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HSBC Holdings plc

Overseas Regulatory Announcement

The attached announcement has been released to the other stock exchanges on which HSBC Holdings plc is listed.

The Board of Directors of HSBC Holdings plc as at the date of this announcement comprises: Brendan Robert Nelson*, Georges Bahjat Elhedery, Geraldine Joyce Buckingham†, Wei Sun Christianson†, Rachel Duan†, Dame Carolyn Julie Fairbairn†, James Anthony Forese†, Steven Craig Guggenheimer†, Manveen (Pam) Kaur, Dr José Antonio Meade Kuribreña†, Richard Henry Meddings†, Kalpana Jaisingh Morparia†, Eileen K Murray† and Swee Lian Teo†.

* Independent non-executive Chairman

† Independent non-executive Director

Hong Kong Stock Code: 5

HSBC Holdings plc

Registered Office and Group Head Office:

8 Canada Square, London E14 5HQ, United Kingdom

Web: www.hsbc.com

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



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

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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
Earnings metrics							
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) ¹	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 %
Dividends							
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
Revenue notable items (\$m)							
Total	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)
Cost notable items (\$m)							
Total	(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)	—	—	—
Impairment losses of interest in BoCom associate (\$m)	—	—	—	—	(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.

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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
Assets (reported) (\$m)					
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 ¹	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
Total assets	3,438,161	3,306,011	3,233,034	3,234,223	3,214,371
Liabilities (reported) (\$m)					
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 ²	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
Total liabilities	3,241,080	3,108,741	3,027,368	3,035,535	3,014,502
Equity (reported) (\$m)					
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
Total shareholders' equity	196,682	196,819	198,225	191,430	192,554
Non-controlling interests	399	451	7,441	7,258	7,315
Total equity	197,081	197,270	205,666	198,688	199,869
Total liabilities and equity	3,438,161	3,306,011	3,233,034	3,234,223	3,214,371
Other balance sheet data (reported) (\$m)					
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	—	—	—	—	—
Ordinary shareholders' equity ('NAV')	172,974	174,608	177,509	170,714	171,838
Goodwill and other intangibles (net of deferred tax)	(12,322)	(12,273)	(12,356)	(12,263)	(12,281)
Tangible equity ('TNAV')	160,652	162,335	165,153	158,451	159,557

	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				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Balance sheet (constant currency) (\$m)					
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 ³ (m)	—	—	(84)	(219)	(271)
Other movements in basic number of ordinary shares during the period ⁴ (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.

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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 ¹	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 ¹	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 ²	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 ¹	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 ¹	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 ²	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	
Banking net interest income (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
Net interest income	9,288	8,945	9,196	8,777	8,519	18,233	16,821
Banking book funding costs used to generate 'net income from financial instruments held for trading or managed on a fair value basis'	2,399	2,356	2,592	2,384	2,307	4,755	4,710
Third-party net interest income from insurance	(44)	(48)	(66)	(112)	(112)	(92)	(218)
Banking net interest income	11,643	11,253	11,722	11,049	10,714	22,896	21,313
Banking net interest income (constant currency) (\$m)	9,288	8,907	9,226	8,783	8,602	18,233	17,243
Banking book funding costs used to generate 'net income from financial instruments held for trading or managed on a fair value basis'	2,399	2,351	2,603	2,387	2,323	4,755	4,803
Third-party net interest income from insurance	(44)	(48)	(66)	(112)	(114)	(92)	(226)
Banking net interest income	11,643	11,210	11,763	11,058	10,811	22,896	21,820
	Quarter ended					Year to date	
Banking net interest income by legal entity (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
The HongKong and Shanghai Banking Corporation Limited	5,748	5,431	5,710	5,351	5,176	11,179	10,615
of which: Hong Kong							
HSBC UK Bank plc	3,083	3,027	3,046	2,969	2,846	6,110	5,508
HSBC Bank plc	1,427	1,376	1,477	1,351	1,325	2,803	2,429
Other legal entities	1,385	1,419	1,489	1,378	1,367	2,804	2,761
Total banking net interest income	11,643	11,253	11,722	11,049	10,714	22,896	21,313
Banking net interest income by legal entity (constant currency) (\$m)	5,748	5,411	5,697	5,345	5,178	11,179	10,661
The HongKong and Shanghai Banking Corporation Limited							
of which: Hong Kong							
HSBC UK Bank plc	3,083	3,015	3,078	2,957	2,862	6,110	5,711
HSBC Bank plc	1,427	1,371	1,489	1,351	1,346	2,803	2,544
Other legal entities	1,385	1,413	1,499	1,405	1,425	2,804	2,904
Total banking net interest income	11,643	11,210	11,763	11,058	10,811	22,896	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
Average balances during period (\$m)							
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
Total interest-earning assets	2,300,049	2,261,415	2,221,054	2,218,472	2,195,244	2,280,838	2,159,900
Interest income during period (\$m)							
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
Total	24,404	23,658	24,503	24,361	24,595	48,062	49,008
Average balances during period (\$m)							
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
Total interest-bearing liabilities	2,193,575	2,137,736	2,075,883	2,053,712	2,026,150	2,165,809	1,990,534
Non-interest bearing current accounts	228,035	231,338	224,650	213,356	209,334	229,677	209,936
Interest expense during period (\$m)							
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
Total	15,116	14,713	15,307	15,584	16,076	29,829	32,187
Net interest margin (%)	1.62 %	1.60 %	1.64 %	1.57 %	1.56 %	1.61 %	1.57 %

HSBC
Hong Kong business

Reported results (\$m)

Revenue	4,108
ECL	(332)
Total operating expenses	(1,227)
Share of profit in associates and joint ventures less impairment	—
Profit/(loss) before tax	2,549

Constant currency results (\$m)

Revenue	4,108
ECL	(332)
Total operating expenses	(1,227)
Share of profit in associates and joint ventures less impairment	—
Profit/(loss) before tax	2,549

Notable items (reported) (\$m)

Total	(3)
Revenue	—
ECL	—
Operating expenses	(3)
Impairment of interest in associate	—

Notable items (constant currency) (\$m)

Total	(3)
Revenue	—
ECL	—
Operating expenses	(3)
Impairment of interest in associate	—

Balance sheet (reported) (\$m)

Loans and advances to external customers (gross)	234,651
Loans and advances to external customers (net)	230,495
Total external assets	450,796
External customer accounts	536,808
Risk-weighted assets	140,039

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net)	230,495
External customer accounts	536,808
Risk-weighted assets	140,039

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)
—	—	—	—	—	—	—
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

 – Other¹
– Commercial Banking

– Wholesale Transaction Banking

– Credit and Lending

 – Other¹
Revenue excluding notable items

Notable items

Revenue

Quarter ended					
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Banking NII	3,070	2,905	3,194	2,866	2,768
Fee and other income	1,038	1,119	776	1,013	993
– Retail Banking and Wealth	783	798	548	748	701
– Retail Banking	109	95	66	84	89
– Wealth	660	673	459	646	555
– Other ¹	14	30	23	18	57
– Commercial Banking	255	321	228	265	292
– Wholesale Transaction Banking	191	193	173	183	184
– Credit and Lending	12	26	15	16	16
– Other ¹	52	102	40	66	92
Revenue excluding notable items	4,108	4,024	3,970	3,879	3,761
Notable items	—	—	—	—	—
Revenue	4,108	4,024	3,970	3,879	3,761

Year to date	
	30-Jun-25
Banking NII	5,975
Fee and other income	2,157
– Retail Banking and Wealth	1,581
– Retail Banking	204
– Wealth	1,333
– Other ¹	44
– Commercial Banking	576
– Wholesale Transaction Banking	384
– Credit and Lending	38
– Other ¹	154
Revenue excluding notable items	8,132
Notable items	—
Revenue	8,132

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

– Retail Banking

– Wealth

 – Other¹
– Commercial Banking

– Wholesale Transaction Banking

– Credit and Lending

 – Other¹
Revenue excluding notable items

Notable items

Revenue

Quarter ended					
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Banking NII	3,070	2,898	3,173	2,864	2,761
Fee and other income	1,038	1,116	771	1,012	990
– Retail Banking and Wealth	783	796	544	748	700
– Retail Banking	109	94	65	84	89
– Wealth	660	672	456	646	554
– Other ¹	14	30	23	18	57
– Commercial Banking	255	320	227	264	290
– Wholesale Transaction Banking	191	193	171	184	185
– Credit and Lending	12	26	16	16	16
– Other ¹	52	101	40	64	89
Revenue excluding notable items	4,108	4,014	3,944	3,876	3,751
Notable items	—	—	—	—	—
Revenue	4,108	4,014	3,944	3,876	3,751

Year to date	
	30-Jun-25
Banking NII	5,975
Fee and other income	2,157
– Retail Banking and Wealth	1,581
– Retail Banking	204
– Wealth	1,333
– Other ¹	44
– Commercial Banking	576
– Wholesale Transaction Banking	384
– Credit and Lending	38
– Other ¹	154
Revenue excluding notable items	8,132
Notable items	—
Revenue	8,132

1 'Other' includes allocated revenue from Markets Treasury.

HSBC
UK business

Reported results (\$m)

Revenue	3,280
ECL	(302)
Total operating expenses	(1,291)
Share of profit in associates and joint ventures less impairment	—
Profit/(loss) before tax	1,687

Constant currency results (\$m)

Revenue	3,280
ECL	(302)
Total operating expenses	(1,291)
Share of profit in associates and joint ventures less impairment	—
Profit/(loss) before tax	1,687

Notable items (reported) (\$m)

Total	(1)
Revenue	—
ECL	—
Operating expenses	(1)
Impairment of interest in associate	—

Notable items (constant currency) (\$m)

Total	(1)
Revenue	—
ECL	—
Operating expenses	(1)
Impairment of interest in associate	—

Balance sheet (reported) (\$m)

Loans and advances to external customers (gross)	308,282
Loans and advances to external customers (net)	306,175
Total external assets	449,769
External customer accounts	348,342
Risk-weighted assets	156,502

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net)	306,175
External customer accounts	348,342
Risk-weighted assets	156,502

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)
—	—	—	—	—	—	—
—	—	—	—	—	—	—
—	—	—	—	—	—	—
(1)	(8)	(7)	(15)	(43)	(9)	(48)
—	—	—	—	—	—	—
—	—	—	—	—	—	—
(1)	(8)	(7)	(15)	(43)	(9)	(48)
—	—	—	—	—	—	—
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	2,874	2,807	2,852	2,774	2,670
Fee and other income	406	443	395	453	446
– Retail Banking and Wealth	146	182	127	173	165
– Retail Banking	61	72	51	70	72
– Wealth	90	88	70	94	89
– Other ¹	(5)	22	6	9	4
– Commercial Banking	260	261	268	280	281
– Wholesale Transaction Banking	217	202	204	208	214
– Credit and Lending	61	61	65	64	57
– Other ¹	(18)	(2)	(1)	8	10
Revenue excluding notable items	3,280	3,250	3,247	3,227	3,116
Notable items	—	—	—	—	—
Revenue	3,280	3,250	3,247	3,227	3,116

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-25
	5,681
	856
	317
	134
	175
	8
	539
	417
	109
	13
	6,014
	—
	6,014

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

Banking NII	2,874	2,797	2,881	2,762	2,685
Fee and other income	406	441	400	450	449
– Retail Banking and Wealth	146	181	132	172	165
– Retail Banking	61	71	52	70	72
– Wealth	90	88	72	93	89
– Other ¹	(5)	22	8	9	4
– Commercial Banking	260	260	268	278	284
– Wholesale Transaction Banking	217	202	206	208	214
– Credit and Lending	61	61	65	64	57
– Other ¹	(18)	(3)	(3)	6	13
Revenue excluding notable items	3,280	3,238	3,281	3,212	3,134
Notable items	—	—	—	—	—
Revenue	3,280	3,238	3,281	3,212	3,134

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-25
	5,681
	888
	327
	138
	181
	8
	561
	431
	113
	17
	6,241
	—
	6,241

¹ '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
Banking NII	4,063	3,960	3,969	3,860	3,712
Fee and other income	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 ¹	(58)	(45)	13	82	58
Revenue excluding notable items	7,805	7,782	7,012	6,934	7,120
Notable items	16	6	(3)	(6)	—
Revenue	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
Banking NII	4,063	3,936	3,971	3,847	3,736
Fee and other income	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 ¹	(58)	(42)	12	88	68
Revenue excluding notable items	7,805	7,742	7,021	6,919	7,168
Notable items	16	6	(2)	(7)	—
Revenue	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	3,990
ECL	(203)
Total operating expenses	(2,394)
Share of profit in associates and joint ventures less impairment	(8)
Profit/(loss) before tax	1,385

Constant currency results (\$m)

Revenue	3,990
ECL	(203)
Total operating expenses	(2,394)
Share of profit in associates and joint ventures less impairment	(8)
Profit/(loss) before tax	1,385

Notable items (reported) (\$m)

Total	(15)
Revenue	60
ECL	—
Operating expenses	(75)
Impairment of interest in associate	—

Notable items (constant currency) (\$m)

Total	(15)
Revenue	60
ECL	—
Operating expenses	(75)
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
Revenue	3,749	3,686	3,823	3,500	7,739	7,011
ECL	(210)	(235)	(204)	(226)	(413)	(453)
Total operating expenses	(2,333)	(2,466)	(2,351)	(2,362)	(4,727)	(4,468)
Share of profit in associates and joint ventures less impairment	25	(2)	24	(8)	17	2
Profit/(loss) before tax	1,231	983	1,292	904	2,616	2,092
Revenue	3,746	3,727	3,872	3,590	7,739	7,284
ECL	(211)	(244)	(216)	(247)	(413)	(503)
Total operating expenses	(2,331)	(2,497)	(2,377)	(2,427)	(4,727)	(4,647)
Share of profit in associates and joint ventures less impairment	24	(2)	24	(8)	17	2
Profit/(loss) before tax	1,228	984	1,303	908	2,616	2,136
Total	(194)	12	(188)	(100)	(209)	(141)
Revenue	(167)	94	(110)	(43)	(107)	(57)
ECL	—	—	—	—	—	—
Operating expenses	(27)	(82)	(78)	(57)	(102)	(84)
Impairment of interest in associate	—	—	—	—	—	—
Total	(195)	11	(190)	(102)	(209)	(145)
Revenue	(167)	94	(111)	(43)	(107)	(59)
ECL	—	—	—	—	—	—
Operating expenses	(28)	(83)	(79)	(59)	(102)	(86)
Impairment of interest in associate	—	—	—	—	—	—

	Balance sheet date				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Balance sheet (reported) (\$m)					
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
Balance sheet (constant currency) (\$m)					
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
Management View of Revenue (original FX rates) (\$m)					
Banking NII ¹	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 ¹	2,015	1,936	1,617	1,940	1,629
– Other ²	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
	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Management View of Revenue (constant currency) (\$m)					
Banking NII ¹	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 ¹	2,015	1,932	1,622	1,946	1,644
– Other ²	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	3,440
	4,352	3,628
	384	314
	3,951	3,288
	17	26
	7,846	7,068
	(107)	(57)
	7,739	7,011
	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)

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

Constant currency results (\$m)

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

Notable items (reported) (\$m)

Total	(160)
Revenue	(1)
ECL	—
Operating expenses	(159)
Impairment losses of interest in BoCom associate	—

Notable items (constant currency) (\$m)

Total	(160)
Revenue	(1)
ECL	—
Operating expenses	(159)
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
(81)	(187)	(1,548)	(69)	(1,024)	(268)	(1,082)
—	(1)	(23)	(65)	(11)	(1)	(2)
(100)	13	10	(1,070)	(92)	(87)	(164)
793	749	670	567	(154)	1,542	649
612	574	(891)	(637)	(1,281)	1,186	(599)
(81)	(198)	(1,574)	(96)	(1,151)	(268)	(1,198)
—	(2)	(23)	(65)	(12)	(1)	(2)
(100)	22	36	(1,043)	(59)	(87)	(133)
793	761	691	587	(181)	1,542	653
612	583	(870)	(617)	(1,403)	1,186	(680)
(160)	(448)	(1,629)	(1,185)	(2,367)	(608)	(2,525)
(1)	(340)	(1,450)	4	(1,141)	(341)	(1,218)
—	—	—	—	—	—	—
(159)	(108)	(179)	(1,189)	(226)	(267)	(307)
—	—	—	—	(1,000)	—	(1,000)
(160)	(445)	(1,621)	(1,179)	(2,502)	(608)	(2,658)
(1)	(338)	(1,451)	5	(1,202)	(341)	(1,278)
—	—	—	—	—	—	—
(159)	(107)	(170)	(1,184)	(233)	(267)	(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

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)

Revenue	3,638
ECL	(310)
Total operating expenses	(1,390)
Share of profit in associates and joint ventures less impairment	—
Profit/(loss) before tax	1,938

Constant currency results (\$m)

Revenue	3,638
ECL	(310)
Total operating expenses	(1,390)
Share of profit in associates and joint ventures less impairment	—
Profit/(loss) before tax	1,938

Notable items (reported) (\$m)

Total	(37)
Revenue	—
ECL	—
Operating expenses	(37)
Impairment of interest in associate	—

Notable items (constant currency) (\$m)

Total	(37)
Revenue	—
ECL	—
Operating expenses	(37)
Impairment of interest in associate	—

Balance sheet (reported) (\$m)

Loans and advances to external customers (gross)	319,771
Loans and advances to external customers (net)	317,625
Total external assets	484,385
External customer accounts	373,493
Risk-weighted assets ¹	164,655

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net)	317,625
External customer accounts	373,493
Risk-weighted assets	164,655

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
3,638	3,622	3,600	3,559	3,432	7,260	6,643
(310)	(208)	(101)	(269)	(153)	(518)	(340)
(1,390)	(1,452)	(1,538)	(1,461)	(1,372)	(2,842)	(2,685)
—	—	1	—	—	—	—
1,938	1,962	1,962	1,829	1,907	3,900	3,618
3,638	3,609	3,637	3,544	3,451	7,260	6,887
(310)	(207)	(102)	(268)	(153)	(518)	(353)
(1,390)	(1,447)	(1,553)	(1,453)	(1,381)	(2,842)	(2,786)
—	—	—	—	—	—	—
1,938	1,955	1,982	1,823	1,917	3,900	3,748
(37)	(22)	(56)	(25)	(72)	(59)	(81)
—	—	—	—	—	—	—
—	—	—	—	—	—	—
(37)	(22)	(56)	(25)	(72)	(59)	(81)
—	—	—	—	—	—	—
(37)	(23)	(55)	(25)	(73)	(59)	(82)
—	—	—	—	—	—	—
—	—	—	—	—	—	—
(37)	(23)	(55)	(25)	(73)	(59)	(82)
—	—	—	—	—	—	—
Balance sheet date						
30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25		
319,771	313,523	312,145	307,580	307,670		
317,625	311,494	310,116	305,503	305,661		
484,385	467,461	471,852	465,908	462,803		
373,493	370,603	376,903	368,585	371,420		
164,655	159,336	157,542	158,446	158,083		
317,625	311,247	306,197	300,913	295,486		
373,493	370,309	372,140	363,047	359,056		
164,655	159,209	155,551	156,066	152,821		

UK business

Reported results (\$m)

	Quarter ended				
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	3,378	3,346	3,331	3,307	3,196
ECL	(303)	(203)	(99)	(273)	(158)
Total operating expenses	(1,289)	(1,395)	(1,458)	(1,405)	(1,302)
Share of profit in associates and joint ventures less impairment	—	—	—	—	—
Profit/(loss) before tax	1,786	1,748	1,774	1,629	1,736

Notable items (reported) (\$m)

Total	(5)	(9)	(15)	(14)	(43)
Revenue	—	—	—	—	—
ECL	—	—	—	—	—
Operating expenses	(5)	(9)	(15)	(14)	(43)
Impairment of interest in associate	—	—	—	—	—

Balance sheet (reported) (\$m)

	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	306,175	300,415	299,539	295,608	295,886
External customer accounts	348,342	345,962	350,219	344,032	348,093

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net)	306,175	300,177	295,753	291,167	286,036
External customer accounts	348,342	345,687	345,793	338,864	336,506

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

	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Revenue	1,706	1,700	1,628	1,623	1,565
ECL	(110)	(101)	(70)	(93)	(89)
Total operating expenses	(783)	(920)	(872)	(908)	(820)
Share of profit in associates and joint ventures less impairment	—	—	—	—	—
Profit/(loss) before tax	813	679	686	622	656

Balance sheet (reported) (\$m)

Loans and advances to external customers (net)	204,204	200,946	201,717	199,435	200,297
External customer accounts	228,469	228,469	230,474	227,504	230,359

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net) (constant currency)	204,204	200,787	199,167	196,439	193,629
External customer accounts	228,469	228,287	227,561	224,087	222,691

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

Revenue	1,672	1,646	1,703	1,684	1,631
ECL	(193)	(102)	(29)	(180)	(69)
Total operating expenses	(506)	(475)	(586)	(497)	(482)
Share of profit in associates and joint ventures less impairment	—	—	—	—	—
Profit/(loss) before tax	973	1,069	1,088	1,007	1,080

Balance sheet (reported) (\$m)

Loans and advances to external customers (net)	101,971	99,469	97,822	96,173	95,589
External customer accounts	119,873	117,493	119,745	116,528	117,734

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net)	101,971	99,390	96,586	94,728	92,407
External customer accounts	119,873	117,400	118,232	114,777	113,815

Corporate and Institutional Banking

Reported results (\$m)

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)

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

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
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)					
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Loans and advances to external customers (net)	4,701	4,421	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

(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

(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 ¹

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

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

5,293	5,615
(542)	(105)
(3,605)	(3,990)
28	40
1,174	1,560

(340)	(431)
(264)	(56)
—	—
(76)	(375)
—	—

(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 ¹	

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
10,144	10,127	8,775	9,140	7,957
(486)	(312)	(427)	(298)	(557)
(3,951)	(3,822)	(4,081)	(3,797)	(3,765)
605	592	486	406	(377)
6,312	6,585	4,753	5,451	3,258
10,144	10,094	8,756	9,136	7,896
(486)	(312)	(424)	(294)	(559)
(3,951)	(3,813)	(4,082)	(3,803)	(3,779)
605	601	507	425	(405)
6,312	6,570	4,757	5,464	3,153
(57)	(40)	(125)	(75)	(2,257)
52	—	—	(2)	(1,136)
—	—	—	—	—
(109)	(40)	(125)	(73)	(121)
—	—	—	—	(1,000)
(57)	(39)	(125)	(75)	(2,385)
52	—	—	(1)	(1,196)
—	—	—	—	—
(109)	(39)	(125)	(74)	(122)
—	—	—	—	(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

Year to date	
30-Jun-26	30-Jun-25
20,271	17,339
(798)	(910)
(7,773)	(7,303)
1,197	258
12,897	9,384
20,271	17,346
(798)	(911)
(7,773)	(7,355)
1,197	262
12,897	9,342
(97)	(2,284)
52	(1,136)
—	—
(149)	(148)
—	(1,000)
(97)	(2,409)
52	(1,196)
—	—
(149)	(146)
—	(1,067)

HK business

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 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)

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

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
Profit/(loss) before tax

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
Profit/(loss) before tax

Notable items (reported) (\$m)

Total
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

Notable items (reported) (\$m)

Total
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
(28)	274	(202)	(138)	(1,013)
1	(2)	(1)	—	—
(202)	(124)	(222)	(122)	(232)
615	573	490	383	(366)
386	721	65	123	(1,611)
(45)	(19)	(60)	(31)	(2,197)
—	(1)	—	(2)	(1,136)
—	—	—	—	—
(45)	(18)	(60)	(29)	(61)
—	—	—	—	(1,000)
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
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)¹

(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
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

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

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

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
Profit/(loss) before tax

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

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
(61)	123	(217)	(176)	65
—	(1)	—	—	—
(139)	(115)	(144)	(85)	(170)
1	1	2	—	1
(199)	8	(359)	(261)	(104)
(30)	(8)	(40)	(18)	(43)
2	1	—	(1)	—
—	—	—	—	—
(32)	(9)	(40)	(17)	(43)
—	—	—	—	—
Balance sheet date				
30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
124	122	121	119	118
—	—	—	—	—
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 Limited¹

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 ¹

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)

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
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)

Total
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 ¹

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 ¹

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)

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
204	204	293	213	223
(17)	(27)	(10)	(3)	(5)
(129)	(126)	(142)	(122)	(124)
—	—	—	—	—
58	51	141	88	94

Notable items (reported) (\$m)

Total
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.

Legal entities

Other trading entities

All businesses

Reported Results (\$m)

Revenue	758	678	862	666	574	1,436	1,167
ECL	4	(32)	(3)	(9)	(8)	(28)	(13)
Total operating expenses	(395)	(376)	(500)	(358)	(369)	(771)	(686)
Share of profit in associates and joint ventures less impairment	167	160	159	164	172	327	349
Profit/(loss) before tax	534	430	518	463	369	964	817

Constant currency results (\$m)

Revenue	758	660	838	642	554	1,436	1,147
ECL	4	(33)	(4)	(8)	(7)	(28)	(12)
Total operating expenses	(395)	(369)	(492)	(347)	(360)	(771)	(678)
Share of profit in associates and joint ventures less impairment	167	160	159	164	171	327	348
Profit/(loss) before tax	534	418	501	451	358	964	805

Notable items (reported) (\$m)

Total	(8)	(2)	(6)	1	(8)	(10)	(28)
Revenue	—	—	—	—	—	—	—
ECL	—	—	—	—	—	—	—
Operating expenses	(8)	(2)	(6)	1	(8)	(10)	(28)
Impairment of interest in associate	—	—	—	—	—	—	—

Notable items (constant currency) (\$m)

Total	(8)	(3)	(5)	1	(8)	(10)	(28)
Revenue	—	—	—	—	—	—	—
ECL	—	—	—	—	—	—	—
Operating expenses	(8)	(3)	(5)	1	(8)	(10)	(28)
Impairment of interest in associate	—	—	—	—	—	—	—

Balance sheet (reported) (\$m)

Loans and advances to external customers (gross)	4,220	4,111	4,170	4,008	5,307
Loans and advances to external customers (net)	4,030	3,910	3,971	3,809	5,092
Total external assets	31,263	29,820	28,628	29,041	26,289
External customer accounts	11,188	11,575	10,781	10,262	11,001
Risk-weighted assets ¹	59,595	58,986	57,014	54,073	53,366

Balance sheet (constant currency) (\$m)

Loans and advances to external customers (net)	4,030	3,960	3,867	3,646	4,898
External customer accounts	11,188	12,025	10,347	9,758	10,527
Risk-weighted assets	59,595	59,499	56,370	53,373	52,570

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 ¹					Allowance for ECL					ECL coverage %				
	Stage 1	Stage 2	Stage 3	POCI ²	Total	Stage 1	Stage 2	Stage 3	POCI ²	Total	Stage 1	Stage 2	Stage 3	POCI ²	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 ¹	30 and > DPD ¹	Stage 2	Up-to-date	1 to 29 DPD ¹	30 and > DPD ¹	Stage 2	Up-to-date	1 to 29 DPD ¹	30 and > DPD ¹
	\$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)