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The following is the text of an announcement released to the other stock exchanges on which HSBC Holdings plc is listed.

30 July 2012

HSBC FINANCE CORPORATION – PRESENTATION

A presentation relating to the results of HSBC Finance Corporation for the first half of 2012 is available to download at www.hsbc.com and is also appended to this announcement.

ends/all

The Board of Directors of HSBC Holdings plc as at the date of this announcement are: D J Flint, S T Gulliver, S A Catz[†], L M L Cha[†], M K T Cheung[†], J D Coombe[†], J Faber[†], R A Fairhead[†], A A Flockhart*, J W J Hughes-Hallett[†], W S H Laidlaw[†], J P Lipsky[†], J R Lomax[†], I J Mackay, N R N Murthy[†], Sir Simon Robertson[†] and J L Thornton[†].

[†] Independent non-executive Director

* Non-executive Director

Hong Kong Stock Code: 5

HSBC Finance Corporation

IFRS Management Basis

30 July 2012

HSBC Finance Corporation

1H 2012 Financial Results

US\$m	1H 2011			2H 2011			1H 2012		
	Card and Retail Svcs	Consumer and Other ⁽²⁾⁽³⁾	Total	Card and Retail Svcs	Consumer and Other ⁽²⁾⁽³⁾	Total	Card and Retail Svcs ⁽¹⁾	Consumer and Other ⁽²⁾⁽³⁾	Total
Net operating income before loan impairment charges excluding changes in Fair Value of Own Debt due to credit spreads (FVOD)	2,714	1,459	4,173	2,748	290	3,038	4,810	1,029	5,839
Loan impairment charges and other credit risk provisions	703	2,167	2,870	898	2,784	3,682	322	1,577	1,899
Total operating expenses	1,030	652	1,682	771	588	1,359	593	455	1,048
Profit/(Loss) before tax excluding FVOD⁽⁴⁾	981	(1,360)	(379)	1,079	(3,082)	(2,003)	3,895	(1,003)	2,892

Net operating income before loan impairment charges for Consumer and Other above includes the effect of non-qualifying hedges ("NQHs") of a \$124m loss in 1H 2011, \$1,057m loss in 2H 2011, and a \$217m loss in 1H 2012.

- Notes:
- (1) The Card and Retail Services results for 1H 2012 are through the date of sale, 1 May 2012, and reflects a \$3.1 billion gain on sale.
 - (2) Represents the run-off businesses of Consumer and Mortgage Lending, as well as our Insurance, Commercial, Corporate and Treasury activities.
 - (3) Included are PBT loss of (\$1,363m) in 1H 2011, (\$3,109m) in 2H 2011, and (\$961m) in 1H 2012 related to RBWM run-off portfolio.
 - (4) Profit/(loss) before tax excluding FVOD can be reconciled to reported IFRS segment results as follows:

	1H 2011		1H 2012	
	Card and Retail Svcs	Consumer and Other	Card and Retail Svcs	Consumer and Other
Profit/(Loss) before tax excluding FVOD as reported above	981	(1,360)	3,895	(1,003)
Adjustments:				
Changes in FVOD	–	(66)	–	(450)
Discontinued operations	(981)	(17)	(3,895)	(4)
Management basis adjustments	–	5	–	(9)
Profit/(Loss) from continuing operations before tax as reported	–	(1,438)	–	(1,466)

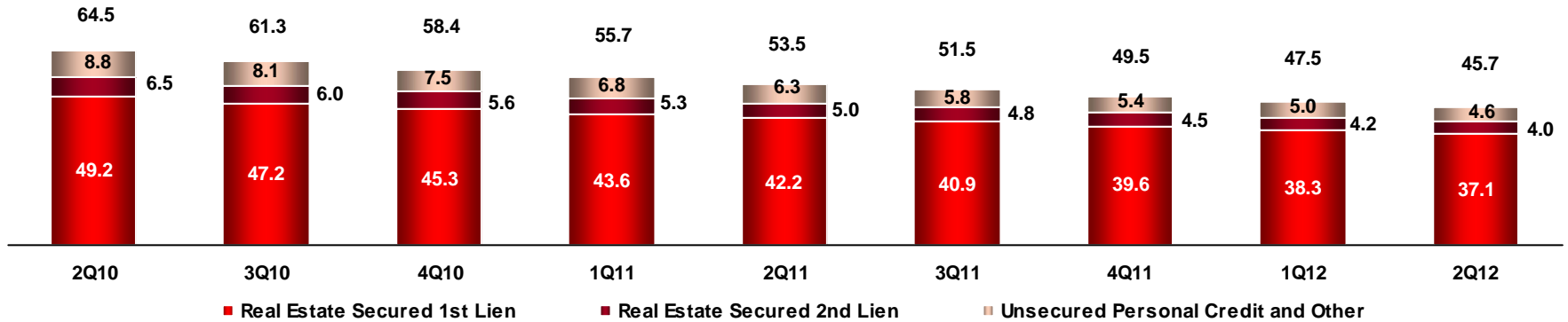
See Note 13 'Business Segments' of the HSBC Finance Corporation U.S. SEC filings on Form 10-Q for the period ended 30 June 2012 for further information related to business segment results.

HSBC Finance Corporation (1)

Consumer and Mortgage Lending run-off portfolio continues to decline

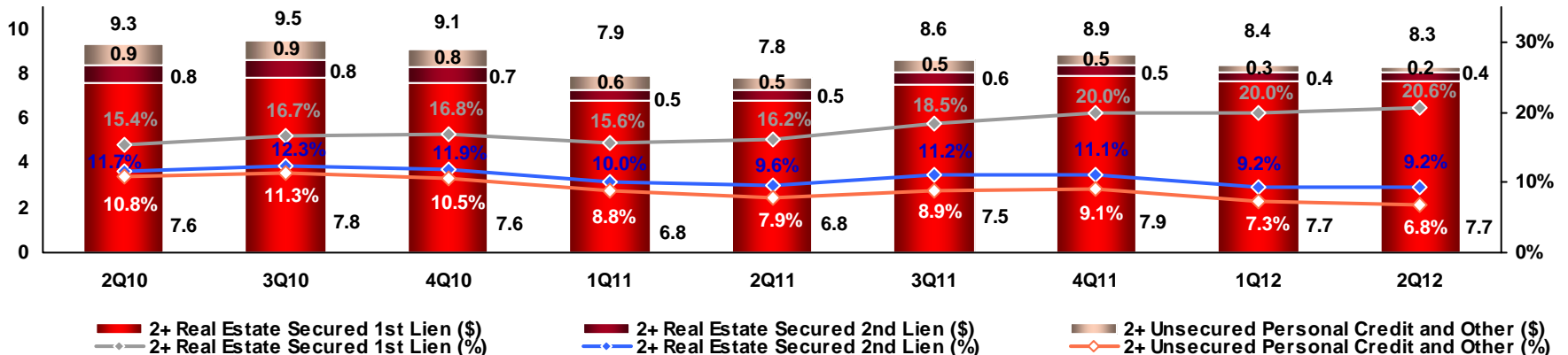
Customer loans

Run-off portfolio, US\$bn



Run-Off Portfolio

2+ Delinquency⁽²⁾, US\$bn



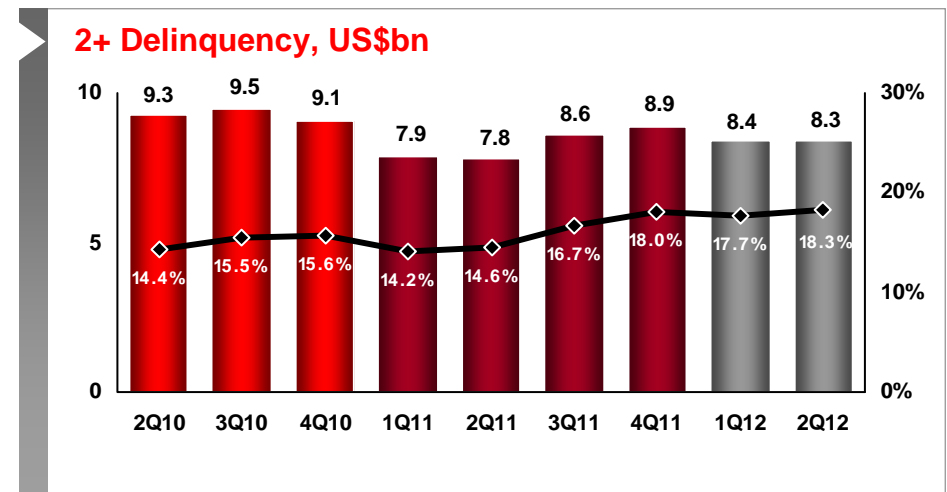
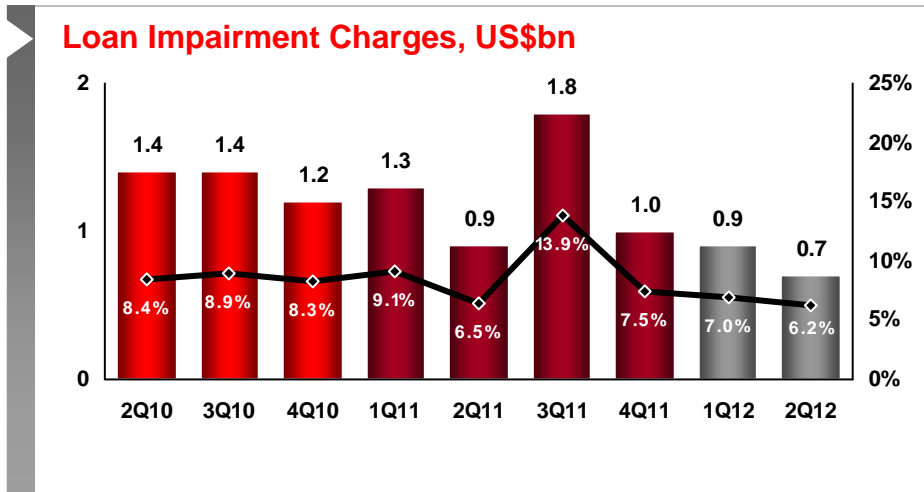
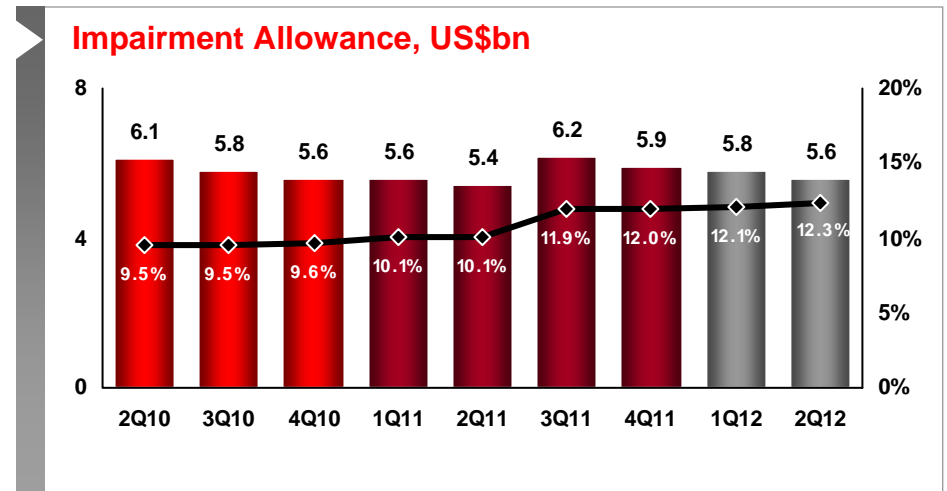
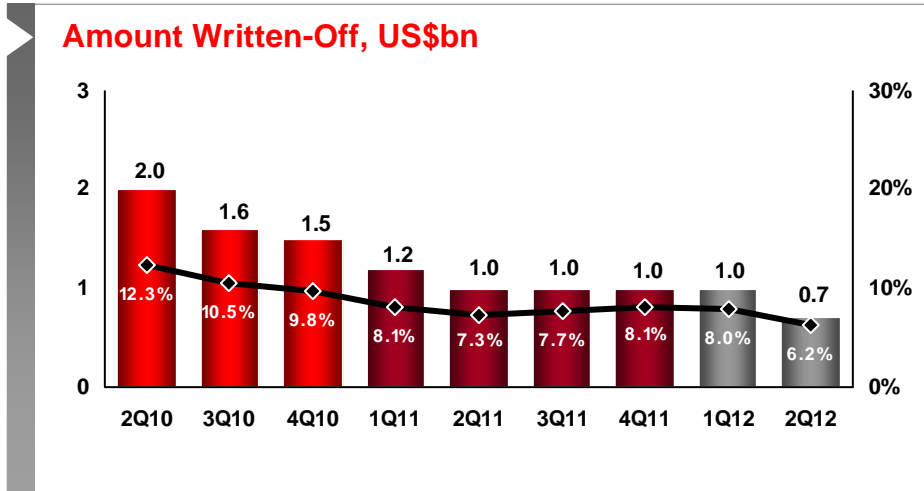
Notes:

(1) Excludes businesses that have been disposed of by HSBC Finance Corporation.

(2) 2+ Delinquency ratio as a percentage of end-of-period customer loans.

HSBC Finance Corporation (1)

Consumer and Mortgage Lending run-off portfolio (2)(3)



Notes:

(1) Excludes businesses that have been disposed of by HSBC Finance Corporation.

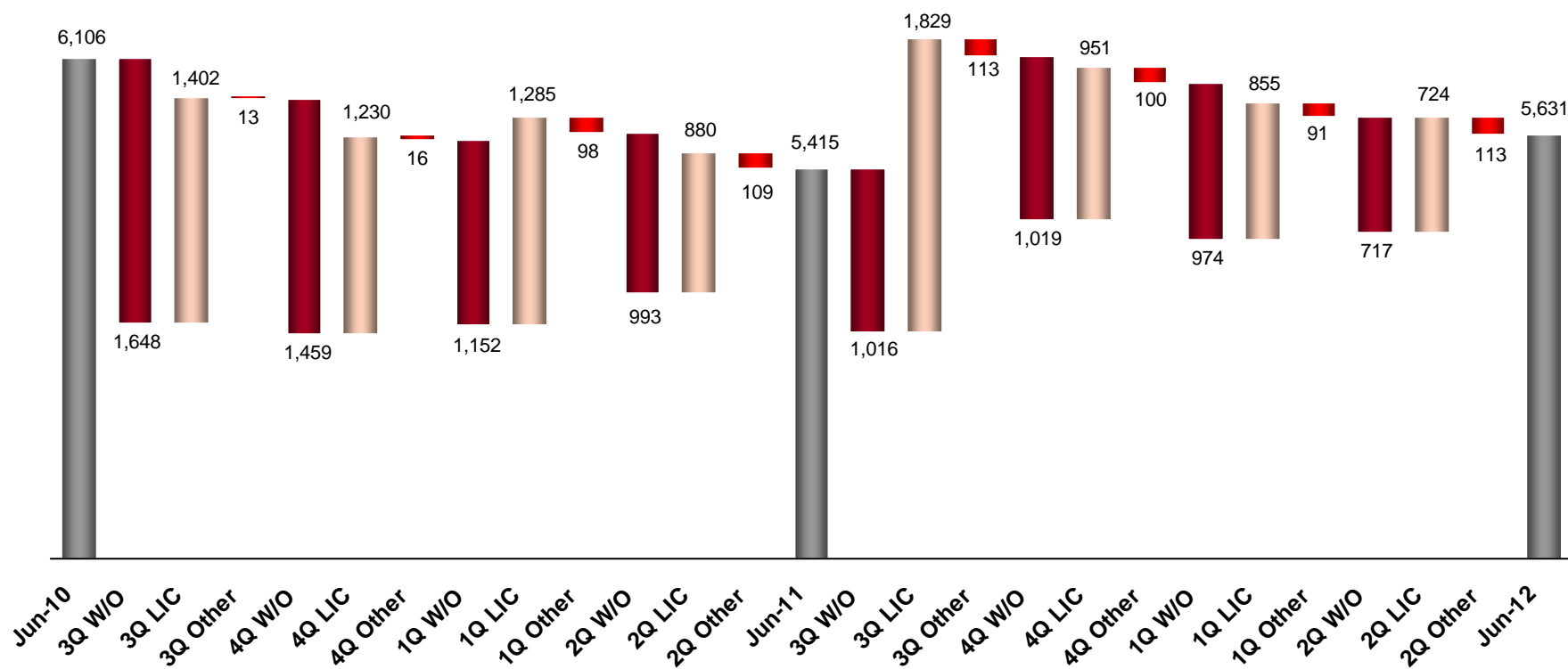
(2) Excludes reverse repurchase balances.

(3) Amount written-off and loan impairment charge ratios are a percentage of average total loans (quarter annualised), while impairment allowance and 2+ delinquency ratios are a percentage of end-of-period total loans.

HSBC Finance Corporation (1)

Impairment allowance

Consumer & Mortgage Lending Run-off Portfolio (2)
US\$m



Notes:

(1) Excludes businesses that have been disposed of by HSBC Finance Corporation.

(2) Other is related to the unwind of the discount recognized as impairment allowances represent the present value of expected future cash flows.