 8,124            | 8,567            | 14,999           | 17,301           |
| Repurchase agreements – non-trading              | 3,871            | 3,587            | 3,619            | 3,405            | 3,327            | 7,458            | 6,605            |
| Debt securities in issue – non-trading           | 2,604            | 2,513            | 2,558            | 2,733            | 2,786            | 5,117            | 5,556            |
| Other interest-bearing liabilities               | 557              | 571              | 637              | 656              | 718              | 1,128            | 1,407            |
| <b>Total</b>                                     | <b>15,116</b>    | <b>14,713</b>    | <b>15,307</b>    | <b>15,584</b>    | <b>16,076</b>    | <b>29,829</b>    | <b>32,187</b>    |
| <b>Net interest margin (%)</b>                   | <b>1.62 %</b>    | <b>1.60 %</b>    | <b>1.64 %</b>    | <b>1.57 %</b>    | <b>1.56 %</b>    | <b>1.61 %</b>    | <b>1.57 %</b>    |

**HSBC**  
**Hong Kong business**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Constant currency results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Notable items (reported) (\$m)**

|                                     |
|-------------------------------------|
| <b>Total</b>                        |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

**Notable items (constant currency) (\$m)**

|                                     |
|-------------------------------------|
| <b>Total</b>                        |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

**Balance sheet (reported) (\$m)**

|                                                  |
|--------------------------------------------------|
| Loans and advances to external customers (gross) |
| Loans and advances to external customers (net)   |
| Total external assets                            |
| External customer accounts                       |
| Risk-weighted assets                             |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |
| Risk-weighted assets                           |

| Quarter ended |           |           |           |           | Year to date |           |
|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| 4,108         | 4,024     | 3,970     | 3,879     | 3,761     | 8,132        | 7,688     |
| (332)         | (208)     | (307)     | (303)     | (542)     | (540)        | (858)     |
| (1,227)       | (1,227)   | (1,304)   | (1,201)   | (1,163)   | (2,454)      | (2,301)   |
| —             | —         | —         | —         | —         | —            | —         |
| 2,549         | 2,589     | 2,359     | 2,375     | 2,056     | 5,138        | 4,529     |
| 4,108         | 4,014     | 3,944     | 3,876     | 3,751     | 8,132        | 7,666     |
| (332)         | (207)     | (306)     | (302)     | (542)     | (540)        | (857)     |
| (1,227)       | (1,225)   | (1,297)   | (1,201)   | (1,161)   | (2,454)      | (2,298)   |
| —             | —         | —         | —         | —         | —            | —         |
| 2,549         | 2,582     | 2,341     | 2,373     | 2,048     | 5,138        | 4,511     |
| (3)           | (4)       | (6)       | (4)       | (2)       | (7)          | (9)       |
| —             | —         | —         | —         | —         | —            | —         |
| —             | —         | —         | —         | —         | —            | —         |
| (3)           | (4)       | (6)       | (4)       | (2)       | (7)          | (9)       |
| —             | —         | —         | —         | —         | —            | —         |
| (3)           | (4)       | (6)       | (4)       | (2)       | (7)          | (9)       |
| —             | —         | —         | —         | —         | —            | —         |
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |              |           |
| 234,651       | 228,726   | 227,609   | 228,037   | 228,385   |              |           |
| 230,495       | 224,698   | 223,730   | 224,264   | 224,867   |              |           |
| 450,796       | 427,545   | 428,394   | 433,592   | 424,733   |              |           |
| 536,808       | 528,277   | 531,902   | 508,691   | 507,657   |              |           |
| 140,039       | 133,018   | 136,245   | 137,355   | 137,911   |              |           |
| 230,495       | 224,730   | 222,348   | 222,911   | 225,442   |              |           |
| 536,808       | 528,221   | 528,357   | 505,286   | 508,730   |              |           |
| 140,039       | 133,106   | 135,573   | 136,785   | 138,513   |              |           |

**Management View of Revenue (original FX rates) (\$m)**
**Banking NII**
**Fee and other income**
**– Retail Banking and Wealth**

– Retail Banking

– Wealth

 – Other<sup>1</sup>
**– Commercial Banking**

– Wholesale Transaction Banking

– Credit and Lending

 – Other<sup>1</sup>
**Revenue excluding notable items**

Notable items

**Revenue**

| Quarter ended |           |           |           |           |  |
|---------------|-----------|-----------|-----------|-----------|--|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |  |
| 3,070         | 2,905     | 3,194     | 2,866     | 2,768     |  |
| 1,038         | 1,119     | 776       | 1,013     | 993       |  |
| 783           | 798       | 548       | 748       | 701       |  |
| 109           | 95        | 66        | 84        | 89        |  |
| 660           | 673       | 459       | 646       | 555       |  |
| 14            | 30        | 23        | 18        | 57        |  |
| 255           | 321       | 228       | 265       | 292       |  |
| 191           | 193       | 173       | 183       | 184       |  |
| 12            | 26        | 15        | 16        | 16        |  |
| 52            | 102       | 40        | 66        | 92        |  |
| 4,108         | 4,024     | 3,970     | 3,879     | 3,761     |  |
| —             | —         | —         | —         | —         |  |
| 4,108         | 4,024     | 3,970     | 3,879     | 3,761     |  |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 5,975        | 5,740     |
| 2,157        | 1,948     |
| 1,581        | 1,362     |
| 204          | 176       |
| 1,333        | 1,101     |
| 44           | 85        |
| 576          | 586       |
| 384          | 361       |
| 38           | 42        |
| 154          | 183       |
| 8,132        | 7,688     |
| —            | —         |
| 8,132        | 7,688     |

**Management View of Revenue (constant currency) (\$m)**
**Banking NII**
**Fee and other income**
**– Retail Banking and Wealth**

– Retail Banking

– Wealth

 – Other<sup>1</sup>
**– Commercial Banking**

– Wholesale Transaction Banking

– Credit and Lending

 – Other<sup>1</sup>
**Revenue excluding notable items**

Notable items

**Revenue**

| Quarter ended |           |           |           |           |  |
|---------------|-----------|-----------|-----------|-----------|--|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |  |
| 3,070         | 2,898     | 3,173     | 2,864     | 2,761     |  |
| 1,038         | 1,116     | 771       | 1,012     | 990       |  |
| 783           | 796       | 544       | 748       | 700       |  |
| 109           | 94        | 65        | 84        | 89        |  |
| 660           | 672       | 456       | 646       | 554       |  |
| 14            | 30        | 23        | 18        | 57        |  |
| 255           | 320       | 227       | 264       | 290       |  |
| 191           | 193       | 171       | 184       | 185       |  |
| 12            | 26        | 16        | 16        | 16        |  |
| 52            | 101       | 40        | 64        | 89        |  |
| 4,108         | 4,014     | 3,944     | 3,876     | 3,751     |  |
| —             | —         | —         | —         | —         |  |
| 4,108         | 4,014     | 3,944     | 3,876     | 3,751     |  |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 5,975        | 5,724     |
| 2,157        | 1,942     |
| 1,581        | 1,357     |
| 204          | 175       |
| 1,333        | 1,097     |
| 44           | 85        |
| 576          | 585       |
| 384          | 362       |
| 38           | 41        |
| 154          | 182       |
| 8,132        | 7,666     |
| —            | —         |
| 8,132        | 7,666     |

1 'Other' includes allocated revenue from Markets Treasury.

**HSBC**  
**UK business**

**Reported results (\$m)**

|                                                                  |  |
|------------------------------------------------------------------|--|
| <b>Revenue</b>                                                   |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| <b>Profit/(loss) before tax</b>                                  |  |

**Constant currency results (\$m)**

|                                                                  |  |
|------------------------------------------------------------------|--|
| <b>Revenue</b>                                                   |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| <b>Profit/(loss) before tax</b>                                  |  |

**Notable items (reported) (\$m)**

|                                     |  |
|-------------------------------------|--|
| <b>Total</b>                        |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

**Notable items (constant currency) (\$m)**

|                                     |  |
|-------------------------------------|--|
| <b>Total</b>                        |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

**Balance sheet (reported) (\$m)**

|                                                  |  |
|--------------------------------------------------|--|
| Loans and advances to external customers (gross) |  |
| Loans and advances to external customers (net)   |  |
| Total external assets                            |  |
| External customer accounts                       |  |
| Risk-weighted assets                             |  |

**Balance sheet (constant currency) (\$m)**

|                                                |  |
|------------------------------------------------|--|
| Loans and advances to external customers (net) |  |
| External customer accounts                     |  |
| Risk-weighted assets                           |  |

| Quarter ended |           |           |           |           | Year to date |           |
|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| 3,280         | 3,250     | 3,247     | 3,227     | 3,116     | 6,530        | 6,014     |
| (302)         | (203)     | (101)     | (271)     | (159)     | (505)        | (328)     |
| (1,291)       | (1,402)   | (1,456)   | (1,405)   | (1,316)   | (2,693)      | (2,576)   |
| —             | —         | —         | —         | —         | —            | —         |
| 1,687         | 1,645     | 1,690     | 1,551     | 1,641     | 3,332        | 3,110     |
| 3,280         | 3,238     | 3,281     | 3,212     | 3,134     | 6,530        | 6,241     |
| (302)         | (202)     | (102)     | (271)     | (159)     | (505)        | (340)     |
| (1,291)       | (1,397)   | (1,472)   | (1,398)   | (1,324)   | (2,693)      | (2,672)   |
| —             | —         | —         | —         | —         | —            | —         |
| 1,687         | 1,639     | 1,707     | 1,543     | 1,651     | 3,332        | 3,229     |
| (1)           | (8)       | (7)       | (15)      | (43)      | (9)          | (47)      |
| —             | —         | —         | —         | —         | —            | —         |
| —             | —         | —         | —         | —         | —            | —         |
| (1)           | (8)       | (7)       | (15)      | (43)      | (9)          | (47)      |
| —             | —         | —         | —         | —         | —            | —         |
| (1)           | (8)       | (7)       | (15)      | (43)      | (9)          | (48)      |
| —             | —         | —         | —         | —         | —            | —         |
| —             | —         | —         | —         | —         | —            | —         |
| —             | —         | —         | —         | —         | —            | —         |
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |              |           |
| 308,282       | 302,409   | 301,537   | 297,654   | 297,862   |              |           |
| 306,175       | 300,415   | 299,539   | 295,608   | 295,886   |              |           |
| 449,769       | 434,230   | 439,991   | 435,062   | 432,154   |              |           |
| 348,342       | 345,963   | 350,219   | 344,033   | 348,093   |              |           |
| 156,502       | 151,209   | 149,646   | 150,204   | 149,542   |              |           |
| 306,175       | 300,177   | 295,753   | 291,167   | 286,036   |              |           |
| 348,342       | 345,688   | 345,793   | 338,864   | 336,506   |              |           |
| 156,502       | 151,089   | 147,748   | 147,940   | 144,550   |              |           |

**Management View of Revenue (original FX rates) (\$m)**
**Banking NII**
**Fee and other income**
**– Retail Banking and Wealth**

– Retail Banking

– Wealth

 – Other<sup>1</sup>
**– Commercial Banking**

– Wholesale Transaction Banking

– Credit and Lending

 – Other<sup>1</sup>
**Revenue excluding notable items**

Notable items

**Revenue**

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,874         | 2,807     | 2,852     | 2,774     | 2,670     |
| 406           | 443       | 395       | 453       | 446       |
| 146           | 182       | 127       | 173       | 165       |
| 61            | 72        | 51        | 70        | 72        |
| 90            | 88        | 70        | 94        | 89        |
| (5)           | 22        | 6         | 9         | 4         |
| 260           | 261       | 268       | 280       | 281       |
| 217           | 202       | 204       | 208       | 214       |
| 61            | 61        | 65        | 64        | 57        |
| (18)          | (2)       | (1)       | 8         | 10        |
| 3,280         | 3,250     | 3,247     | 3,227     | 3,116     |
| —             | —         | —         | —         | —         |
| 3,280         | 3,250     | 3,247     | 3,227     | 3,116     |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 5,681        | 5,158     |
| 849          | 856       |
| 328          | 317       |
| 133          | 134       |
| 178          | 175       |
| 17           | 8         |
| 521          | 539       |
| 419          | 417       |
| 122          | 109       |
| (20)         | 13        |
| 6,530        | 6,014     |
| —            | —         |
| 6,530        | 6,014     |

**Management View of Revenue (constant currency) (\$m)**
**Banking NII**
**Fee and other income**
**– Retail Banking and Wealth**

– Retail Banking

– Wealth

 – Other<sup>1</sup>
**– Commercial Banking**

– Wholesale Transaction Banking

– Credit and Lending

 – Other<sup>1</sup>
**Revenue excluding notable items**

Notable items

**Revenue**

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,874         | 2,797     | 2,881     | 2,762     | 2,685     |
| 406           | 441       | 400       | 450       | 449       |
| 146           | 181       | 132       | 172       | 165       |
| 61            | 71        | 52        | 70        | 72        |
| 90            | 88        | 72        | 93        | 89        |
| (5)           | 22        | 8         | 9         | 4         |
| 260           | 260       | 268       | 278       | 284       |
| 217           | 202       | 206       | 208       | 214       |
| 61            | 61        | 65        | 64        | 57        |
| (18)          | (3)       | (3)       | 6         | 13        |
| 3,280         | 3,238     | 3,281     | 3,212     | 3,134     |
| —             | —         | —         | —         | —         |
| 3,280         | 3,238     | 3,281     | 3,212     | 3,134     |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 5,681        | 5,353     |
| 849          | 888       |
| 328          | 327       |
| 133          | 138       |
| 178          | 181       |
| 17           | 8         |
| 521          | 561       |
| 419          | 431       |
| 122          | 113       |
| (20)         | 17        |
| 6,530        | 6,241     |
| —            | —         |
| 6,530        | 6,241     |

<sup>1</sup> 'Other' includes allocated revenue from Markets Treasury.

HSBC

Corporate and Institutional Banking business

|                                                                  | Quarter ended |           |           |           |           | Year to date |           |
|------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| Reported results (\$m)                                           | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| Revenue                                                          | 7,821         | 7,788     | 7,009     | 6,928     | 7,120     | 15,609       | 14,491    |
| ECL                                                              | (215)         | (679)     | (235)     | (165)     | (127)     | (894)        | (300)     |
| Total operating expenses                                         | (3,693)       | (3,772)   | (4,114)   | (4,049)   | (3,987)   | (7,465)      | (7,513)   |
| Share of profit in associates and joint ventures less impairment | —             | —         | 1         | —         | —         | —            | —         |
| Profit/(loss) before tax                                         | 3,913         | 3,337     | 2,661     | 2,714     | 3,006     | 7,250        | 6,678     |
| Constant currency results (\$m)                                  |               |           |           |           |           |              |           |
| Revenue                                                          | 7,821         | 7,748     | 7,019     | 6,912     | 7,168     | 15,609       | 14,819    |
| ECL                                                              | (215)         | (679)     | (235)     | (163)     | (132)     | (894)        | (313)     |
| Total operating expenses                                         | (3,693)       | (3,760)   | (4,129)   | (4,047)   | (4,027)   | (7,465)      | (7,701)   |
| Share of profit in associates and joint ventures less impairment | —             | —         | —         | —         | —         | —            | —         |
| Profit/(loss) before tax                                         | 3,913         | 3,309     | 2,655     | 2,702     | 3,009     | 7,250        | 6,805     |
| Notable items (reported) (\$m)                                   |               |           |           |           |           |              |           |
| Total                                                            | (15)          | (25)      | (154)     | (416)     | (324)     | (40)         | (396)     |
| Revenue                                                          | 16            | 6         | (3)       | (6)       | —         | 22           | —         |
| ECL                                                              | —             | —         | —         | —         | —         | —            | —         |
| Operating expenses                                               | (31)          | (31)      | (151)     | (410)     | (324)     | (62)         | (396)     |
| Impairment of interest in associate                              | —             | —         | —         | —         | —         | —            | —         |
| Notable items (constant currency) (\$m)                          |               |           |           |           |           |              |           |
| Total                                                            | (15)          | (25)      | (154)     | (415)     | (327)     | (40)         | (406)     |
| Revenue                                                          | 16            | 6         | (2)       | (7)       | —         | 22           | —         |
| ECL                                                              | —             | —         | —         | —         | —         | —            | —         |
| Operating expenses                                               | (31)          | (31)      | (152)     | (408)     | (327)     | (62)         | (406)     |
| Impairment of interest in associate                              | —             | —         | —         | —         | —         | —            | —         |

|                                                  | Balance sheet date |           |           |           |           |
|--------------------------------------------------|--------------------|-----------|-----------|-----------|-----------|
|                                                  | 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (gross) | 335,382            | 329,049   | 318,112   | 315,258   | 316,274   |
| Loans and advances to external customers (net)   | 331,512            | 325,332   | 314,942   | 312,200   | 313,257   |
| Total external assets                            | 1,970,104          | 1,896,659 | 1,814,204 | 1,778,105 | 1,783,204 |
| External customer accounts                       | 669,711            | 628,239   | 623,302   | 610,275   | 586,997   |
| Risk-weighted assets                             | 426,317            | 418,342   | 415,397   | 409,785   | 417,294   |

#### Balance sheet (constant currency) (\$m)

|                                                |         |         |         |         |         |
|------------------------------------------------|---------|---------|---------|---------|---------|
| Loans and advances to external customers (net) | 331,512 | 325,134 | 313,191 | 310,835 | 311,033 |
| External customer accounts                     | 669,711 | 627,530 | 616,970 | 604,457 | 577,443 |
| Risk-weighted assets                           | 426,317 | 418,423 | 412,747 | 407,581 | 414,039 |

|                                        | Quarter ended |           |           |           |           |
|----------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                        | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| <b>Banking NII</b>                     | 4,063         | 3,960     | 3,969     | 3,860     | 3,712     |
| <b>Fee and other income</b>            | 3,742         | 3,822     | 3,043     | 3,074     | 3,408     |
| – Wholesale Transaction Banking        | 2,573         | 2,686     | 2,271     | 2,184     | 2,385     |
| – Investment Banking                   | 282           | 260       | 208       | 227       | 295       |
| – Debt and Equity Markets              | 835           | 751       | 380       | 430       | 536       |
| – Wholesale Credit and Lending         | 110           | 170       | 171       | 151       | 134       |
| – Other <sup>1</sup>                   | (58)          | (45)      | 13        | 82        | 58        |
| <b>Revenue excluding notable items</b> | 7,805         | 7,782     | 7,012     | 6,934     | 7,120     |
| Notable items                          | 16            | 6         | (3)       | (6)       | —         |
| <b>Revenue</b>                         | 7,821         | 7,788     | 7,009     | 6,928     | 7,120     |

#### Management View of Revenue (constant currency) (\$m)

|                                        | Quarter ended |           |           |           |           |
|----------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                        | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| <b>Banking NII</b>                     | 4,063         | 3,936     | 3,971     | 3,847     | 3,736     |
| <b>Fee and other income</b>            | 3,742         | 3,806     | 3,050     | 3,072     | 3,432     |
| – Wholesale Transaction Banking        | 2,573         | 2,671     | 2,271     | 2,177     | 2,392     |
| – Investment Banking                   | 282           | 259       | 210       | 227       | 296       |
| – Debt and Equity Markets              | 835           | 749       | 382       | 428       | 539       |
| – Wholesale Credit and Lending         | 110           | 169       | 175       | 152       | 137       |
| – Other <sup>1</sup>                   | (58)          | (42)      | 12        | 88        | 68        |
| <b>Revenue excluding notable items</b> | 7,805         | 7,742     | 7,021     | 6,919     | 7,168     |
| Notable items                          | 16            | 6         | (2)       | (7)       | —         |
| <b>Revenue</b>                         | 7,821         | 7,748     | 7,019     | 6,912     | 7,168     |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 8,023        | 7,297     |
| 7,564        | 7,194     |
| 5,259        | 4,917     |
| 542          | 540       |
| 1,586        | 1,514     |
| 280          | 275       |
| (103)        | (52)      |
| 15,587       | 14,491    |
| 22           | —         |
| 15,609       | 14,491    |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 8,023        | 7,458     |
| 7,564        | 7,361     |
| 5,259        | 5,014     |
| 542          | 550       |
| 1,586        | 1,548     |
| 280          | 284       |
| (103)        | (35)      |
| 15,587       | 14,819    |
| 22           | —         |
| 15,609       | 14,819    |

1 'Other' includes allocated revenue from Markets Treasury and hyperinflationary impacts. It also includes notional tax credits.

## HSBC

### International Wealth and Premier Banking business

#### Reported results (\$m)

|                                                                  |  |
|------------------------------------------------------------------|--|
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| <b>Profit/(loss) before tax</b>                                  |  |

#### Constant currency results (\$m)

|                                                                  |  |
|------------------------------------------------------------------|--|
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| <b>Profit/(loss) before tax</b>                                  |  |

#### Notable items (reported) (\$m)

|                                     |  |
|-------------------------------------|--|
| <b>Total</b>                        |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

#### Notable items (constant currency) (\$m)

|                                     |  |
|-------------------------------------|--|
| <b>Total</b>                        |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

| Quarter ended |           |           |           |           | Year to date |           |
|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| 3,990         | 3,749     | 3,686     | 3,823     | 3,500     | 7,739        | 7,011     |
| (203)         | (210)     | (235)     | (204)     | (226)     | (413)        | (453)     |
| (2,394)       | (2,333)   | (2,466)   | (2,351)   | (2,362)   | (4,727)      | (4,468)   |
| (8)           | 25        | (2)       | 24        | (8)       | 17           | 2         |
| 1,385         | 1,231     | 983       | 1,292     | 904       | 2,616        | 2,092     |
| 3,990         | 3,746     | 3,727     | 3,872     | 3,590     | 7,739        | 7,284     |
| (203)         | (211)     | (244)     | (216)     | (247)     | (413)        | (503)     |
| (2,394)       | (2,331)   | (2,497)   | (2,377)   | (2,427)   | (4,727)      | (4,647)   |
| (8)           | 24        | (2)       | 24        | (8)       | 17           | 2         |
| 1,385         | 1,228     | 984       | 1,303     | 908       | 2,616        | 2,136     |
| (15)          | (194)     | 12        | (188)     | (100)     | (209)        | (141)     |
| 60            | (167)     | 94        | (110)     | (43)      | (107)        | (57)      |
| —             | —         | —         | —         | —         | —            | —         |
| (75)          | (27)      | (82)      | (78)      | (57)      | (102)        | (84)      |
| —             | —         | —         | —         | —         | —            | —         |
| (15)          | (195)     | 11        | (190)     | (102)     | (209)        | (145)     |
| 60            | (167)     | 94        | (111)     | (43)      | (107)        | (59)      |
| —             | —         | —         | —         | —         | —            | —         |
| (75)          | (28)      | (83)      | (79)      | (59)      | (102)        | (86)      |
| —             | —         | —         | —         | —         | —            | —         |

|                                                  | Balance sheet date |           |           |           |           |
|--------------------------------------------------|--------------------|-----------|-----------|-----------|-----------|
|                                                  | 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| <b>Balance sheet (reported) (\$m)</b>            |                    |           |           |           |           |
| Loans and advances to external customers (gross) | 155,334            | 152,930   | 151,657   | 152,243   | 149,110   |
| Loans and advances to external customers (net)   | 153,763            | 151,366   | 150,047   | 150,654   | 147,523   |
| Total external assets                            | 439,388            | 416,206   | 416,331   | 447,082   | 435,437   |
| External customer accounts                       | 272,646            | 278,927   | 281,058   | 273,849   | 275,504   |
| Risk-weighted assets                             | 89,263             | 88,532    | 89,876    | 91,559    | 91,036    |

|                                                |         |         |         |         |         |
|------------------------------------------------|---------|---------|---------|---------|---------|
| <b>Balance sheet (constant currency) (\$m)</b> |         |         |         |         |         |
| Loans and advances to external customers (net) | 153,763 | 151,744 | 150,519 | 151,534 | 148,341 |
| External customer accounts                     | 272,646 | 279,441 | 280,509 | 273,931 | 274,578 |
| Risk-weighted assets                           | 89,263  | 88,956  | 89,798  | 91,845  | 91,393  |

|                                                             | Quarter ended |           |           |           |           |
|-------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                                             | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| <b>Management View of Revenue (original FX rates) (\$m)</b> |               |           |           |           |           |
| Banking NII <sup>1</sup>                                    | 1,744         | 1,750     | 1,775     | 1,785     | 1,734     |
| Fee and other income                                        | 2,186         | 2,166     | 1,817     | 2,148     | 1,809     |
| – Retail Banking                                            | 155           | 229       | 182       | 169       | 161       |
| – Wealth <sup>1</sup>                                       | 2,015         | 1,936     | 1,617     | 1,940     | 1,629     |
| – Other <sup>2</sup>                                        | 16            | 1         | 18        | 39        | 19        |
| Revenue excluding notable items                             | 3,930         | 3,916     | 3,592     | 3,933     | 3,543     |
| Notable items                                               | 60            | (167)     | 94        | (110)     | (43)      |
| Revenue                                                     | 3,990         | 3,749     | 3,686     | 3,823     | 3,500     |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 3,494        | 3,440     |
| 4,352        | 3,628     |
| 384          | 314       |
| 3,951        | 3,288     |
| 17           | 26        |
| 7,846        | 7,068     |
| (107)        | (57)      |
| 7,739        | 7,011     |

|                                                             | Quarter ended |           |           |           |           |
|-------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                                             | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| <b>Management View of Revenue (constant currency) (\$m)</b> |               |           |           |           |           |
| Banking NII <sup>1</sup>                                    | 1,744         | 1,748     | 1,806     | 1,822     | 1,800     |
| Fee and other income                                        | 2,186         | 2,165     | 1,827     | 2,161     | 1,833     |
| – Retail Banking                                            | 155           | 230       | 188       | 175       | 171       |
| – Wealth <sup>1</sup>                                       | 2,015         | 1,932     | 1,622     | 1,946     | 1,644     |
| – Other <sup>2</sup>                                        | 16            | 3         | 17        | 40        | 18        |
| Revenue excluding notable items                             | 3,930         | 3,913     | 3,633     | 3,983     | 3,633     |
| Notable items                                               | 60            | (167)     | 94        | (111)     | (43)      |
| Revenue                                                     | 3,990         | 3,746     | 3,727     | 3,872     | 3,590     |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 3,494        | 3,622     |
| 4,352        | 3,721     |
| 384          | 338       |
| 3,951        | 3,358     |
| 17           | 25        |
| 7,846        | 7,343     |
| (107)        | (59)      |
| 7,739        | 7,284     |

1 Banking NII for IWPB is computed by deducting third party net interest income ('NII') in our insurance business from total IWPB NII. Total insurance NII is presented in 'fee and other income' in Wealth in our Management View of Revenue.

2 'Other' includes allocated revenue from Markets Treasury and hyperinflationary impacts. It also includes other non-product-specific income.

## HSBC Corporate Centre

### Reported results (\$m)

|                                                                  |              |
|------------------------------------------------------------------|--------------|
| <b>Revenue</b>                                                   | <b>(81)</b>  |
| ECL                                                              | —            |
| Total operating expenses                                         | <b>(100)</b> |
| Share of profit in associates and joint ventures less impairment | <b>793</b>   |
| <b>Profit/(loss) before tax</b>                                  | <b>612</b>   |

### Constant currency results (\$m)

|                                                                  |              |
|------------------------------------------------------------------|--------------|
| <b>Revenue</b>                                                   | <b>(81)</b>  |
| ECL                                                              | —            |
| Total operating expenses                                         | <b>(100)</b> |
| Share of profit in associates and joint ventures less impairment | <b>793</b>   |
| <b>Profit/(loss) before tax</b>                                  | <b>612</b>   |

### Notable items (reported) (\$m)

|                                                  |              |
|--------------------------------------------------|--------------|
| <b>Total</b>                                     | <b>(160)</b> |
| Revenue                                          | <b>(1)</b>   |
| ECL                                              | —            |
| Operating expenses                               | <b>(159)</b> |
| Impairment losses of interest in BoCom associate | —            |

### Notable items (constant currency) (\$m)

|                                                  |              |
|--------------------------------------------------|--------------|
| <b>Total</b>                                     | <b>(160)</b> |
| Revenue                                          | <b>(1)</b>   |
| ECL                                              | —            |
| Operating expenses                               | <b>(159)</b> |
| Impairment losses of interest in BoCom associate | —            |

| Quarter ended |           |           |           |           | Year to date |           |
|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| <b>(81)</b>   | (187)     | (1,548)   | (69)      | (1,024)   | <b>(268)</b> | (1,082)   |
| —             | (1)       | (23)      | (65)      | (11)      | <b>(1)</b>   | (2)       |
| <b>(100)</b>  | 13        | 10        | (1,070)   | (92)      | <b>(87)</b>  | (164)     |
| <b>793</b>    | 749       | 670       | 567       | (154)     | <b>1,542</b> | 649       |
| <b>612</b>    | 574       | (891)     | (637)     | (1,281)   | <b>1,186</b> | (599)     |
| <b>(81)</b>   | (198)     | (1,574)   | (96)      | (1,151)   | <b>(268)</b> | (1,198)   |
| —             | (2)       | (23)      | (65)      | (12)      | <b>(1)</b>   | (2)       |
| <b>(100)</b>  | 22        | 36        | (1,043)   | (59)      | <b>(87)</b>  | (133)     |
| <b>793</b>    | 761       | 691       | 587       | (181)     | <b>1,542</b> | 653       |
| <b>612</b>    | 583       | (870)     | (617)     | (1,403)   | <b>1,186</b> | (680)     |
| <b>(160)</b>  | (448)     | (1,629)   | (1,185)   | (2,367)   | <b>(608)</b> | (2,525)   |
| <b>(1)</b>    | (340)     | (1,450)   | 4         | (1,141)   | <b>(341)</b> | (1,218)   |
| —             | —         | —         | —         | —         | —            | —         |
| <b>(159)</b>  | (108)     | (179)     | (1,189)   | (226)     | <b>(267)</b> | (307)     |
| —             | —         | —         | —         | (1,000)   | —            | (1,000)   |
| <b>(160)</b>  | (445)     | (1,621)   | (1,179)   | (2,502)   | <b>(608)</b> | (2,658)   |
| <b>(1)</b>    | (338)     | (1,451)   | 5         | (1,202)   | <b>(341)</b> | (1,278)   |
| —             | —         | —         | —         | —         | —            | —         |
| <b>(159)</b>  | (107)     | (170)     | (1,184)   | (233)     | <b>(267)</b> | (313)     |
| —             | —         | —         | —         | (1,067)   | —            | (1,067)   |

**Balance sheet (reported) (\$m)**

|                                                  |         |
|--------------------------------------------------|---------|
| Loans and advances to external customers (gross) | 197     |
| Loans and advances to external customers (net)   | 160     |
| Total external assets                            | 128,104 |
| External customer accounts                       | 196     |
| Risk-weighted assets                             | 94,296  |

**Balance sheet data (constant currency) (\$m)**

|                                                |        |
|------------------------------------------------|--------|
| Loans and advances to external customers (net) | 160    |
| External customer accounts                     | 196    |
| Risk-weighted assets                           | 94,296 |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 197                | 182       | 176       | 202       | 234       |
| 160                | 146       | 141       | 160       | 189       |
| 128,104            | 131,371   | 134,114   | 140,382   | 138,843   |
| 196                | 355       | 347       | 399       | 353       |
| 94,296             | 92,658    | 97,483    | 89,890    | 91,077    |
| 160                | 145       | 139       | 158       | 187       |
| 196                | 354       | 343       | 394       | 342       |
| 94,296             | 92,611    | 97,257    | 89,618    | 90,724    |

**Management View of Revenue (original FX rates) (\$m)**

|                                 |       |
|---------------------------------|-------|
| Banking NII                     | (108) |
| Fee and other income            | 28    |
| Revenue excluding notable items | (80)  |
| Notable items                   | (1)   |
| Revenue                         | (81)  |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| (108)         | (169)     | (68)      | (236)     | (170)     |
| 28            | 322       | (30)      | 163       | 287       |
| (80)          | 153       | (98)      | (73)      | 117       |
| (1)           | (340)     | (1,450)   | 4         | (1,141)   |
| (81)          | (187)     | (1,548)   | (69)      | (1,024)   |

**Management View of Revenue (constant currency) (\$m)**

|                                 |       |
|---------------------------------|-------|
| Banking NII                     | (108) |
| Fee and other income            | 28    |
| Revenue excluding notable items | (80)  |
| Notable items                   | (1)   |
| Revenue                         | (81)  |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| (108)         | (169)     | (68)      | (237)     | (171)     |
| 28            | 309       | (55)      | 136       | 222       |
| (80)          | 140       | (123)     | (101)     | 51        |
| (1)           | (338)     | (1,451)   | 5         | (1,202)   |
| (81)          | (198)     | (1,574)   | (96)      | (1,151)   |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| (277)        | (322)     |
| 350          | 458       |
| 73           | 136       |
| (341)        | (1,218)   |
| (268)        | (1,082)   |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| (277)        | (337)     |
| 350          | 417       |
| 73           | 80        |
| (341)        | (1,278)   |
| (268)        | (1,198)   |

HSBC

Legal entities

HSBC UK Bank plc (UK ring-fenced bank)

All businesses

Reported Results (\$m)

|                                                                  | Quarter ended |           |           |           |           | Year to date |           |
|------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
|                                                                  | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| Revenue                                                          | 3,638         | 3,622     | 3,600     | 3,559     | 3,432     | 7,260        | 6,643     |
| ECL                                                              | (310)         | (208)     | (101)     | (269)     | (153)     | (518)        | (340)     |
| Total operating expenses                                         | (1,390)       | (1,452)   | (1,538)   | (1,461)   | (1,372)   | (2,842)      | (2,685)   |
| Share of profit in associates and joint ventures less impairment | —             | —         | 1         | —         | —         | —            | —         |
| Profit/(loss) before tax                                         | 1,938         | 1,962     | 1,962     | 1,829     | 1,907     | 3,900        | 3,618     |

Constant currency results (\$m)

|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26 | 30-Jun-25 |
|------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Revenue                                                          | 3,638     | 3,609     | 3,637     | 3,544     | 3,451     | 7,260     | 6,887     |
| ECL                                                              | (310)     | (207)     | (102)     | (268)     | (153)     | (518)     | (353)     |
| Total operating expenses                                         | (1,390)   | (1,447)   | (1,553)   | (1,453)   | (1,381)   | (2,842)   | (2,786)   |
| Share of profit in associates and joint ventures less impairment | —         | —         | —         | —         | —         | —         | —         |
| Profit/(loss) before tax                                         | 1,938     | 1,955     | 1,982     | 1,823     | 1,917     | 3,900     | 3,748     |

Notable items (reported) (\$m)

|                                     | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26 | 30-Jun-25 |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total                               | (37)      | (22)      | (56)      | (25)      | (72)      | (59)      | (81)      |
| Revenue                             | —         | —         | —         | —         | —         | —         | —         |
| ECL                                 | —         | —         | —         | —         | —         | —         | —         |
| Operating expenses                  | (37)      | (22)      | (56)      | (25)      | (72)      | (59)      | (81)      |
| Impairment of interest in associate | —         | —         | —         | —         | —         | —         | —         |

Notable items (constant currency) (\$m)

|                                     | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26 | 30-Jun-25 |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total                               | (37)      | (23)      | (55)      | (25)      | (73)      | (59)      | (82)      |
| Revenue                             | —         | —         | —         | —         | —         | —         | —         |
| ECL                                 | —         | —         | —         | —         | —         | —         | —         |
| Operating expenses                  | (37)      | (23)      | (55)      | (25)      | (73)      | (59)      | (82)      |
| Impairment of interest in associate | —         | —         | —         | —         | —         | —         | —         |

Balance sheet (reported) (\$m)

|                                                  | Balance sheet date |           |           |           |           |
|--------------------------------------------------|--------------------|-----------|-----------|-----------|-----------|
|                                                  | 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (gross) | 319,771            | 313,523   | 312,145   | 307,580   | 307,670   |
| Loans and advances to external customers (net)   | 317,625            | 311,494   | 310,116   | 305,503   | 305,661   |
| Total external assets                            | 484,385            | 467,461   | 471,852   | 465,908   | 462,803   |
| External customer accounts                       | 373,493            | 370,603   | 376,903   | 368,585   | 371,420   |
| Risk-weighted assets <sup>1</sup>                | 164,655            | 159,336   | 157,542   | 158,446   | 158,083   |

Balance sheet (constant currency) (\$m)

|                                                | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
|------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
| Loans and advances to external customers (net) | 317,625   | 311,247   | 306,197   | 300,913   | 295,486   |
| External customer accounts                     | 373,493   | 370,309   | 372,140   | 363,047   | 359,056   |
| Risk-weighted assets                           | 164,655   | 159,209   | 155,551   | 156,066   | 152,821   |

UK business

Reported results (\$m)

|                                                                  |         |
|------------------------------------------------------------------|---------|
| Revenue                                                          | 3,378   |
| ECL                                                              | (303)   |
| Total operating expenses                                         | (1,289) |
| Share of profit in associates and joint ventures less impairment | —       |
| Profit/(loss) before tax                                         | 1,786   |

Notable items (reported) (\$m)

|                                     |     |
|-------------------------------------|-----|
| Total                               | (5) |
| Revenue                             | —   |
| ECL                                 | —   |
| Operating expenses                  | (5) |
| Impairment of interest in associate | —   |

Balance sheet (reported) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 306,175 |
| External customer accounts                     | 348,342 |

Balance sheet (constant currency) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 306,175 |
| External customer accounts                     | 348,342 |

Of which: Retail Banking and Wealth (reported) (\$m)

|                                                                  |       |
|------------------------------------------------------------------|-------|
| Revenue                                                          | 1,706 |
| ECL                                                              | (110) |
| Total operating expenses                                         | (783) |
| Share of profit in associates and joint ventures less impairment | —     |
| Profit/(loss) before tax                                         | 813   |

Balance sheet (reported) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 204,204 |
| External customer accounts                     | 228,469 |

Balance sheet (constant currency) (\$m)

|                                                                    |         |
|--------------------------------------------------------------------|---------|
| Loans and advances to external customers (net) (constant currency) | 204,204 |
| External customer accounts                                         | 228,469 |

Of which: Commercial Banking (reported) (\$m)

|                                                                  |       |
|------------------------------------------------------------------|-------|
| Revenue                                                          | 1,672 |
| ECL                                                              | (193) |
| Total operating expenses                                         | (506) |
| Share of profit in associates and joint ventures less impairment | —     |
| Profit/(loss) before tax                                         | 973   |

Balance sheet (reported) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 101,971 |
| External customer accounts                     | 119,873 |

Balance sheet (constant currency) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 101,971 |
| External customer accounts                     | 119,873 |

| Quarter ended      |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 3,378              | 3,346     | 3,331     | 3,307     | 3,196     |
| (303)              | (203)     | (99)      | (273)     | (158)     |
| (1,289)            | (1,395)   | (1,458)   | (1,405)   | (1,302)   |
| —                  | —         | —         | —         | —         |
| 1,786              | 1,748     | 1,774     | 1,629     | 1,736     |
|                    |           |           |           |           |
| (5)                | (9)       | (15)      | (14)      | (43)      |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |
| (5)                | (9)       | (15)      | (14)      | (43)      |
| —                  | —         | —         | —         | —         |
| Balance sheet date |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 306,175            | 300,415   | 299,539   | 295,608   | 295,886   |
| 348,342            | 345,962   | 350,219   | 344,032   | 348,093   |
|                    |           |           |           |           |
| 306,175            | 300,177   | 295,753   | 291,167   | 286,036   |
| 348,342            | 345,687   | 345,793   | 338,864   | 336,506   |
| Quarter ended      |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 1,706              | 1,700     | 1,628     | 1,623     | 1,565     |
| (110)              | (101)     | (70)      | (93)      | (89)      |
| (783)              | (920)     | (872)     | (908)     | (820)     |
| —                  | —         | —         | —         | —         |
| 813                | 679       | 686       | 622       | 656       |
|                    |           |           |           |           |
| 204,204            | 200,946   | 201,717   | 199,435   | 200,297   |
| 228,469            | 228,469   | 230,474   | 227,504   | 230,359   |
|                    |           |           |           |           |
| 204,204            | 200,787   | 199,167   | 196,439   | 193,629   |
| 228,469            | 228,287   | 227,561   | 224,087   | 222,691   |
|                    |           |           |           |           |
| 1,672              | 1,646     | 1,703     | 1,684     | 1,631     |
| (193)              | (102)     | (29)      | (180)     | (69)      |
| (506)              | (475)     | (586)     | (497)     | (482)     |
| —                  | —         | —         | —         | —         |
| 973                | 1,069     | 1,088     | 1,007     | 1,080     |
|                    |           |           |           |           |
| 101,971            | 99,469    | 97,822    | 96,173    | 95,589    |
| 119,873            | 117,493   | 119,745   | 116,528   | 117,734   |
|                    |           |           |           |           |
| 101,971            | 99,390    | 96,586    | 94,728    | 92,407    |
| 119,873            | 117,400   | 118,232   | 114,777   | 113,815   |

Corporate and Institutional Banking

Reported results (\$m)

|                                                                  | Quarter ended |           |           |           |           |
|------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 173           | 184       | 182       | 165       | 161       |
| ECL                                                              | (2)           | (2)       | (1)       | —         | 4         |
| Total operating expenses                                         | (52)          | (35)      | (35)      | (40)      | (41)      |
| Share of profit in associates and joint ventures less impairment | —             | —         | —         | —         | —         |
| Profit/(loss) before tax                                         | 119           | 147       | 146       | 125       | 124       |

Notable items (reported) (\$m)

|                                     |     |     |     |     |     |
|-------------------------------------|-----|-----|-----|-----|-----|
| Total                               | (5) | (3) | (7) | (1) | (3) |
| Revenue                             | —   | —   | —   | —   | —   |
| ECL                                 | —   | —   | —   | —   | —   |
| Operating expenses                  | (5) | (3) | (7) | (1) | (3) |
| Impairment of interest in associate | —   | —   | —   | —   | —   |

Balance sheet (reported) (\$m)

|                                                | Balance sheet date |           |           |           |           |
|------------------------------------------------|--------------------|-----------|-----------|-----------|-----------|
|                                                | 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net) | 4,701              | 4,425     | 4,159     | 3,835     | 3,746     |
| External customer accounts                     | 13,348             | 12,833    | 14,104    | 13,168    | 12,401    |

Balance sheet (constant currency) (\$m)

|                                                |        |        |        |        |        |
|------------------------------------------------|--------|--------|--------|--------|--------|
| Loans and advances to external customers (net) | 4,701  | 4,421  | 4,106  | 3,777  | 3,622  |
| External customer accounts                     | 13,348 | 12,823 | 13,926 | 12,970 | 11,988 |

International Wealth and Premier Banking

Reported results (\$m)

|                                                                  | Quarter ended |           |           |           |           |
|------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 90            | 94        | 101       | 86        | 89        |
| ECL                                                              | (5)           | (3)       | (1)       | 4         | 1         |
| Total operating expenses                                         | (60)          | (56)      | (48)      | (54)      | (57)      |
| Share of profit in associates and joint ventures less impairment | —             | —         | —         | —         | —         |
| Profit/(loss) before tax                                         | 25            | 35        | 52        | 36        | 33        |

Notable items (reported) (\$m)

|                                     |     |   |   |     |     |
|-------------------------------------|-----|---|---|-----|-----|
| Total                               | (1) | — | 3 | (4) | (3) |
| Revenue                             | —   | — | — | —   | —   |
| ECL                                 | —   | — | — | —   | —   |
| Operating expenses                  | (1) | — | 3 | (4) | (3) |
| Impairment of interest in associate | —   | — | — | —   | —   |

Balance sheet (reported) (\$m)

|                                                | Balance sheet date |           |           |           |           |
|------------------------------------------------|--------------------|-----------|-----------|-----------|-----------|
|                                                | 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net) | 6,749              | 6,654     | 6,418     | 6,060     | 6,029     |
| External customer accounts                     | 11,770             | 11,534    | 12,295    | 11,077    | 10,659    |

Balance sheet (constant currency) (\$m)

|                                                |        |        |        |        |        |
|------------------------------------------------|--------|--------|--------|--------|--------|
| Loans and advances to external customers (net) | 6,749  | 6,649  | 6,338  | 5,969  | 5,828  |
| External customer accounts                     | 11,770 | 11,526 | 12,140 | 10,910 | 10,304 |

Corporate Centre

Reported results (\$m)

|                                                                  | Quarter ended |           |           |           |           |
|------------------------------------------------------------------|---------------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | (3)           | (2)       | (14)      | 1         | (14)      |
| ECL                                                              | —             | —         | —         | —         | —         |
| Total operating expenses                                         | 11            | 34        | 3         | 38        | 28        |
| Share of profit in associates and joint ventures less impairment | —             | —         | 1         | —         | —         |
| Profit/(loss) before tax                                         | 8             | 32        | (10)      | 39        | 14        |

Notable items (reported) (\$m)

|                                     |      |      |      |     |      |
|-------------------------------------|------|------|------|-----|------|
| Total                               | (26) | (10) | (37) | (6) | (23) |
| Revenue                             | —    | —    | —    | —   | —    |
| ECL                                 | —    | —    | —    | —   | —    |
| Operating expenses                  | (26) | (10) | (37) | (6) | (23) |
| Impairment of interest in associate | —    | —    | —    | —   | —    |

Balance sheet (reported) (\$m)

|                                                | Balance sheet date |           |           |           |           |
|------------------------------------------------|--------------------|-----------|-----------|-----------|-----------|
|                                                | 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net) | —                  | —         | —         | —         | —         |
| External customer accounts                     | 33                 | 274       | 285       | 308       | 267       |

Balance sheet (constant currency) (\$m)

|                                                |    |     |     |     |     |
|------------------------------------------------|----|-----|-----|-----|-----|
| Loans and advances to external customers (net) | —  | —   | —   | —   | —   |
| External customer accounts                     | 33 | 273 | 281 | 303 | 258 |

1 Reported RWAs include transactions with other group entities in line with the published consolidated balance sheets.

HSBC

Legal entities

HSBC Bank plc (our non ring-fenced bank in the UK and Europe)

All businesses

Reported Results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,757         | 2,536     | 1,239     | 2,441     | 2,638     |
| (86)          | (456)     | (80)      | (24)      | (60)      |
| (1,796)       | (1,809)   | (2,108)   | (3,227)   | (2,141)   |
| 10            | 18        | 22        | 20        | 43        |
| 885           | 289       | (927)     | (790)     | 480       |

Constant currency results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
|-----------|-----------|-----------|-----------|-----------|
| 2,757     | 2,526     | 1,247     | 2,437     | 2,658     |
| (86)      | (454)     | (81)      | (24)      | (60)      |
| (1,796)   | (1,802)   | (2,111)   | (3,218)   | (2,182)   |
| 10        | 18        | 22        | 20        | 43        |
| 885       | 288       | (923)     | (785)     | 459       |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

| 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
|-----------|-----------|-----------|-----------|-----------|
| (8)       | (332)     | (1,402)   | (1,648)   | (397)     |
| 31        | (295)     | (1,386)   | (104)     | (42)      |
| —         | —         | —         | —         | —         |
| (39)      | (37)      | (16)      | (1,544)   | (355)     |
| —         | —         | —         | —         | —         |

Notable items (constant currency) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

| 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
|-----------|-----------|-----------|-----------|-----------|
| (8)       | (330)     | (1,389)   | (1,643)   | (406)     |
| 31        | (294)     | (1,383)   | (104)     | (43)      |
| —         | —         | —         | —         | —         |
| (39)      | (36)      | (6)       | (1,539)   | (363)     |
| —         | —         | —         | —         | —         |

Balance sheet (reported) (\$m)

|                                                  |
|--------------------------------------------------|
| Loans and advances to external customers (gross) |
| Loans and advances to external customers (net)   |
| Total external assets                            |
| External customer accounts                       |
| Risk-weighted assets <sup>1</sup>                |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 104,482            | 104,904   | 107,347   | 109,237   | 107,977   |
| 103,045            | 103,572   | 106,409   | 108,308   | 107,058   |
| 957,046            | 927,601   | 894,114   | 916,374   | 920,890   |
| 328,018            | 313,571   | 321,451   | 309,673   | 306,014   |
| 148,581            | 145,066   | 150,670   | 150,963   | 154,392   |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |
| Risk-weighted assets                           |

| 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
|-----------|-----------|-----------|-----------|-----------|
| 103,045   | 103,023   | 104,408   | 106,098   | 104,092   |
| 328,018   | 312,472   | 316,028   | 304,035   | 297,051   |
| 148,581   | 144,951   | 148,766   | 148,695   | 149,252   |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 5,293        | 5,358     |
| (542)        | (99)      |
| (3,605)      | (3,806)   |
| 28           | 40        |
| 1,174        | 1,493     |

| 30-Jun-26 | 30-Jun-25 |
|-----------|-----------|
| 5,293     | 5,615     |
| (542)     | (105)     |
| (3,605)   | (3,990)   |
| 28        | 40        |
| 1,174     | 1,560     |

| 30-Jun-26 | 30-Jun-25 |
|-----------|-----------|
| (340)     | (431)     |
| (264)     | (56)      |
| —         | —         |
| (76)      | (375)     |
| —         | —         |

| 30-Jun-26 | 30-Jun-25 |
|-----------|-----------|
| (340)     | (444)     |
| (264)     | (59)      |
| —         | —         |
| (76)      | (385)     |
| —         | —         |

Corporate and Institutional Banking

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,275         | 2,405     | 2,118     | 1,973     | 2,179     |
| (88)          | (454)     | (97)      | (37)      | (38)      |
| (1,382)       | (1,432)   | (1,778)   | (1,690)   | (1,647)   |
| —             | —         | —         | —         | —         |
| 805           | 519       | 243       | 246       | 494       |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|     |     |       |       |       |
|-----|-----|-------|-------|-------|
| 15  | —   | (131) | (371) | (260) |
| 16  | 5   | (3)   | (6)   | —     |
| —   | —   | —     | —     | —     |
| (1) | (5) | (128) | (365) | (260) |
| —   | —   | —     | —     | —     |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 82,466             | 83,063    | 83,699    | 85,823    | 84,477    |
| 276,692            | 262,826   | 266,190   | 254,637   | 250,005   |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|         |         |         |         |         |
|---------|---------|---------|---------|---------|
| 82,466  | 82,618  | 82,078  | 84,003  | 82,068  |
| 276,692 | 261,818 | 261,555 | 249,892 | 242,723 |

**International Wealth and Premier Banking**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 452           | 433       | 569       | 472       | 464       |
| 3             | (3)       | 6         | 4         | (12)      |
| (285)         | (294)     | (380)     | (339)     | (364)     |
| —             | —         | —         | —         | —         |
| 170           | 136       | 195       | 137       | 88        |

**Notable items (reported) (\$m)**

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|     |     |      |       |      |
|-----|-----|------|-------|------|
| 5   | 8   | 48   | (145) | (52) |
| 8   | 10  | 71   | (96)  | (42) |
| —   | —   | —    | —     | —    |
| (3) | (2) | (23) | (49)  | (10) |
| —   | —   | —    | —     | —    |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 20,551             | 20,493    | 22,700    | 22,454    | 22,519    |
| 51,265             | 50,690    | 55,209    | 54,962    | 55,959    |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|        |        |        |        |        |
|--------|--------|--------|--------|--------|
| 20,551 | 20,389 | 22,320 | 22,065 | 21,965 |
| 51,265 | 50,600 | 54,421 | 54,070 | 54,279 |

Corporate Centre

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 30            | (302)     | (1,448)   | (4)       | (5)       |
| (1)           | 1         | 11        | 9         | (10)      |
| (129)         | (83)      | 50        | (1,198)   | (130)     |
| 10            | 18        | 22        | 20        | 43        |
| (90)          | (366)     | (1,365)   | (1,173)   | (102)     |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|      |       |         |         |      |
|------|-------|---------|---------|------|
| (28) | (340) | (1,319) | (1,132) | (85) |
| 7    | (310) | (1,454) | (2)     | —    |
| —    | —     | —       | —       | —    |
| (35) | (30)  | 135     | (1,130) | (85) |
| —    | —     | —       | —       | —    |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 28                 | 16        | 10        | 31        | 62        |
| 61                 | 55        | 52        | 74        | 50        |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|    |    |    |    |    |
|----|----|----|----|----|
| 28 | 16 | 10 | 30 | 59 |
| 61 | 54 | 52 | 73 | 49 |

1 Reported RWAs include transactions with other group entities in line with the published consolidated balance sheets.

HSBC

Legal entities

The Hongkong and Shanghai Banking Corporation Limited

(Our primary banking entity in Asia, including Hang Seng Bank Limited)

|                                                                  |  |
|------------------------------------------------------------------|--|
| All businesses                                                   |  |
| Reported Results (\$m)                                           |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |
|                                                                  |  |
| Constant currency results (\$m)                                  |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |
|                                                                  |  |
| Notable items (reported) (\$m)                                   |  |
| Total                                                            |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Operating expenses                                               |  |
| Impairment losses of interest in BoCom associate                 |  |
|                                                                  |  |
| Notable items (constant currency) (\$m)                          |  |
| Total                                                            |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Operating expenses                                               |  |
| Impairment losses of interest in BoCom associate                 |  |
|                                                                  |  |
| Balance sheet (reported) (\$m)                                   |  |
| Loans and advances to external customers (gross)                 |  |
| Loans and advances to external customers (net)                   |  |
| Total external assets                                            |  |
| External customer accounts                                       |  |
| Risk-weighted assets <sup>1</sup>                                |  |
|                                                                  |  |
| Balance sheet (constant currency) (\$m)                          |  |
| Loans and advances to external customers (net)                   |  |
| External customer accounts                                       |  |
| Risk-weighted assets                                             |  |

| Quarter ended      |           |           |           |           | Year to date |           |
|--------------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| 10,144             | 10,127    | 8,775     | 9,140     | 7,957     | 20,271       | 17,339    |
| (486)              | (312)     | (427)     | (298)     | (557)     | (798)        | (910)     |
| (3,951)            | (3,822)   | (4,081)   | (3,797)   | (3,765)   | (7,773)      | (7,303)   |
| 605                | 592       | 486       | 406       | (377)     | 1,197        | 258       |
| 6,312              | 6,585     | 4,753     | 5,451     | 3,258     | 12,897       | 9,384     |
|                    |           |           |           |           |              |           |
| 10,144             | 10,094    | 8,756     | 9,136     | 7,896     | 20,271       | 17,346    |
| (486)              | (312)     | (424)     | (294)     | (559)     | (798)        | (911)     |
| (3,951)            | (3,813)   | (4,082)   | (3,803)   | (3,779)   | (7,773)      | (7,355)   |
| 605                | 601       | 507       | 425       | (405)     | 1,197        | 262       |
| 6,312              | 6,570     | 4,757     | 5,464     | 3,153     | 12,897       | 9,342     |
|                    |           |           |           |           |              |           |
| (57)               | (40)      | (125)     | (75)      | (2,257)   | (97)         | (2,284)   |
| 52                 | —         | —         | (2)       | (1,136)   | 52           | (1,136)   |
| —                  | —         | —         | —         | —         | —            | —         |
| (109)              | (40)      | (125)     | (73)      | (121)     | (149)        | (148)     |
| —                  | —         | —         | —         | (1,000)   | —            | (1,000)   |
|                    |           |           |           |           |              |           |
| (57)               | (39)      | (125)     | (75)      | (2,385)   | (97)         | (2,409)   |
| 52                 | —         | —         | (1)       | (1,196)   | 52           | (1,196)   |
| —                  | —         | —         | —         | —         | —            | —         |
| (109)              | (39)      | (125)     | (74)      | (122)     | (149)        | (146)     |
| —                  | —         | —         | —         | (1,067)   | —            | (1,067)   |
|                    |           |           |           |           |              |           |
| Balance sheet date |           |           |           |           |              |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |              |           |
| 498,111            | 484,498   | 473,028   | 465,796   | 464,611   |              |           |
| 492,522            | 479,119   | 467,842   | 460,790   | 459,814   |              |           |
| 1,567,537          | 1,497,228 | 1,451,530 | 1,432,060 | 1,413,049 |              |           |
| 944,892            | 919,570   | 911,725   | 882,380   | 871,247   |              |           |
| 423,252            | 410,082   | 411,824   | 412,904   | 416,794   |              |           |
|                    |           |           |           |           |              |           |
| 492,522            | 479,115   | 466,628   | 460,199   | 460,416   |              |           |
| 944,892            | 919,138   | 906,583   | 878,379   | 869,817   |              |           |
| 423,252            | 409,695   | 409,793   | 411,322   | 415,323   |              |           |

**HK business**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Notable items (reported) (\$m)**

|                                                  |
|--------------------------------------------------|
| <b>Total</b>                                     |
| Revenue                                          |
| ECL                                              |
| Operating expenses                               |
| Impairment losses of interest in BoCom associate |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Of which: Retail Banking and Wealth (reported) (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Of which: Commercial Banking (reported) (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Quarter ended      |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 4,204              | 4,115     | 4,047     | 3,958     | 3,837     |
| (332)              | (208)     | (308)     | (303)     | (542)     |
| (1,217)            | (1,219)   | (1,297)   | (1,197)   | (1,160)   |
| —                  | —         | —         | —         | —         |
| 2,655              | 2,688     | 2,442     | 2,458     | 2,135     |
|                    |           |           |           |           |
| (4)                | (6)       | (12)      | (4)       | (2)       |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |
| (4)                | (6)       | (12)      | (4)       | (2)       |
| —                  | —         | —         | —         | —         |
| Balance sheet date |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 230,495            | 224,698   | 223,730   | 224,264   | 224,867   |
| 536,808            | 528,278   | 531,902   | 508,691   | 507,657   |
|                    |           |           |           |           |
| 230,495            | 224,730   | 222,348   | 222,911   | 225,442   |
| 536,808            | 528,221   | 528,357   | 505,286   | 508,729   |
| Quarter ended      |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,752              | 2,777     | 2,618     | 2,570     | 2,443     |
| (45)               | (82)      | (139)     | (35)      | (68)      |
| (861)              | (845)     | (880)     | (823)     | (797)     |
| —                  | —         | —         | —         | —         |
| 1,846              | 1,850     | 1,599     | 1,712     | 1,578     |
|                    |           |           |           |           |
| 133,057            | 131,392   | 131,062   | 129,989   | 127,997   |
| 380,304            | 376,188   | 377,014   | 360,127   | 363,194   |
|                    |           |           |           |           |
| 133,057            | 131,361   | 130,137   | 129,051   | 128,198   |
| 380,304            | 376,073   | 374,292   | 357,421   | 363,644   |
|                    |           |           |           |           |
| 1,452              | 1,338     | 1,429     | 1,388     | 1,394     |
| (287)              | (126)     | (169)     | (268)     | (474)     |
| (356)              | (360)     | (400)     | (374)     | (363)     |
| —                  | —         | —         | —         | —         |
| 809                | 852       | 860       | 746       | 557       |
|                    |           |           |           |           |
| 97,438             | 93,306    | 92,668    | 94,275    | 96,870    |
| 156,504            | 152,090   | 154,888   | 148,564   | 144,463   |
|                    |           |           |           |           |
| 97,438             | 93,369    | 92,211    | 93,860    | 97,244    |
| 156,504            | 152,148   | 154,065   | 147,865   | 145,085   |

Corporate and Institutional Banking

Reported results (\$m)

|                                                                  |         |
|------------------------------------------------------------------|---------|
| Revenue                                                          | 3,733   |
| ECL                                                              | (133)   |
| Total operating expenses                                         | (1,413) |
| Share of profit in associates and joint ventures less impairment | —       |
| Profit/(loss) before tax                                         | 2,187   |

Notable items (reported) (\$m)

|                                                  |      |
|--------------------------------------------------|------|
| Total                                            | (17) |
| Revenue                                          | —    |
| ECL                                              | —    |
| Operating expenses                               | (17) |
| Impairment losses of interest in BoCom associate | —    |

Balance sheet (reported) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 177,373 |
| External customer accounts                     | 259,626 |

Balance sheet (constant currency) (\$m)

|                                                |         |
|------------------------------------------------|---------|
| Loans and advances to external customers (net) | 177,373 |
| External customer accounts                     | 259,626 |

| Quarter ended                                                    |           |           |           |           |           |
|------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 3,733     | 3,608     | 3,171     | 3,285     | 3,369     |
| ECL                                                              | (133)     | (74)      | (72)      | 28        | 20        |
| Total operating expenses                                         | (1,413)   | (1,402)   | (1,461)   | (1,410)   | (1,383)   |
| Share of profit in associates and joint ventures less impairment | —         | —         | —         | —         | —         |
| Profit/(loss) before tax                                         | 2,187     | 2,132     | 1,638     | 1,903     | 2,006     |
|                                                                  |           |           |           |           |           |
| Total                                                            | (17)      | (6)       | (24)      | (20)      | (38)      |
| Revenue                                                          | —         | 1         | —         | —         | —         |
| ECL                                                              | —         | —         | —         | —         | —         |
| Operating expenses                                               | (17)      | (7)       | (24)      | (20)      | (38)      |
| Impairment losses of interest in BoCom associate                 | —         | —         | —         | —         | —         |
| Balance sheet date                                               |           |           |           |           |           |
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net)                   | 177,373   | 171,643   | 165,421   | 158,654   | 159,903   |
| External customer accounts                                       | 259,626   | 236,973   | 228,706   | 226,692   | 217,331   |
|                                                                  |           |           |           |           |           |
| Loans and advances to external customers (net)                   | 177,373   | 171,544   | 165,059   | 158,723   | 159,439   |
| External customer accounts                                       | 259,626   | 236,603   | 226,948   | 225,369   | 214,595   |

**International Wealth and Premier Banking**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Notable items (reported) (\$m)**

|                                                  |
|--------------------------------------------------|
| <b>Total</b>                                     |
| Revenue                                          |
| ECL                                              |
| Operating expenses                               |
| Impairment losses of interest in BoCom associate |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Quarter ended      |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,235              | 2,130     | 1,759     | 2,035     | 1,764     |
| (22)               | (28)      | (46)      | (23)      | (35)      |
| (1,119)            | (1,077)   | (1,101)   | (1,068)   | (990)     |
| (10)               | 19        | (4)       | 23        | (11)      |
| 1,084              | 1,044     | 608       | 967       | 728       |
|                    |           |           |           |           |
| 9                  | (9)       | (29)      | (20)      | (20)      |
| 52                 | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |
| (43)               | (9)       | (29)      | (20)      | (20)      |
| —                  | —         | —         | —         | —         |
| Balance sheet date |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 84,521             | 82,648    | 78,561    | 77,743    | 74,916    |
| 148,456            | 154,317   | 151,115   | 146,996   | 146,257   |
|                    |           |           |           |           |
| 84,521             | 82,711    | 79,092    | 78,438    | 75,407    |
| 148,456            | 154,312   | 151,276   | 147,722   | 146,491   |

Corporate Centre

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| (28)          | 274       | (202)     | (138)     | (1,013)   |
| 1             | (2)       | (1)       | —         | —         |
| (202)         | (124)     | (222)     | (122)     | (232)     |
| 615           | 573       | 490       | 383       | (366)     |

Notable items (reported) (\$m)

|                                                  |
|--------------------------------------------------|
| Total                                            |
| Revenue                                          |
| ECL                                              |
| Operating expenses                               |
| Impairment losses of interest in BoCom associate |

|      |      |      |      |         |
|------|------|------|------|---------|
| (45) | (19) | (60) | (31) | (2,197) |
| —    | (1)  | —    | (2)  | (1,136) |
| —    | —    | —    | —    | —       |
| (45) | (18) | (60) | (29) | (61)    |
| —    | —    | —    | —    | (1,000) |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 133                | 130       | 130       | 129       | 128       |
| 2                  | 2         | 2         | 1         | 2         |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|     |     |     |     |     |
|-----|-----|-----|-----|-----|
| 133 | 130 | 129 | 127 | 128 |
| 2   | 2   | 2   | 2   | 2   |

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

The Hongkong and Shanghai Banking Corporation Limited (Hong Kong)<sup>1</sup>

(Our primary banking entity in Asia, including Hang Seng Bank Limited)

|                                                                  |  |
|------------------------------------------------------------------|--|
| All businesses                                                   |  |
| Reported Results (\$m)                                           |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |
| Constant currency results (\$m)                                  |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |
| Notable items (reported) (\$m)                                   |  |
| Total                                                            |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Operating expenses                                               |  |
| Impairment of interest in associate                              |  |
| Notable items (constant currency) (\$m)                          |  |
| Total                                                            |  |
| Revenue                                                          |  |
| ECL                                                              |  |
| Operating expenses                                               |  |
| Impairment of interest in associate                              |  |
| Balance sheet (reported) (\$m)                                   |  |
| Loans and advances to external customers (gross)                 |  |
| Loans and advances to external customers (net)                   |  |
| Total external assets                                            |  |
| External customer accounts                                       |  |
| Risk-weighted assets                                             |  |
| Balance sheet (constant currency) (\$m)                          |  |
| Loans and advances to external customers (net)                   |  |
| External customer accounts                                       |  |
| Risk-weighted assets                                             |  |

| Quarter ended      |           |           |           |           |  | Year to date |           |
|--------------------|-----------|-----------|-----------|-----------|--|--------------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |  | 30-Jun-26    | 30-Jun-25 |
| 6,417              | 6,402     | 5,533     | 5,670     | 5,775     |  | 12,819       | 11,843    |
| (312)              | (253)     | (384)     | (352)     | (426)     |  | (565)        | (742)     |
| (2,217)            | (2,272)   | (2,345)   | (2,215)   | (2,147)   |  | (4,489)      | (4,252)   |
| (1)                | 8         | (7)       | 17        | (16)      |  | 7            | (12)      |
| 3,887              | 3,885     | 2,797     | 3,120     | 3,186     |  | 7,772        | 6,837     |
| 6,417              | 6,385     | 5,494     | 5,659     | 5,754     |  | 12,819       | 11,796    |
| (312)              | (253)     | (381)     | (351)     | (424)     |  | (565)        | (739)     |
| (2,217)            | (2,266)   | (2,326)   | (2,211)   | (2,139)   |  | (4,489)      | (4,235)   |
| (1)                | 8         | (8)       | 17        | (16)      |  | 7            | (12)      |
| 3,887              | 3,874     | 2,779     | 3,114     | 3,175     |  | 7,772        | 6,810     |
| (47)               | (19)      | (63)      | (34)      | (59)      |  | (66)         | (82)      |
| 2                  | 2         | —         | (1)       | —         |  | 4            | —         |
| —                  | —         | —         | —         | —         |  | —            | —         |
| (49)               | (21)      | (63)      | (33)      | (59)      |  | (70)         | (82)      |
| —                  | —         | —         | —         | —         |  | —            | —         |
| (47)               | (19)      | (62)      | (35)      | (59)      |  | (66)         | (81)      |
| 2                  | 2         | —         | (1)       | —         |  | 4            | —         |
| —                  | —         | —         | —         | —         |  | —            | —         |
| (49)               | (21)      | (62)      | (34)      | (59)      |  | (70)         | (81)      |
| —                  | —         | —         | —         | —         |  | —            | —         |
| Balance sheet date |           |           |           |           |  |              |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |  |              |           |
| 293,377            | 282,183   | 277,513   | 274,322   | 275,317   |  |              |           |
| 288,978            | 277,897   | 273,396   | 270,393   | 271,663   |  |              |           |
| 1,036,795          | 961,030   | 936,881   | 927,775   | 907,025   |  |              |           |
| 645,920            | 623,721   | 619,029   | 599,045   | 589,873   |  |              |           |
| 202,945            | 191,959   | 193,626   | 195,558   | 195,799   |  |              |           |
| 288,978            | 277,791   | 271,371   | 268,283   | 271,926   |  |              |           |
| 645,920            | 623,482   | 614,442   | 594,371   | 590,444   |  |              |           |
| 202,945            | 191,892   | 192,332   | 194,196   | 195,968   |  |              |           |

**HK business**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Notable items (reported) (\$m)**

|                                     |
|-------------------------------------|
| <b>Total</b>                        |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Of which: Retail Banking and Wealth (reported) (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Of which: Commercial Banking (reported) (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Quarter ended      |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 4,121              | 4,034     | 3,964     | 3,874     | 3,750     |
| (305)              | (218)     | (292)     | (315)     | (497)     |
| (1,158)            | (1,171)   | (1,236)   | (1,143)   | (1,102)   |
| —                  | —         | —         | —         | —         |
| 2,658              | 2,645     | 2,436     | 2,416     | 2,151     |
|                    |           |           |           |           |
| (4)                | (5)       | (7)       | (1)       | 1         |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |
| (4)                | (5)       | (7)       | (1)       | 1         |
| —                  | —         | —         | —         | —         |
| Balance sheet date |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 221,651            | 215,695   | 214,557   | 214,924   | 215,355   |
| 526,253            | 517,725   | 519,570   | 496,770   | 494,916   |
|                    |           |           |           |           |
| 221,651            | 215,613   | 212,968   | 213,247   | 215,563   |
| 526,253            | 517,526   | 515,721   | 492,893   | 495,395   |
| Quarter ended      |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 2,727              | 2,756     | 2,597     | 2,550     | 2,426     |
| (45)               | (81)      | (137)     | (36)      | (67)      |
| (835)              | (826)     | (856)     | (802)     | (778)     |
| —                  | —         | —         | —         | —         |
| 1,847              | 1,849     | 1,604     | 1,712     | 1,581     |
|                    |           |           |           |           |
| 131,000            | 129,254   | 128,877   | 127,661   | 125,609   |
| 377,633            | 373,521   | 374,166   | 357,279   | 360,370   |
|                    |           |           |           |           |
| 131,000            | 129,205   | 127,923   | 126,665   | 125,731   |
| 377,633            | 373,378   | 371,394   | 354,491   | 360,719   |
|                    |           |           |           |           |
| 1,394              | 1,278     | 1,367     | 1,324     | 1,324     |
| (260)              | (137)     | (155)     | (279)     | (430)     |
| (323)              | (331)     | (363)     | (341)     | (324)     |
| —                  | —         | —         | —         | —         |
| 811                | 810       | 849       | 704       | 570       |
|                    |           |           |           |           |
| 90,651             | 86,441    | 85,680    | 87,263    | 89,746    |
| 148,620            | 144,204   | 145,404   | 139,491   | 134,546   |
|                    |           |           |           |           |
| 90,651             | 86,408    | 85,045    | 86,582    | 89,832    |
| 148,620            | 144,148   | 144,327   | 138,402   | 134,676   |

Corporate and Institutional Banking

Reported results (\$m)

|                                                                  |       |
|------------------------------------------------------------------|-------|
| Revenue                                                          | 1,368 |
| ECL                                                              | (5)   |
| Total operating expenses                                         | (614) |
| Share of profit in associates and joint ventures less impairment | —     |
| Profit/(loss) before tax                                         | 749   |

Notable (reported items) (\$m)

|                                     |      |
|-------------------------------------|------|
| Total                               | (11) |
| Revenue                             | —    |
| ECL                                 | —    |
| Operating expenses                  | (11) |
| Impairment of interest in associate | —    |

Balance sheet (reported) (\$m)

|                                                |        |
|------------------------------------------------|--------|
| Loans and advances to external customers (net) | 48,819 |
| External customer accounts                     | 80,045 |

Balance sheet (constant currency) (\$m)

|                                                |        |
|------------------------------------------------|--------|
| Loans and advances to external customers (net) | 48,819 |
| External customer accounts                     | 80,045 |

| Quarter ended                                                    |           |           |           |           |           |
|------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 1,368     | 1,311     | 1,026     | 1,126     | 1,203     |
| ECL                                                              | (5)       | (35)      | (93)      | (37)      | 74        |
| Total operating expenses                                         | (614)     | (645)     | (646)     | (651)     | (592)     |
| Share of profit in associates and joint ventures less impairment | —         | —         | —         | —         | —         |
| Profit/(loss) before tax                                         | 749       | 631       | 287       | 438       | 685       |
|                                                                  |           |           |           |           |           |
| Total                                                            | (11)      | (2)       | (14)      | (11)      | (10)      |
| Revenue                                                          | —         | 1         | —         | —         | —         |
| ECL                                                              | —         | —         | —         | —         | —         |
| Operating expenses                                               | (11)      | (3)       | (14)      | (11)      | (10)      |
| Impairment of interest in associate                              | —         | —         | —         | —         | —         |
| Balance sheet date                                               |           |           |           |           |           |
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net)                   | 48,819    | 44,564    | 43,508    | 39,839    | 42,026    |
| External customer accounts                                       | 80,045    | 65,114    | 61,030    | 63,395    | 57,548    |
|                                                                  |           |           |           |           |           |
| Loans and advances to external customers (net)                   | 48,819    | 44,547    | 43,186    | 39,528    | 42,067    |
| External customer accounts                                       | 80,045    | 65,089    | 60,577    | 62,901    | 57,604    |

**International Wealth and Premier Banking**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

**Notable items (reported) (\$m)**

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Quarter ended      |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 989                | 934       | 760       | 846       | 757       |
| (2)                | 1         | 1         | —         | (3)       |
| (306)              | (341)     | (319)     | (336)     | (283)     |
| (2)                | 7         | (9)       | 17        | (17)      |
| 679                | 601       | 433       | 527       | 454       |
|                    |           |           |           |           |
| (2)                | (4)       | (2)       | (4)       | (7)       |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |
| (2)                | (4)       | (2)       | (4)       | (7)       |
| —                  | —         | —         | —         | —         |
| Balance sheet date |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 18,384             | 17,516    | 15,210    | 15,511    | 14,164    |
| 39,622             | 40,882    | 38,429    | 38,880    | 37,409    |
|                    |           |           |           |           |
| 18,384             | 17,509    | 15,097    | 15,390    | 14,178    |
| 39,622             | 40,867    | 38,144    | 38,577    | 37,445    |

Corporate Centre

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| (61)          | 123       | (217)     | (176)     | 65        |
| —             | (1)       | —         | —         | —         |
| (139)         | (115)     | (144)     | (85)      | (170)     |
| 1             | 1         | 2         | —         | 1         |
| (199)         | 8         | (359)     | (261)     | (104)     |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|      |     |      |      |      |
|------|-----|------|------|------|
| (30) | (8) | (40) | (18) | (43) |
| 2    | 1   | —    | (1)  | —    |
| —    | —   | —    | —    | —    |
| (32) | (9) | (40) | (17) | (43) |
| —    | —   | —    | —    | —    |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
|-----------|-----------|-----------|-----------|-----------|
| 124       | 122       | 121       | 119       | 118       |
| —         | —         | —         | —         | —         |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|     |     |     |     |     |
|-----|-----|-----|-----|-----|
| 124 | 122 | 120 | 118 | 118 |
| —   | —   | —   | —   | —   |

1 Represents the principal operations of the subsidiary or branch of The Hongkong and Shanghai Banking Corporation Limited, which are located in Hong Kong.

# HSBC

## Legal entities

### Hang Seng Limited<sup>1</sup>

#### All businesses

##### Reported Results (\$m)

|                                                                  |  |
|------------------------------------------------------------------|--|
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |

##### Constant currency results (\$m)

|                                                                  |  |
|------------------------------------------------------------------|--|
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |

##### Notable items (reported) (\$m)

|                                     |  |
|-------------------------------------|--|
| Total                               |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

##### Notable items (constant currency) (\$m)

|                                     |  |
|-------------------------------------|--|
| Total                               |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

##### Balance sheet (reported) (\$m)

|                                                  |  |
|--------------------------------------------------|--|
| Loans and advances to external customers (gross) |  |
| Loans and advances to external customers (net)   |  |
| Total external assets                            |  |
| External customer accounts                       |  |
| Risk-weighted assets                             |  |

##### Balance sheet (constant currency) (\$m)

|                                                |  |
|------------------------------------------------|--|
| Loans and advances to external customers (net) |  |
| External customer accounts                     |  |
| Risk-weighted assets                           |  |

| Quarter ended      |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 1,393              | 1,303     | 1,356     | 1,334     | 1,298     |
| (235)              | (108)     | (177)     | (232)     | (404)     |
| (509)              | (468)     | (510)     | (476)     | (467)     |
| (2)                | 7         | (9)       | 17        | (17)      |
| 647                | 734       | 660       | 643       | 410       |
| 1,393              | 1,301     | 1,348     | 1,334     | 1,297     |
| (235)              | (107)     | (177)     | (230)     | (406)     |
| (509)              | (468)     | (508)     | (478)     | (468)     |
| (2)                | 7         | (9)       | 17        | (16)      |
| 647                | 733       | 654       | 643       | 407       |
| (4)                | (2)       | (10)      | (5)       | (14)      |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |
| (4)                | (2)       | (10)      | (5)       | (14)      |
| —                  | —         | —         | —         | —         |
| (4)                | (2)       | (10)      | (5)       | (14)      |
| —                  | —         | —         | —         | —         |
| (4)                | (2)       | (10)      | (5)       | (14)      |
| —                  | —         | —         | —         | —         |
| Balance sheet date |           |           |           |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 102,264            | 102,075   | 103,613   | 103,917   | 104,424   |
| 100,029            | 99,477    | 101,148   | 101,578   | 102,340   |
| 234,288            | 228,197   | 224,342   | 225,303   | 224,276   |
| 165,088            | 165,180   | 161,549   | 158,731   | 162,070   |
| 72,784             | 71,859    | 73,393    | 74,657    | 77,565    |
| 100,029            | 99,553    | 100,665   | 101,168   | 102,779   |
| 165,088            | 165,226   | 160,654   | 157,892   | 162,635   |
| 72,784             | 71,968    | 73,191    | 74,578    | 78,086    |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 2,696        | 2,647     |
| (343)        | (623)     |
| (977)        | (924)     |
| 5            | (14)      |
| 1,381        | 1,086     |
| 2,696        | 2,644     |
| (343)        | (624)     |
| (977)        | (926)     |
| 5            | (13)      |
| 1,381        | 1,081     |
| (6)          | (15)      |
| —            | —         |
| —            | —         |
| (6)          | (15)      |
| —            | —         |
| (6)          | (15)      |
| —            | —         |
| (6)          | (15)      |
| —            | —         |

1 Amounts have been adjusted and presented on an IFRS basis to align from local GAAP; adjustments reclassify immaterial items between line items, affecting operating expenses, profit before tax and total external assets.

HSBC

Legal entities

HSBC North America Holdings Inc.

(The holding company for our primary banking entities in the USA)

All businesses

Reported Results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

Constant currency results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Notable items (constant currency) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Balance sheet (reported) (\$m)

|                                                  |
|--------------------------------------------------|
| Loans and advances to external customers (gross) |
| Loans and advances to external customers (net)   |
| Total external assets                            |
| External customer accounts                       |
| Risk-weighted assets <sup>1</sup>                |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |
| Risk-weighted assets                           |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 1,347         | 1,249     | 1,203     | 1,208     | 1,148     |
| 22            | (50)      | (32)      | (19)      | (64)      |
| (829)         | (804)     | (829)     | (823)     | (860)     |
| —             | —         | —         | —         | —         |
| 540           | 395       | 342       | 366       | 224       |
| 1,347         | 1,249     | 1,202     | 1,209     | 1,148     |
| 22            | (50)      | (31)      | (19)      | (64)      |
| (829)         | (804)     | (829)     | (823)     | (860)     |
| —             | —         | —         | —         | —         |
| 540           | 395       | 342       | 367       | 224       |
| (16)          | (10)      | (11)      | (16)      | (41)      |
| —             | —         | (1)       | 1         | —         |
| —             | —         | —         | —         | —         |
| (16)          | (10)      | (10)      | (17)      | (41)      |
| —             | —         | —         | —         | —         |
| (16)          | (10)      | (12)      | (16)      | (41)      |
| —             | —         | —         | 1         | —         |
| —             | —         | —         | —         | —         |
| (16)          | (10)      | (12)      | (17)      | (41)      |
| —             | —         | —         | —         | —         |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 55,660             | 55,707    | 52,494    | 56,900    | 57,677    |
| 55,360             | 55,361    | 52,178    | 56,528    | 57,287    |
| 255,744            | 244,484   | 250,940   | 251,327   | 260,269   |
| 102,418            | 99,951    | 99,458    | 99,160    | 96,145    |
| 78,317             | 77,409    | 73,961    | 77,528    | 77,352    |
| 55,360             | 55,361    | 52,178    | 56,528    | 57,287    |
| 102,418            | 99,951    | 99,458    | 99,160    | 96,145    |
| 78,317             | 77,409    | 73,961    | 77,528    | 77,352    |

| Year to date |           |
|--------------|-----------|
| 30-Jun-26    | 30-Jun-25 |
| 2,596        | 2,319     |
| (28)         | (150)     |
| (1,633)      | (1,679)   |
| —            | —         |
| 935          | 490       |
| 2,596        | 2,319     |
| (28)         | (150)     |
| (1,633)      | (1,679)   |
| —            | —         |
| 935          | 490       |
| (26)         | (57)      |
| —            | —         |
| —            | —         |
| (26)         | (57)      |
| —            | —         |
| (26)         | (57)      |
| —            | —         |
| (26)         | (57)      |
| —            | —         |

**Corporate and Institutional Banking**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 1,090         | 972       | 933       | 920       | 864       |
| 23            | (48)      | (30)      | (17)      | (63)      |
| (527)         | (554)     | (556)     | (562)     | (578)     |
| —             | —         | —         | —         | —         |
| 586           | 370       | 347       | 341       | 223       |

**Notable items (reported) (\$m)**

|                                     |
|-------------------------------------|
| <b>Total</b>                        |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|     |     |     |      |      |
|-----|-----|-----|------|------|
| (4) | (5) | (2) | (13) | (19) |
| —   | —   | —   | —    | —    |
| —   | —   | —   | —    | —    |
| (4) | (5) | (2) | (13) | (19) |
| —   | —   | —   | —    | —    |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 31,142             | 31,213    | 27,730    | 30,138    | 31,308    |
| 77,295             | 73,535    | 73,999    | 73,850    | 69,774    |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|        |        |        |        |        |
|--------|--------|--------|--------|--------|
| 31,142 | 31,213 | 27,730 | 30,138 | 31,308 |
| 77,295 | 73,535 | 73,999 | 73,850 | 69,774 |

International Wealth and Premier Banking

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 231           | 255       | 247       | 253       | 247       |
| (1)           | (2)       | (2)       | (2)       | (1)       |
| (195)         | (195)     | (212)     | (212)     | (210)     |
| —             | —         | —         | —         | —         |
| 35            | 58        | 33        | 39        | 36        |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|     |     |     |     |     |
|-----|-----|-----|-----|-----|
| (2) | (1) | (1) | (1) | (4) |
| —   | —   | —   | —   | —   |
| —   | —   | —   | —   | —   |
| (2) | (1) | (1) | (1) | (4) |
| —   | —   | —   | —   | —   |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 24,218             | 24,148    | 24,448    | 26,390    | 25,979    |
| 25,123             | 26,416    | 25,459    | 25,310    | 26,371    |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|        |        |        |        |        |
|--------|--------|--------|--------|--------|
| 24,218 | 24,148 | 24,448 | 26,390 | 25,979 |
| 25,123 | 26,416 | 25,459 | 25,310 | 26,371 |

Corporate Centre

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 26            | 22        | 23        | 35        | 37        |
| —             | —         | —         | —         | —         |
| (107)         | (55)      | (61)      | (49)      | (72)      |
| —             | —         | —         | —         | —         |
| (81)          | (33)      | (38)      | (14)      | (35)      |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|      |     |     |     |      |
|------|-----|-----|-----|------|
| (10) | (4) | (8) | (2) | (18) |
| —    | —   | (1) | 1   | —    |
| —    | —   | —   | —   | —    |
| (10) | (4) | (7) | (3) | (18) |
| —    | —   | —   | —   | —    |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|   |   |   |   |   |
|---|---|---|---|---|
| — | — | — | — | — |
| — | — | — | — | — |

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

Grupo Financiero HSBC, S.A. de C.V.

(the holding company of our primary banking entity registered in Mexico)

All businesses

Reported Results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

Constant currency results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Notable items (constant currency) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Balance sheet (reported) (\$m)

|                                                  |
|--------------------------------------------------|
| Loans and advances to external customers (gross) |
| Loans and advances to external customers (net)   |
| Total external assets                            |
| External customer accounts                       |
| Risk-weighted assets <sup>1</sup>                |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |
| Risk-weighted assets                           |

| Quarter ended |           |           |           |           | Year to date |           |
|---------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| 895           | 973       | 905       | 903       | 842       | 1,868        | 1,665     |
| (165)         | (150)     | (202)     | (201)     | (203)     | (315)        | (383)     |
| (615)         | (542)     | (579)     | (511)     | (499)     | (1,157)      | (958)     |
| 3             | 6         | 2         | 2         | 2         | 9            | 6         |
| 118           | 287       | 126       | 193       | 142       | 405          | 330       |
| 895           | 984       | 954       | 968       | 946       | 1,868        | 1,903     |
| (165)         | (152)     | (213)     | (216)     | (227)     | (315)        | (437)     |
| (615)         | (548)     | (610)     | (548)     | (561)     | (1,157)      | (1,095)   |
| 3             | 6         | 2         | 2         | 3         | 9            | 7         |
| 118           | 290       | 133       | 206       | 161       | 405          | 378       |
| (27)          | (14)      | (36)      | (14)      | (14)      | (41)         | (15)      |
| —             | —         | —         | —         | —         | —            | —         |
| —             | —         | —         | —         | —         | —            | —         |
| (27)          | (14)      | (36)      | (14)      | (14)      | (41)         | (15)      |
| —             | —         | —         | —         | —         | —            | —         |
| (27)          | (14)      | (37)      | (17)      | (15)      | (41)         | (16)      |
| —             | —         | —         | —         | —         | —            | —         |
| —             | —         | —         | —         | —         | —            | —         |
| (27)          | (14)      | (37)      | (17)      | (15)      | (41)         | (16)      |
| —             | —         | —         | —         | —         | —            | —         |
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |              |           |
| 25,828        | 25,291    | 26,522    | 26,375    | 26,286    |              |           |
| 24,602        | 24,068    | 25,252    | 25,113    | 25,074    |              |           |
| 50,235        | 48,325    | 48,822    | 49,183    | 48,051    |              |           |
| 28,522        | 28,285    | 29,493    | 27,235    | 27,354    |              |           |
| 31,900        | 30,997    | 32,509    | 32,383    | 32,711    |              |           |
| 24,602        | 24,790    | 26,046    | 26,391    | 27,130    |              |           |
| 28,522        | 29,134    | 30,421    | 28,622    | 29,597    |              |           |
| 31,900        | 31,887    | 33,487    | 33,953    | 35,259    |              |           |

Corporate and Institutional Banking

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |

Profit/(loss) before tax

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Quarter ended                                                    |           |           |           |           |           |
|------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 261       | 281       | 275       | 275       | 252       |
| ECL                                                              | (5)       | (6)       | (18)      | (22)      | (29)      |
| Total operating expenses                                         | (156)     | (127)     | (135)     | (117)     | (110)     |
| Share of profit in associates and joint ventures less impairment | —         | —         | 1         | —         | —         |
| Profit/(loss) before tax                                         | 100       | 148       | 123       | 136       | 113       |
|                                                                  |           |           |           |           |           |
| Total                                                            | (1)       | —         | (3)       | (1)       | (2)       |
| Revenue                                                          | —         | —         | —         | —         | —         |
| ECL                                                              | —         | —         | —         | —         | —         |
| Operating expenses                                               | (1)       | —         | (3)       | (1)       | (2)       |
| Impairment of interest in associate                              | —         | —         | —         | —         | —         |
|                                                                  |           |           |           |           |           |
| Balance sheet date                                               |           |           |           |           |           |
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net)                   | 11,577    | 11,178    | 12,004    | 11,749    | 11,797    |
| External customer accounts                                       | 13,370    | 13,374    | 13,447    | 12,588    | 12,638    |
|                                                                  |           |           |           |           |           |
| Loans and advances to external customers (net)                   | 11,577    | 11,514    | 12,382    | 12,347    | 12,764    |
| External customer accounts                                       | 13,370    | 13,776    | 13,870    | 13,230    | 13,675    |

**International Wealth and Premier Banking**  
**Reported results (\$m)**

|                                                                  |  |
|------------------------------------------------------------------|--|
| Revenue                                                          |  |
| ECL                                                              |  |
| Total operating expenses                                         |  |
| Share of profit in associates and joint ventures less impairment |  |
| Profit/(loss) before tax                                         |  |

**Notable items (reported) (\$m)**

|                                     |  |
|-------------------------------------|--|
| Total                               |  |
| Revenue                             |  |
| ECL                                 |  |
| Operating expenses                  |  |
| Impairment of interest in associate |  |

**Balance sheet (reported) (\$m)**

|                                                |  |
|------------------------------------------------|--|
| Loans and advances to external customers (net) |  |
| External customer accounts                     |  |

**Balance sheet (constant currency) (\$m)**

|                                                |  |
|------------------------------------------------|--|
| Loans and advances to external customers (net) |  |
| External customer accounts                     |  |

| Quarter ended                                                    |           |           |           |           |           |
|------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 622       | 681       | 619       | 618       | 584       |
| ECL                                                              | (160)     | (144)     | (184)     | (179)     | (174)     |
| Total operating expenses                                         | (426)     | (412)     | (438)     | (367)     | (371)     |
| Share of profit in associates and joint ventures less impairment | 3         | 6         | 1         | 2         | 2         |
| Profit/(loss) before tax                                         | 39        | 131       | (2)       | 74        | 41        |
|                                                                  |           |           |           |           |           |
| Total                                                            | (20)      | (12)      | (23)      | (10)      | (4)       |
| Revenue                                                          | —         | —         | —         | —         | —         |
| ECL                                                              | —         | —         | —         | —         | —         |
| Operating expenses                                               | (20)      | (12)      | (23)      | (10)      | (4)       |
| Impairment of interest in associate                              | —         | —         | —         | —         | —         |
|                                                                  |           |           |           |           |           |
| Balance sheet date                                               |           |           |           |           |           |
|                                                                  | 30-Jun-26 | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (net)                   | 13,025    | 12,890    | 13,248    | 13,364    | 13,277    |
| External customer accounts                                       | 15,152    | 14,911    | 16,046    | 14,647    | 14,716    |
|                                                                  |           |           |           |           |           |
| Loans and advances to external customers (net)                   | 13,025    | 13,276    | 13,664    | 14,044    | 14,366    |
| External customer accounts                                       | 15,152    | 15,358    | 16,551    | 15,392    | 15,922    |

Corporate Centre

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |

Profit/(loss) before tax

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Quarter ended                           |           |           |           |           |
|-----------------------------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26                               | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 12                                      | 11        | 11        | 10        | 6         |
| —                                       | —         | —         | —         | —         |
| (33)                                    | (3)       | (6)       | (27)      | (18)      |
| —                                       | —         | —         | —         | —         |
| (21)                                    | 8         | 5         | (17)      | (12)      |
| Balance sheet date                      |           |           |           |           |
| 30-Jun-26                               | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| —                                       | —         | —         | —         | —         |
| —                                       | —         | —         | —         | —         |
| Balance sheet (constant currency) (\$m) |           |           |           |           |
| —                                       | —         | —         | —         | —         |
| —                                       | —         | —         | —         | —         |

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

HSBC Bank Middle East Limited

(Our primary banking entity based in the United Arab Emirates)

All businesses

Reported Results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

Constant currency results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Notable items (constant currency) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

Balance sheet (reported) (\$m)

|                                                  |
|--------------------------------------------------|
| Loans and advances to external customers (gross) |
| Loans and advances to external customers (net)   |
| Total external assets                            |
| External customer accounts                       |
| Risk-weighted assets <sup>1</sup>                |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |
| Risk-weighted assets                           |

| Quarter ended      |           |           |           |           | Year to date |           |
|--------------------|-----------|-----------|-----------|-----------|--------------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 | 30-Jun-26    | 30-Jun-25 |
| 623                | 637       | 711       | 645       | 635       | 1,260        | 1,254     |
| (32)               | (93)      | (23)      | (115)     | (22)      | (125)        | (48)      |
| (336)              | (325)     | (369)     | (327)     | (328)     | (661)        | (638)     |
| —                  | —         | —         | —         | —         | —            | —         |
| 255                | 219       | 319       | 203       | 285       | 474          | 568       |
| 623                | 637       | 711       | 644       | 636       | 1,260        | 1,255     |
| (32)               | (94)      | (23)      | (115)     | (22)      | (125)        | (48)      |
| (336)              | (325)     | (370)     | (326)     | (329)     | (661)        | (638)     |
| —                  | —         | —         | —         | —         | —            | —         |
| 255                | 218       | 318       | 203       | 285       | 474          | 569       |
| (5)                | (2)       | 63        | (16)      | (12)      | (7)          | (19)      |
| —                  | —         | 72        | (1)       | —         | —            | —         |
| —                  | —         | —         | —         | —         | —            | —         |
| (5)                | (2)       | (9)       | (15)      | (12)      | (7)          | (19)      |
| —                  | —         | —         | —         | —         | —            | —         |
| (5)                | (3)       | 63        | (15)      | (12)      | (7)          | (19)      |
| —                  | —         | 72        | —         | —         | —            | —         |
| —                  | —         | —         | —         | —         | —            | —         |
| (5)                | (3)       | (9)       | (15)      | (12)      | (7)          | (19)      |
| —                  | —         | —         | —         | —         | —            | —         |
| Balance sheet date |           |           |           |           |              |           |
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |              |           |
| 25,773             | 25,250    | 23,372    | 23,499    | 22,338    |              |           |
| 24,921             | 24,420    | 22,618    | 22,835    | 21,736    |              |           |
| 69,021             | 66,083    | 61,672    | 62,930    | 59,486    |              |           |
| 39,074             | 38,182    | 37,010    | 39,935    | 35,390    |              |           |
| 29,411             | 29,229    | 27,180    | 26,896    | 25,606    |              |           |
| 24,921             | 24,421    | 22,613    | 22,829    | 21,731    |              |           |
| 39,074             | 38,181    | 36,990    | 39,914    | 35,372    |              |           |
| 29,411             | 29,230    | 27,159    | 26,874    | 25,588    |              |           |

Corporate and Institutional Banking

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 409           | 421       | 409       | 424       | 400       |
| (15)          | (66)      | (13)      | (112)     | (17)      |
| (184)         | (173)     | (206)     | (170)     | (181)     |
| —             | —         | —         | —         | —         |
| 210           | 182       | 190       | 142       | 202       |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|   |     |     |     |     |
|---|-----|-----|-----|-----|
| — | (1) | (2) | (4) | (5) |
| — | —   | —   | —   | —   |
| — | —   | —   | —   | —   |
| — | (1) | (2) | (4) | (5) |
| — | —   | —   | —   | —   |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 20,647             | 20,263    | 18,379    | 18,627    | 17,812    |
| 22,798             | 21,783    | 20,807    | 24,040    | 19,363    |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|        |        |        |        |        |
|--------|--------|--------|--------|--------|
| 20,647 | 20,264 | 18,373 | 18,621 | 17,806 |
| 22,798 | 21,782 | 20,787 | 24,019 | 19,345 |

**International Wealth and Premier Banking**

**Reported results (\$m)**

|                                                                  |
|------------------------------------------------------------------|
| <b>Revenue</b>                                                   |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| <b>Profit/(loss) before tax</b>                                  |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 204           | 204       | 293       | 213       | 223       |
| (17)          | (27)      | (10)      | (3)       | (5)       |
| (129)         | (126)     | (142)     | (122)     | (124)     |
| —             | —         | —         | —         | —         |
| 58            | 51        | 141       | 88        | 94        |

**Notable items (reported) (\$m)**

|                                     |
|-------------------------------------|
| <b>Total</b>                        |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|     |   |     |     |     |
|-----|---|-----|-----|-----|
| (1) | — | 69  | (1) | (1) |
| —   | — | 72  | —   | —   |
| —   | — | —   | —   | —   |
| (1) | — | (3) | (1) | (1) |
| —   | — | —   | —   | —   |

**Balance sheet (reported) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 4,274              | 4,157     | 4,239     | 4,208     | 3,924     |
| 16,276             | 16,399    | 16,203    | 15,895    | 16,027    |

**Balance sheet (constant currency) (\$m)**

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|        |        |        |        |        |
|--------|--------|--------|--------|--------|
| 4,274  | 4,157  | 4,240  | 4,208  | 3,925  |
| 16,276 | 16,399 | 16,203 | 15,895 | 16,027 |

Corporate Centre

Reported results (\$m)

|                                                                  |
|------------------------------------------------------------------|
| Revenue                                                          |
| ECL                                                              |
| Total operating expenses                                         |
| Share of profit in associates and joint ventures less impairment |
| Profit/(loss) before tax                                         |

| Quarter ended |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|
| 30-Jun-26     | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| 10            | 12        | 9         | 8         | 12        |
| —             | —         | —         | —         | —         |
| (23)          | (26)      | (21)      | (35)      | (23)      |
| —             | —         | —         | —         | —         |
| (13)          | (14)      | (12)      | (27)      | (11)      |

Notable items (reported) (\$m)

|                                     |
|-------------------------------------|
| Total                               |
| Revenue                             |
| ECL                                 |
| Operating expenses                  |
| Impairment of interest in associate |

|     |     |     |      |     |
|-----|-----|-----|------|-----|
| (4) | (1) | (4) | (11) | (6) |
| —   | —   | —   | (1)  | —   |
| —   | —   | —   | —    | —   |
| (4) | (1) | (4) | (10) | (6) |
| —   | —   | —   | —    | —   |

Balance sheet (reported) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

| Balance sheet date |           |           |           |           |
|--------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26          | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| —                  | —         | —         | —         | —         |
| —                  | —         | —         | —         | —         |

Balance sheet (constant currency) (\$m)

|                                                |
|------------------------------------------------|
| Loans and advances to external customers (net) |
| External customer accounts                     |

|   |   |   |   |   |
|---|---|---|---|---|
| — | — | — | — | — |
| — | — | — | — | — |

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC

Legal entities

Other trading entities

All businesses

Reported Results (\$m)

|                                                                  |       |
|------------------------------------------------------------------|-------|
| Revenue                                                          | 758   |
| ECL                                                              | 4     |
| Total operating expenses                                         | (395) |
| Share of profit in associates and joint ventures less impairment | 167   |
| Profit/(loss) before tax                                         | 534   |

Constant currency results (\$m)

|                                                                  |       |
|------------------------------------------------------------------|-------|
| Revenue                                                          | 758   |
| ECL                                                              | 4     |
| Total operating expenses                                         | (395) |
| Share of profit in associates and joint ventures less impairment | 167   |
| Profit/(loss) before tax                                         | 534   |

Notable items (reported) (\$m)

|                                     |     |
|-------------------------------------|-----|
| Total                               | (8) |
| Revenue                             | —   |
| ECL                                 | —   |
| Operating expenses                  | (8) |
| Impairment of interest in associate | —   |

Notable items (constant currency) (\$m)

|                                     |     |
|-------------------------------------|-----|
| Total                               | (8) |
| Revenue                             | —   |
| ECL                                 | —   |
| Operating expenses                  | (8) |
| Impairment of interest in associate | —   |

Balance sheet (reported) (\$m)

|                                                  |        |
|--------------------------------------------------|--------|
| Loans and advances to external customers (gross) | 4,220  |
| Loans and advances to external customers (net)   | 4,030  |
| Total external assets                            | 31,263 |
| External customer accounts                       | 11,188 |
| Risk-weighted assets <sup>1</sup>                | 59,595 |

Balance sheet (constant currency) (\$m)

|                                                |        |
|------------------------------------------------|--------|
| Loans and advances to external customers (net) | 4,030  |
| External customer accounts                     | 11,188 |
| Risk-weighted assets                           | 59,595 |

| Quarter ended                                                    |           |           |           |           |
|------------------------------------------------------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26                                                        | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Revenue                                                          | 678       | 862       | 666       | 574       |
| ECL                                                              | (32)      | (3)       | (9)       | (8)       |
| Total operating expenses                                         | (376)     | (500)     | (358)     | (369)     |
| Share of profit in associates and joint ventures less impairment | 160       | 159       | 164       | 172       |
| Profit/(loss) before tax                                         | 430       | 518       | 463       | 369       |
|                                                                  |           |           |           |           |
| Revenue                                                          | 660       | 838       | 642       | 554       |
| ECL                                                              | (33)      | (4)       | (8)       | (7)       |
| Total operating expenses                                         | (369)     | (492)     | (347)     | (360)     |
| Share of profit in associates and joint ventures less impairment | 160       | 159       | 164       | 171       |
| Profit/(loss) before tax                                         | 418       | 501       | 451       | 358       |
|                                                                  |           |           |           |           |
| Total                                                            | (2)       | (6)       | 1         | (8)       |
| Revenue                                                          | —         | —         | —         | —         |
| ECL                                                              | —         | —         | —         | —         |
| Operating expenses                                               | (2)       | (6)       | 1         | (8)       |
| Impairment of interest in associate                              | —         | —         | —         | —         |
|                                                                  |           |           |           |           |
| Total                                                            | (3)       | (5)       | 1         | (8)       |
| Revenue                                                          | —         | —         | —         | —         |
| ECL                                                              | —         | —         | —         | —         |
| Operating expenses                                               | (3)       | (5)       | 1         | (8)       |
| Impairment of interest in associate                              | —         | —         | —         | —         |

| Balance sheet date                               |           |           |           |           |
|--------------------------------------------------|-----------|-----------|-----------|-----------|
| 30-Jun-26                                        | 31-Mar-26 | 31-Dec-25 | 30-Sep-25 | 30-Jun-25 |
| Loans and advances to external customers (gross) | 4,111     | 4,170     | 4,008     | 5,307     |
| Loans and advances to external customers (net)   | 3,910     | 3,971     | 3,809     | 5,092     |
| Total external assets                            | 29,820    | 28,628    | 29,041    | 26,289    |
| External customer accounts                       | 11,575    | 10,781    | 10,262    | 11,001    |
| Risk-weighted assets <sup>1</sup>                | 58,986    | 57,014    | 54,073    | 53,366    |
|                                                  |           |           |           |           |
| Loans and advances to external customers (net)   | 3,960     | 3,867     | 3,646     | 4,898     |
| External customer accounts                       | 12,025    | 10,347    | 9,758     | 10,527    |
| Risk-weighted assets                             | 59,499    | 56,370    | 53,373    | 52,570    |

| Year to date                                                     |           |
|------------------------------------------------------------------|-----------|
| 30-Jun-26                                                        | 30-Jun-25 |
| Revenue                                                          | 1,436     |
| ECL                                                              | (28)      |
| Total operating expenses                                         | (771)     |
| Share of profit in associates and joint ventures less impairment | 327       |
| Profit/(loss) before tax                                         | 964       |
|                                                                  |           |
| Revenue                                                          | 1,436     |
| ECL                                                              | (28)      |
| Total operating expenses                                         | (771)     |
| Share of profit in associates and joint ventures less impairment | 327       |
| Profit/(loss) before tax                                         | 964       |
|                                                                  |           |
| Total                                                            | (28)      |
| Revenue                                                          | —         |
| ECL                                                              | —         |
| Operating expenses                                               | (28)      |
| Impairment of interest in associate                              | —         |
|                                                                  |           |
| Total                                                            | (28)      |
| Revenue                                                          | —         |
| ECL                                                              | —         |
| Operating expenses                                               | (28)      |
| Impairment of interest in associate                              | —         |

1 Risk-weighted assets are non-additive across the entities, due to market risk diversification effects within the Group.

HSBC  
Credit risk

Summary of credit risk (excluding debt instruments measured at FVOCI) by stage distribution and ECL coverage by industry sector at 30 June 2026

|                                                   | Gross carrying/nominal amount <sup>1</sup> |         |         |                   |           | Allowance for ECL |         |         |                   |          | ECL coverage % |         |         |                   |       |
|---------------------------------------------------|--------------------------------------------|---------|---------|-------------------|-----------|-------------------|---------|---------|-------------------|----------|----------------|---------|---------|-------------------|-------|
|                                                   | Stage 1                                    | Stage 2 | Stage 3 | POCI <sup>2</sup> | Total     | Stage 1           | Stage 2 | Stage 3 | POCI <sup>2</sup> | Total    | Stage 1        | Stage 2 | Stage 3 | POCI <sup>2</sup> | Total |
|                                                   | \$m                                        | \$m     | \$m     | \$m               | \$m       | \$m               | \$m     | \$m     | \$m               | \$m      | %              | %       | %       | %                 | %     |
| Loans and advances to customers at amortised cost | 923,849                                    | 85,657  | 24,004  | 336               | 1,033,846 | (1,282)           | (2,397) | (7,986) | (76)              | (11,741) | 0.1 %          | 2.8 %   | 33.3 %  | 22.6 %            | 1.1 % |
| – personal                                        | 455,230                                    | 22,871  | 3,911   | —                 | 482,012   | (690)             | (1,233) | (883)   | —                 | (2,806)  | 0.2 %          | 5.4 %   | 22.6 %  | — %               | 0.6 % |
| – corporate and commercial                        | 369,336                                    | 58,416  | 18,958  | 143               | 446,853   | (529)             | (1,127) | (6,317) | (76)              | (8,049)  | 0.1 %          | 1.9 %   | 33.3 %  | 53.1 %            | 1.8 % |
| – non-bank financial institutions                 | 99,283                                     | 4,370   | 1,135   | 193               | 104,981   | (63)              | (37)    | (786)   | —                 | (886)    | 0.1 %          | 0.8 %   | 69.3 %  | — %               | 0.8 % |
| Loans and advances to banks at amortised cost     | 110,258                                    | 280     | 1       | —                 | 110,539   | (7)               | (2)     | (1)     | —                 | (10)     | — %            | 0.7 %   | 100.0 % | — %               | — %   |
| Other financial assets measured at amortised cost | 963,708                                    | 1,854   | 262     | 6                 | 965,830   | (93)              | (19)    | (45)    | —                 | (157)    | — %            | 1.0 %   | 17.2 %  | — %               | — %   |
| Loans and other credit-related commitments        | 757,187                                    | 20,282  | 944     | 4                 | 778,417   | (157)             | (103)   | (107)   | —                 | (367)    | — %            | 0.5 %   | 11.3 %  | — %               | — %   |
| – personal                                        | 278,508                                    | 2,023   | 89      | —                 | 280,620   | (20)              | (5)     | —       | —                 | (25)     | — %            | 0.2 %   | — %     | — %               | — %   |
| – corporate and commercial                        | 248,768                                    | 15,851  | 855     | 4                 | 265,478   | (125)             | (94)    | (107)   | —                 | (326)    | 0.1 %          | 0.6 %   | 12.5 %  | — %               | 0.1 % |
| – financial                                       | 229,911                                    | 2,408   | —       | —                 | 232,319   | (12)              | (4)     | —       | —                 | (16)     | — %            | 0.2 %   | — %     | — %               | — %   |
| Financial guarantees                              | 16,825                                     | 1,802   | 257     | —                 | 18,884    | (10)              | (12)    | (66)    | —                 | (88)     | 0.1 %          | 0.7 %   | 25.7 %  | — %               | 0.5 % |
| – personal                                        | 1,432                                      | —       | —       | —                 | 1,432     | (1)               | —       | —       | —                 | (1)      | 0.1 %          | — %     | — %     | — %               | 0.1 % |
| – corporate and commercial                        | 10,536                                     | 1,522   | 255     | —                 | 12,313    | (8)               | (12)    | (66)    | —                 | (86)     | 0.1 %          | 0.8 %   | 25.9 %  | — %               | 0.7 % |
| – financial                                       | 4,857                                      | 280     | 2       | —                 | 5,139     | (1)               | —       | —       | —                 | (1)      | — %            | — %     | — %     | — %               | — %   |
| At 30 June 2026                                   | 2,771,827                                  | 109,875 | 25,468  | 346               | 2,907,516 | (1,549)           | (2,533) | (8,205) | (76)              | (12,363) | 0.1 %          | 2.3 %   | 32.2 %  | 22.0 %            | 0.4 % |

1 Represents the maximum amount at risk should the contracts be fully drawn upon and clients default.

2 Purchased or originated credit impaired ('POCI').

Stage 2 days past due analysis at 30 June 2026

|                                                   | Gross carrying amount |            |                          |                              | Allowance for ECL |            |                          |                              | ECL coverage % |            |                          |                              |
|---------------------------------------------------|-----------------------|------------|--------------------------|------------------------------|-------------------|------------|--------------------------|------------------------------|----------------|------------|--------------------------|------------------------------|
|                                                   | Stage 2               | Up-to-date | 1 to 29 DPD <sup>1</sup> | 30 and ><br>DPD <sup>1</sup> | Stage 2           | Up-to-date | 1 to 29 DPD <sup>1</sup> | 30 and ><br>DPD <sup>1</sup> | Stage 2        | Up-to-date | 1 to 29 DPD <sup>1</sup> | 30 and ><br>DPD <sup>1</sup> |
|                                                   | \$m                   | \$m        | \$m                      | \$m                          | \$m               | \$m        | \$m                      | \$m                          | %              | %          | %                        | %                            |
| Loans and advances to customers at amortised cost | 85,657                | 82,087     | 2,225                    | 1,345                        | (2,397)           | (1,922)    | (224)                    | (251)                        | 2.8 %          | 2.3 %      | 10.1 %                   | 18.7 %                       |
| – personal                                        | 22,871                | 20,547     | 1,504                    | 820                          | (1,233)           | (815)      | (188)                    | (230)                        | 5.4 %          | 4.0 %      | 12.5 %                   | 28.0 %                       |
| – corporate and commercial                        | 58,416                | 57,490     | 546                      | 380                          | (1,127)           | (1,070)    | (36)                     | (21)                         | 1.9 %          | 1.9 %      | 6.6 %                    | 5.5 %                        |
| – non-bank financial institutions                 | 4,370                 | 4,050      | 175                      | 145                          | (37)              | (37)       | —                        | —                            | 0.8 %          | 0.9 %      | — %                      | — %                          |
| Loans and advances to banks at amortised cost     | 280                   | 280        | —                        | —                            | (2)               | (2)        | —                        | —                            | 0.7 %          | 0.7 %      | — %                      | — %                          |
| Other financial assets measured at amortised cost | 1,854                 | 1,772      | 59                       | 23                           | (19)              | (16)       | (2)                      | (1)                          | 1.0 %          | 0.9 %      | 3.4 %                    | 2.6 %                        |

1 The days past due amounts are presented on a contractual basis.

Total personal lending for loans and advances to customers by stage distribution

|                                                       | Gross carrying amount |         |         |         | Allowance for ECL |         |         |         |
|-------------------------------------------------------|-----------------------|---------|---------|---------|-------------------|---------|---------|---------|
|                                                       | Stage 1               | Stage 2 | Stage 3 | Total   | Stage 1           | Stage 2 | Stage 3 | Total   |
|                                                       | \$m                   | \$m     | \$m     | \$m     | \$m               | \$m     | \$m     | \$m     |
| First lien residential mortgages                      | 369,250               | 16,867  | 2,678   | 388,795 | (62)              | (105)   | (304)   | (471)   |
| Credit cards                                          | 21,877                | 3,330   | 330     | 25,537  | (351)             | (722)   | (231)   | (1,304) |
| Other personal lending                                | 64,103                | 2,674   | 903     | 67,680  | (277)             | (406)   | (348)   | (1,031) |
| – other personal lending which is secured             | 43,942                | 553     | 301     | 44,796  | (27)              | (17)    | (68)    | (112)   |
| – other personal lending which is unsecured           | 20,161                | 2,121   | 602     | 22,884  | (250)             | (389)   | (280)   | (919)   |
| At 30 June 2026                                       | 455,230               | 22,871  | 3,911   | 482,012 | (690)             | (1,233) | (883)   | (2,806) |
| By legal entity                                       |                       |         |         |         |                   |         |         |         |
| HSBC UK Bank plc                                      | 196,272               | 12,744  | 1,143   | 210,159 | (221)             | (355)   | (261)   | (837)   |
| HSBC Bank plc                                         | 15,585                | 436     | 340     | 16,361  | (14)              | (9)     | (96)    | (119)   |
| The Hongkong and Shanghai Banking Corporation Limited | 208,059               | 7,631   | 1,106   | 216,796 | (195)             | (417)   | (162)   | (774)   |
| HSBC Bank Middle East Limited                         | 3,928                 | 387     | 55      | 4,370   | (23)              | (43)    | (31)    | (97)    |
| HSBC North America Holdings Inc.                      | 19,436                | 547     | 421     | 20,404  | (4)               | (13)    | (14)    | (31)    |
| Grupo Financiero HSBC, S.A. de C.V.                   | 11,562                | 1,090   | 842     | 13,494  | (233)             | (395)   | (316)   | (944)   |
| Other trading entities                                | 388                   | 36      | 4       | 428     | —                 | (1)     | (3)     | (4)     |
| At 30 June 2026                                       | 455,230               | 22,871  | 3,911   | 482,012 | (690)             | (1,233) | (883)   | (2,806) |

Total wholesale lending for loans and advances to banks and customers by stage distribution

|                                                                        | Gross carrying amount |         |         |      |         | Allowance for ECL |         |         |      |         |
|------------------------------------------------------------------------|-----------------------|---------|---------|------|---------|-------------------|---------|---------|------|---------|
|                                                                        | Stage 1               | Stage 2 | Stage 3 | POCI | Total   | Stage 1           | Stage 2 | Stage 3 | POCI | Total   |
|                                                                        | \$m                   | \$m     | \$m     | \$m  | \$m     | \$m               | \$m     | \$m     | \$m  | \$m     |
| Corporate and commercial                                               | 369,336               | 58,416  | 18,958  | 143  | 446,853 | (529)             | (1,127) | (6,317) | (76) | (8,049) |
| – agriculture, forestry and fishing                                    | 6,282                 | 1,412   | 384     | —    | 8,078   | (11)              | (30)    | (58)    | —    | (99)    |
| – mining and quarrying                                                 | 8,362                 | 203     | 205     | —    | 8,770   | (6)               | (4)     | (53)    | —    | (63)    |
| – manufacturing                                                        | 82,669                | 9,959   | 2,399   | 35   | 95,062  | (97)              | (116)   | (765)   | (21) | (999)   |
| – electricity, gas, steam and air-conditioning supply                  | 19,962                | 1,107   | 195     | —    | 21,264  | (19)              | (15)    | (89)    | —    | (123)   |
| – water supply, sewerage, waste management and remediation             | 2,496                 | 190     | 91      | —    | 2,777   | (3)               | (5)     | (31)    | —    | (39)    |
| – real estate and construction                                         | 56,014                | 20,420  | 9,498   | 97   | 86,029  | (101)             | (470)   | (2,858) | (55) | (3,484) |
| – of which: commercial real estate                                     | 42,077                | 17,251  | 8,321   | 92   | 67,741  | (73)              | (398)   | (2,205) | (52) | (2,728) |
| – wholesale and retail trade, repair of motor vehicles and motorcycles | 78,974                | 10,279  | 2,625   | 11   | 91,889  | (72)              | (111)   | (1,206) | —    | (1,389) |
| – transportation and storage                                           | 17,936                | 3,812   | 298     | —    | 22,046  | (28)              | (108)   | (130)   | —    | (266)   |
| – accommodation and food                                               | 10,320                | 2,399   | 1,245   | —    | 13,964  | (34)              | (62)    | (321)   | —    | (417)   |
| – publishing, audiovisual and broadcasting                             | 26,139                | 2,427   | 404     | —    | 28,970  | (57)              | (56)    | (98)    | —    | (211)   |
| – professional, scientific and technical activities                    | 21,918                | 2,246   | 508     | —    | 24,672  | (32)              | (36)    | (207)   | —    | (275)   |
| – administrative and support services                                  | 16,061                | 2,313   | 567     | —    | 18,941  | (22)              | (52)    | (331)   | —    | (405)   |
| – public administration and defence, compulsory social security        | 14                    | 1       | —       | —    | 15      | —                 | —       | —       | —    | —       |
| – education                                                            | 2,118                 | 240     | 23      | —    | 2,381   | (5)               | (11)    | (10)    | —    | (26)    |
| – health and care                                                      | 4,012                 | 433     | 89      | —    | 4,534   | (7)               | (10)    | (14)    | —    | (31)    |
| – arts, entertainment and recreation                                   | 1,857                 | 254     | 114     | —    | 2,225   | (5)               | (8)     | (69)    | —    | (82)    |
| – other services                                                       | 6,117                 | 679     | 202     | —    | 6,998   | (28)              | (32)    | (74)    | —    | (134)   |
| – activities of households                                             | 895                   | 6       | —       | —    | 901     | —                 | —       | —       | —    | —       |
| – extra-territorial organisations and bodies activities                | 213                   | —       | —       | —    | 213     | —                 | —       | —       | —    | —       |
| – government                                                           | 6,977                 | 36      | 111     | —    | 7,124   | (2)               | (1)     | (3)     | —    | (6)     |
| Non-bank financial institutions                                        | 99,283                | 4,370   | 1,135   | 193  | 104,981 | (63)              | (37)    | (786)   | —    | (886)   |
| Loans and advances to banks                                            | 110,258               | 280     | 1       | —    | 110,539 | (7)               | (2)     | (1)     | —    | (10)    |
| At 30 June 2026                                                        | 578,877               | 63,066  | 20,094  | 336  | 662,373 | (599)             | (1,166) | (7,104) | (76) | (8,945) |
| By legal entity                                                        |                       |         |         |      |         |                   |         |         |      |         |
| HSBC UK Bank plc                                                       | 98,877                | 13,379  | 3,098   | —    | 115,354 | (223)             | (357)   | (730)   | —    | (1,310) |
| HSBC Bank plc                                                          | 93,698                | 6,984   | 2,405   | 57   | 103,144 | (54)              | (105)   | (1,131) | (34) | (1,324) |
| The Hongkong and Shanghai Banking Corporation Limited                  | 305,668               | 35,122  | 12,151  | 81   | 353,022 | (202)             | (535)   | (4,042) | (38) | (4,817) |
| HSBC Bank Middle East Limited                                          | 27,974                | 2,511   | 1,177   | 5    | 31,667  | (47)              | (42)    | (664)   | (4)  | (757)   |
| HSBC North America Holdings Inc.                                       | 31,676                | 3,083   | 614     | 193  | 35,566  | (33)              | (63)    | (171)   | —    | (267)   |
| Grupo Financiero HSBC, S.A. de C.V.                                    | 13,166                | 1,872   | 372     | —    | 15,410  | (33)              | (59)    | (191)   | —    | (283)   |
| Other trading entities                                                 | 7,740                 | 115     | 277     | —    | 8,132   | (7)               | (5)     | (175)   | —    | (187)   |
| Holding companies, shared service centres and intra-group eliminations | 78                    | —       | —       | —    | 78      | —                 | —       | —       | —    | —       |
| At 30 June 2026                                                        | 578,877               | 63,066  | 20,094  | 336  | 662,373 | (599)             | (1,166) | (7,104) | (76) | (8,945) |
| Corporate and commercial                                               |                       |         |         |      |         |                   |         |         |      |         |
| HSBC UK Bank plc                                                       | 81,757                | 12,840  | 3,021   | —    | 97,618  | (210)             | (340)   | (659)   | —    | (1,209) |
| HSBC Bank plc                                                          | 52,911                | 5,482   | 1,669   | 57   | 60,119  | (42)              | (96)    | (621)   | (34) | (793)   |
| The Hongkong and Shanghai Banking Corporation Limited                  | 184,546               | 34,110  | 11,945  | 81   | 230,682 | (166)             | (531)   | (3,915) | (38) | (4,650) |
| HSBC Bank Middle East Limited                                          | 16,312                | 1,440   | 1,095   | 5    | 18,852  | (43)              | (40)    | (615)   | (4)  | (702)   |
| HSBC North America Holdings Inc.                                       | 21,773                | 2,585   | 614     | —    | 24,972  | (29)              | (57)    | (171)   | —    | (257)   |
| Grupo Financiero HSBC, S.A. de C.V.                                    | 8,988                 | 1,861   | 337     | —    | 11,186  | (32)              | (59)    | (161)   | —    | (252)   |
| Other trading entities                                                 | 3,048                 | 97      | 277     | —    | 3,422   | (7)               | (4)     | (175)   | —    | (186)   |
| Holding companies, shared service centres and intra-group eliminations | 1                     | 1       | —       | —    | 2       | —                 | —       | —       | —    | —       |
| At 30 June 2026                                                        | 369,336               | 58,416  | 18,958  | 143  | 446,853 | (529)             | (1,127) | (6,317) | (76) | (8,049) |