

HSBC HOLDINGS PLC

Data Pack

2Q 2017

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2016*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2016*, the *Interim Report 2017*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC
Retail Banking and Wealth Management

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net interest income	3,409	3,336	3,247	3,284	3,740
Net fee income	1,292	1,224	1,156	1,293	1,303
Net trading income	158	139	122	122	81
Other income	341	383	139	219	573
Net operating income before loan impairment charges and other credit risk provisions	5,200	5,082	4,664	4,918	5,697
Loan impairment charges and other credit risk provisions	(260)	(296)	(259)	(351)	(539)
Net operating income	4,940	4,786	4,405	4,567	5,158
Total operating expenses	(3,341)	(3,276)	(3,417)	(3,592)	(3,642)
Operating profit	1,599	1,510	988	975	1,516
Share of profit/(loss) in associates and joint ventures	(20)	9	2	4	7
Profit before tax	1,579	1,519	990	979	1,523
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	—	2	(2)	—
Gain on disposal of our membership interest in Visa - Europe	—	—	—	—	354
Gain on disposal of our membership interest in Visa - US	166	146	72	—	—
Portfolio disposals	—	(73)	—	—	—
Trading results from disposed-of operations in Brazil	—	—	—	—	524
	166	73	74	(2)	878
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	—	(245)
Operating expenses					
Significant items					
Costs to achieve	(72)	(125)	(164)	(124)	(61)
Costs to establish UK ring-fenced bank	—	—	(1)	(1)	—
UK customer redress programmes	(89)	(210)	(59)	(438)	—
Trading results from disposed-of operations in Brazil	—	—	—	—	(434)
	(161)	(335)	(224)	(563)	(495)
Balance sheet data					
	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loans and advances to customers (net)	324,464	311,452	306,056	313,369	314,754
Customer accounts	619,858	605,643	590,502	597,211	588,864

HSBC
Commercial Banking

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net interest income	2,171	2,117	2,110	2,160	2,281
Net fee income	866	908	844	907	963
Net trading income	145	125	76	129	147
Other income	34	41	11	5	312
Net operating income before loan impairment charges and other credit risk provisions	3,216	3,191	3,041	3,201	3,703
Loan impairment (charges)/recoveries and other credit risk provisions	(121)	3	(201)	(241)	(444)
Net operating income	3,095	3,194	2,840	2,960	3,259
Total operating expenses	(1,460)	(1,398)	(1,472)	(1,436)	(1,618)
Operating profit	1,635	1,796	1,368	1,524	1,641
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,635	1,796	1,368	1,524	1,641
Revenue					
Significant items					
Gain on disposal of our membership interest in Visa - Europe	—	—	—	—	230
Trading results from disposed-of operations in Brazil	—	—	—	—	147
	—	—	—	—	377
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	—	(160)
Operating expenses					
Significant items					
Costs to achieve	(13)	1	(14)	(11)	(14)
Costs to establish UK ring-fenced bank	—	—	—	(1)	—
UK customer redress programmes	—	—	(11)	(8)	(15)
Trading results from disposed-of operations in Brazil	—	—	—	—	(81)
	(13)	1	(25)	(20)	(110)

Balance sheet data

	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loans and advances to customers (net)	305,018	289,906	281,930	284,604	285,215
Customer accounts	341,596	335,111	341,729	340,528	334,946

HSBC
Global Banking and Markets

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net interest income	1,189	1,063	1,131	1,333	1,305
Net fee income	963	912	726	941	947
Net trading income	1,343	1,767	1,527	1,401	1,687
Other income	264	47	137	87	4
Net operating income before loan impairment charges and other credit risk provisions	3,759	3,789	3,521	3,762	3,943
Loan impairment (charges)/recoveries and other credit risk provisions	(61)	20	(12)	(20)	(264)
Net operating income	3,698	3,809	3,509	3,742	3,679
Total operating expenses	(1,910)	(2,245)	(2,300)	(2,243)	(2,473)
Operating profit	1,788	1,564	1,209	1,499	1,206
Share of profit in associates and joint ventures	—	—	—	—	—
Profit before tax	1,788	1,564	1,209	1,499	1,206
Revenue					
Significant items					
DVA on derivative contracts	(178)	(97)	(70)	(55)	(7)
Trading results from disposed-of operations in Brazil	—	—	—	—	116
	(178)	(97)	(70)	(55)	109
LICs					
Significant items					
Trading results from disposed-of operations in Brazil	—	—	—	—	(9)
Operating expenses					
Significant items					
Costs associated with the UK's exit from the EU	(1)	—	—	—	—
Costs to achieve	(49)	(48)	(91)	(51)	(61)
Settlements and provisions in connection with legal matters	322	—	42	—	(136)
UK customer redress programmes	—	—	—	(10)	(18)
Trading results from disposed-of operations in Brazil	—	—	—	—	(35)
	272	(48)	(49)	(61)	(250)

Balance sheet data

	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loans and advances to customers (net)	243,989	229,602	225,855	225,765	228,116
Customer accounts	267,274	251,033	256,095	266,927	268,850

HSBC
Global Private Banking

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net interest income	205	189	198	199	205
Net fee income	179	176	171	196	179
Net trading income	46	49	39	45	50
Other income/(expense)	9	5	(35)	—	27
Net operating income before loan impairment charges and other credit risk provisions	439	419	373	440	461
Loan impairment (charges)/recoveries and other credit risk provisions	—	(1)	(8)	(2)	11
Net operating income	439	418	365	438	472
Total operating expenses	(360)	(344)	(3,204)	(318)	(1,170)
Operating profit/(loss)	79	74	(2,839)	120	(698)
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	79	74	(2,839)	120	(698)
Revenue					
Significant items					
Portfolio disposals	8	4	(26)	—	—
Releases arising from the ongoing review of compliance with the UK Consumer Credit Act	—	—	—	—	2
Trading results from disposed-of operations in Brazil	—	—	—	—	6
	8	4	(26)	—	8
Operating expenses					
Significant items					
Costs associated with portfolio disposals	—	—	(10)	—	—
Costs to achieve	(2)	—	—	(1)	(3)
Impairment of GPB - Europe goodwill	—	—	(2,440)	—	(800)
Regulatory (provisions)/releases in GPB	—	—	(389)	48	—
Trading results from disposed-of operations in Brazil	—	—	—	—	(4)
	(2)	—	(2,839)	47	(807)

Balance sheet data

	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loans and advances to customers (net)	38,601	37,088	35,456	39,050	39,923
Customer accounts	68,226	68,631	69,850	77,421	77,981

HSBC
Corporate Centre

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net interest income	16	82	182	209	316
Net fee income/(expense)	(33)	4	32	(75)	(3)
Net trading income/(expense)	(10)	166	133	534	523
Other income/(expense)	586	260	(2,962)	(3,477)	(146)
Net operating income/(expense) before loan impairment charges and other credit risk provisions	559	512	(2,615)	(2,809)	690
Loan impairment (charges)/recoveries and other credit risk provisions	15	38	12	48	31
Net operating income/(expense)	574	550	(2,603)	(2,761)	721
Total operating expenses	(1,044)	(1,065)	(2,066)	(1,132)	(1,461)
Operating profit/(loss)	(470)	(515)	(4,669)	(3,893)	(740)
Share of profit in associates and joint ventures	671	523	496	614	676
Profit/(loss) before tax	201	8	(4,173)	(3,279)	(64)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	(61)	91	(304)	14	(164)
Gain on disposal of our membership interest in Visa - US	—	—	44	—	—
Own credit spread	—	—	(1,648)	(1,370)	75
Portfolio disposals	(50)	79	(86)	(119)	68
Loss and trading results from disposed-of operations in Brazil	—	—	—	(1,743)	(45)
Other acquisitions, disposals and dilutions	78	—	—	—	—
	(33)	170	(1,994)	(3,218)	(66)
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(10)	—	(18)	—	—
Costs associated with the UK's exit from the EU	(3)	—	—	—	—
Costs to achieve	(701)	(661)	(817)	(827)	(538)
Costs to establish UK ring-fenced bank	(93)	(83)	(75)	(51)	(63)
Regulatory (provisions)/releases in GPB	—	—	(1)	2	(3)
Settlements and provisions in connection with legal matters	—	—	—	—	(587)
Trading results from disposed-of operations in Brazil	—	—	—	—	(1)
	(807)	(744)	(911)	(876)	(1,192)
Balance sheet data					
	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loans and advances to customers (net)	7,766	7,921	12,207	18,063	19,548
Customer accounts	15,004	12,539	14,210	14,357	20,317

	Quarter ended 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	991	697	252	92	(266)	1,766
Net fee income	374	358	316	82	2	1,132
Net trading income/(expense)	34	6	666	11	(71)	646
Other income/(expense)	(16)	36	293	7	826	1,146
Net operating income before loan impairment charges and other credit risk provisions	1,383	1,097	1,527	192	491	4,690
Loan impairment (charges)/recoveries and other credit risk provisions	(51)	32	3	1	29	14
Net operating income	1,332	1,129	1,530	193	520	4,704
Total operating expenses	(1,323)	(579)	(793)	(204)	(1,034)	(3,933)
Operating profit/(loss)	9	550	737	(11)	(514)	771
Share of profit in associates and joint ventures	—	—	—	—	7	7
Profit/(loss) before tax	9	550	737	(11)	(507)	778
Revenue						
Significant items						
DVA on derivative contracts	—	—	(85)	—	—	(85)
Fair value movements on non-qualifying hedges	—	—	—	—	(54)	(54)
Portfolio disposals	—	—	—	8	—	8
Other acquisitions, disposals and dilutions	—	—	—	—	78	78
	—	—	(85)	8	24	(53)
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	—	(2)	(2)
Costs associated with the UK's exit from the EU	—	—	(1)	—	(3)	(4)
Costs to achieve	(42)	(9)	(39)	—	(419)	(509)
Costs to establish UK ring-fenced bank	—	—	—	—	(93)	(93)
Settlements and provisions in connection with legal matters	—	—	322	—	—	322
UK customer redress programmes	(89)	—	—	—	—	(89)
	(131)	(9)	282	—	(517)	(375)

Balance sheet data

	At 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	146,661	109,562	87,281	18,422	3,017	364,943
Customer accounts	192,809	126,874	122,160	34,052	3,184	479,079

	Quarter ended 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,572	968	612	58	223	3,433
Net fee income	665	331	339	76	2	1,413
Net trading income/(expense)	76	112	464	33	(15)	670
Other income/(expense)	192	5	28	(1)	506	730
Net operating income before loan impairment charges and other credit risk provisions	2,505	1,416	1,443	166	716	6,246
Loan impairment charges and other credit risk provisions	(61)	(152)	(66)	—	(2)	(281)
Net operating income	2,444	1,264	1,377	166	714	5,965
Total operating expenses	(1,143)	(511)	(647)	(90)	(555)	(2,946)
Operating profit	1,301	753	730	76	159	3,019
Share of profit/(loss) in associates and joint ventures	(20)	—	—	—	537	517
Profit before tax	1,281	753	730	76	696	3,536
Revenue						
Significant items						
DVA on derivative contracts	—	—	(69)	—	—	(69)
Fair value movements on non-qualifying hedges	—	—	—	—	(6)	(6)
	—	—	(69)	—	(6)	(75)
Operating expenses						
Significant items						
Costs to achieve	(13)	(3)	(7)	(2)	(163)	(188)
	(13)	(3)	(7)	(2)	(163)	(188)

Balance sheet data

	At 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	126,931	140,223	117,074	13,828	2,449	400,505
Customer accounts	338,214	160,253	109,181	23,923	4,238	635,809

HSBC
Middle East and North Africa

	Quarter ended 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	154	99	107	—	91	451
Net fee income/(expense)	55	43	63	—	(3)	158
Net trading income/(expense)	14	9	62	—	(50)	35
Other income	9	5	4	—	47	65
Net operating income before loan impairment charges and other credit risk provisions	232	156	236	—	85	709
Loan impairment charges and other credit risk provisions	(18)	(32)	(15)	—	—	(65)
Net operating income	214	124	221	—	85	644
Total operating expenses	(154)	(77)	(80)	(1)	(39)	(351)
Operating profit/(loss)	60	47	141	(1)	46	293
Share of profit in associates and joint ventures	—	—	—	—	124	124
Profit/(loss) before tax	60	47	141	(1)	170	417
Revenue						
Significant items						
DVA on derivative contracts	—	—	(1)	—	—	(1)
	—	—	(1)	—	—	(1)
Operating expenses						
Significant items						
Costs to achieve	—	—	—	—	(7)	(7)
	—	—	—	—	(7)	(7)

Balance sheet data

	At 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,681	9,894	11,914	—	—	28,489
Customer accounts	17,796	7,837	8,956	—	205	34,794

HSBC
North America

	Quarter ended 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	318	286	165	55	52	876
Net fee income/(expense)	113	107	227	21	(33)	435
Net trading income	5	8	112	2	33	160
Other income	180	6	12	1	50	249
Net operating income before loan impairment charges and other credit risk provisions	616	407	516	79	102	1,720
Loan impairment (charges)/recoveries and other credit risk provisions	2	39	2	(1)	(11)	31
Net operating income	618	446	518	78	91	1,751
Total operating expenses	(432)	(225)	(412)	(63)	(241)	(1,373)
Operating profit/(loss)	186	221	106	15	(150)	378
Share of profit in associates and joint ventures	—	—	—	—	3	3
Profit/(loss) before tax	186	221	106	15	(147)	381
Revenue						
Significant items						
DVA on derivative contracts	—	—	(19)	—	—	(19)
Fair value movements on non-qualifying hedges	—	—	—	—	(1)	(1)
Gain on disposal of our membership interest in Visa - US	166	—	—	—	—	166
Portfolio disposals	—	—	—	—	(50)	(50)
	166	—	(19)	—	(51)	96
Operating expenses						
Significant items						
Costs associated with portfolio disposals	—	—	—	—	(8)	(8)
Costs to achieve	(14)	(1)	(2)	—	(104)	(121)
	(14)	(1)	(2)	—	(112)	(129)

Balance sheet data

	At 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	37,377	38,211	21,857	6,351	2,200	105,996
Customer accounts	58,259	40,080	24,054	10,251	7,126	139,770

HSBC
Latin America

	Quarter ended 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	374	121	53	—	(26)	522
Net fee income/(expense)	85	27	18	—	(1)	129
Net trading income	29	10	39	—	35	113
Other income	14	8	22	—	6	50
Net operating income before loan impairment charges and other credit risk provisions	502	166	132	—	14	814
Loan impairment (charges)/recoveries and other credit risk provisions	(132)	(8)	15	—	(1)	(126)
Net operating income	370	158	147	—	13	688
Total operating expenses	(327)	(94)	(73)	—	(24)	(518)
Operating profit/(loss)	43	64	74	—	(11)	170
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	43	64	74	—	(11)	170
Revenue						
Significant items						
DVA on derivative contracts	—	—	(4)	—	—	(4)
	—	—	(4)	—	—	(4)
Operating expenses						
Significant items						
Costs to achieve	(3)	—	(1)	—	(8)	(12)
	(3)	—	(1)	—	(8)	(12)

Balance sheet data

	At 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	6,814	7,128	5,863	—	100	19,905
Customer accounts	12,780	6,552	2,923	—	251	22,506

	Quarter ended 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	1,147	607	242	44	67	2,107
Net fee income	535	230	171	54	7	997
Net trading income	59	68	242	24	6	399
Other income	160	4	16	—	169	349
Net operating income before loan impairment charges and other credit risk provisions	1,901	909	671	122	249	3,852
Loan impairment charges and other credit risk provisions	(33)	(125)	(74)	—	(1)	(233)
Net operating income	1,868	784	597	122	248	3,619
Total operating expenses	(653)	(259)	(343)	(60)	(242)	(1,557)
Operating profit	1,215	525	254	62	6	2,062
Share of profit/(loss) in associates and joint ventures	(21)	—	—	—	2	(19)
Profit before tax	1,194	525	254	62	8	2,043
Revenue						
Significant items						
DVA on derivative contracts	—	—	(26)	—	—	(26)
Fair value movements on non-qualifying hedges	—	—	—	—	(8)	(8)
	—	—	(26)	—	(8)	(34)
Operating expenses						
Significant items						
Costs to achieve	(13)	(2)	(6)	—	(72)	(93)
	(13)	(2)	(6)	—	(72)	(93)

Balance sheet data

	At 30 Jun 2017					
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	80,798	91,237	68,701	10,227	2,031	252,994
Customer accounts	281,766	121,573	45,911	17,273	755	467,278

Quarter ended 30 Jun 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	792	533	148	44	(212)	1,305
Net fee income/(expense)	278	265	58	20	—	621
Net trading income/(expense)	13	2	593	2	(137)	473
Other income	36	30	233	6	837	1,142
Net operating income before loan impairment charges and other credit risk provisions	1,119	830	1,032	72	488	3,541
Loan impairment (charges)/recoveries and other credit risk provisions	(44)	19	7	2	32	16
Net operating income	1,075	849	1,039	74	520	3,557
Total operating expenses	(1,078)	(413)	(528)	(71)	(1,023)	(3,113)
Operating profit/(loss)	(3)	436	511	3	(503)	444
Share of profit in associates and joint ventures	1	—	—	1	4	6
Profit/(loss) before tax	(2)	436	511	4	(499)	450
Revenue						
Significant items						
DVA on derivative contracts	—	—	(71)	—	—	(71)
Fair value movements on non-qualifying hedges	—	—	—	1	(61)	(60)
Other acquisitions, disposals and dilutions	—	—	—	—	78	78
	—	—	(71)	1	17	(53)
Operating expenses						
Significant items						
Costs associated with the UK's exit from the EU	—	—	(1)	—	(3)	(4)
Costs to achieve	(38)	(10)	(32)	1	(376)	(455)
Costs to establish UK ring-fenced bank	—	—	—	—	(93)	(93)
Settlements and provisions in connection with legal matters	—	—	322	—	—	322
UK customer redress programmes	(89)	—	—	—	—	(89)
	(127)	(10)	289	1	(472)	(319)

Balance sheet data

At 30 Jun 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	123,353	84,812	67,046	6,963	2,527	284,701
Customer accounts	170,209	101,380	93,231	13,873	107	378,800

HSBC
US CML run-off portfolio

	Quarter ended				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Net operating income/(expense) before loan impairment charges and other credit risk provisions	(2)	107	78	33	249
Loan impairment (charges)/recoveries and other credit risk provisions	(13)	11	(21)	(10)	—
Net operating income/(expense)	(15)	118	57	23	249
Total operating expenses	(77)	(56)	(89)	(137)	(708)
Operating profit/(loss)	(92)	62	(32)	(114)	(459)
Share of profit in associates and joint ventures	—	—	—	—	—
Profit/(loss) before tax	(92)	62	(32)	(114)	(459)
Revenue					
Significant items					
Fair value movements on non-qualifying hedges	—	—	—	—	4
Gain on disposal of our membership interest in Visa - US	—	—	44	—	—
Portfolio disposals	(50)	79	(86)	(119)	68
	(50)	79	(42)	(119)	72
Operating expenses					
Significant items					
Costs associated with portfolio disposals	(8)	—	—	—	—
Costs to achieve	—	(8)	(9)	(47)	(15)
Settlements and provisions in connection with legal matters	—	—	—	—	(587)
	(8)	(8)	(9)	(47)	(602)

Balance sheet data

	At				
	30 Jun 2017 \$m	31 Mar 2017 \$m	31 Dec 2016 \$m	30 Sep 2016 \$m	30 Jun 2016 \$m
Loan portfolio information					
Loans and advances to customers (gross)	305	1,549	5,654	11,167	12,526
Loans and advances to customers - held for sale	1,296	743	1,601	896	880
Impairment allowances	20	80	190	474	581
Impairment allowances - assets held for sale	73	39	95	71	88
2+ delinquency	352	452	588	688	1,047
Write-offs (net)	2	13	30	32	27
	%	%	%	%	%
Ratios¹:					
Impairment allowances	5.8	5.2	3.9	4.5	5.0
Loan impairment charges	2.6	(0.8)	1.2	0.3	—
2+ delinquency	22.0	19.7	8.1	5.7	7.8
Write-offs	0.5	0.9	1.7	1.0	0.7

1 The 'write-offs' and 'loan impairment charges' ratios are a percentage of average total loans and advances (quarter annualised), while the 'impairment allowances' and '2+ delinquency' ratios are a percentage of period end loans and advances to customers (gross). All ratios include assets held for sale.

Quarter ended 30 Jun 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	—	—	—	—	(88)	(88)
Net fee income	—	—	—	—	—	—
Net trading income/(expense)	—	—	—	—	(222)	(222)
Other income ²	18	15	(7)	—	228	254
Net operating income/(expense) before loan impairment charges and other credit risk provisions	18	15	(7)	—	(82)	(56)
Loan impairment charges and other credit risk provisions	—	—	—	—	—	—
Net operating income/(expense)	18	15	(7)	—	(82)	(56)
Total operating expenses	(202)	(96)	(157)	(19)	(435)	(909)
Operating profit/(loss)	(184)	(81)	(164)	(19)	(517)	(965)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(184)	(81)	(164)	(19)	(517)	(965)
Revenue						
Significant items						
Fair value movements on non-qualifying hedges	—	—	—	—	(79)	(79)
	—	—	—	—	(79)	(79)
Operating expenses						
Significant items						
Costs to achieve	(21)	(8)	—	—	(115)	(144)
Costs to establish UK ring-fenced bank	—	—	—	—	(18)	(18)
Settlements and provisions in connection with legal matters	—	—	(60)	—	—	(60)
	(21)	(8)	(60)	—	(133)	(222)

Balance sheet data

At 30 Jun 2017						
	Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)	—	—	—	—	117	117
Customer accounts	—	—	—	—	—	—

¹ Holding Company results are included within the Europe and UK geographical disclosures.

² Excludes intra-Group dividend income.

Risk-weighted assets

Risk-weighted assets by global business

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	116.6	113.5	115.1	120.2	129.4
Commercial Banking	289.2	280.6	275.9	282.3	298.8
Global Banking and Markets	306.1	296.0	300.4	307.2	334.4
Global Private Banking	16.4	15.4	15.3	16.8	17.3
Corporate Centre	147.8	152.4	150.5	177.6	302.3
Total	876.1	857.9	857.2	904.1	1,082.2

Risk-weighted assets by geographical regions¹

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	876.1	857.9	857.2	904.1	1,082.2
Europe	311.7	301.5	298.4	318.6	321.4
Asia	347.0	336.0	334.0	338.5	462.3
Middle East and North Africa	59.3	58.9	59.1	68.6	69.5
North America	137.3	140.6	150.7	164.1	175.1
Latin America	38.6	36.9	34.3	37.6	78.6
Hong Kong	172.6	168.5	166.3	160.5	162.4
United Kingdom	233.8	226.7	223.3	241.6	243.4

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

Return on risk-weighted assets

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

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	%	%	%	%	%
Retail Banking and Wealth Management	5.5	5.4	3.4	3.1	4.7
Commercial Banking	2.3	2.6	2.0	2.1	2.2
Global Banking and Markets	2.4	2.1	1.6	1.9	1.4
Global Private Banking	2.0	2.0	(70.4)	2.8	(16.0)
Total	2.4	2.3	(1.6)	0.3	1.3

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

	Quarter ended				
	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun
	2017	2017	2016	2016	2016
	%	%	%	%	%
Europe	1.0	(0.3)	(8.7)	(2.0)	(0.1)
Asia	4.2	5.0	3.5	3.6	3.2
Middle East and North Africa	2.8	2.7	1.2	1.9	2.7
North America	1.1	1.6	0.2	0.2	(0.7)
Latin America	1.8	1.3	0.8	(10.9)	(0.3)
Total	2.4	2.3	(1.6)	0.3	1.3

1 Return on risk-weighted assets are on a reported basis, and calculated using average risk-weighted assets on a CRD IV basis.

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