

HSBC HOLDINGS PLC

Data Pack

1Q 2018

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2017*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2017*, the *Earnings Release 1Q18*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC
Corporate Centre

	Quarter ended				
	31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
Net interest income/(expense)	(264)	(341)	(196)	16	82
Net fee income/(expense)	(12)	(26)	(1)	(33)	4
Net income from financial instruments held for trading or managed on a fair value basis	(35)	208	(244)	(318)	6
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	60	N/A	N/A	N/A	N/A
Other income/(expense)	(67)	361	634	894	420
Net operating income before change in expected credit losses and other credit impairment charges	(318)	202	193	559	512
Change in expected credit losses and other credit impairment charges	88	N/A	N/A	N/A	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	90	39	15	38
Net operating income/(expense)	(230)	292	232	574	550
Total operating expenses	(1,355)	(1,688)	(1,043)	(1,044)	(1,065)
Operating profit/(loss)	(1,585)	(1,396)	(811)	(470)	(515)
Share of profit in associates and joint ventures	595	540	623	671	523
Profit/(loss) before tax	(990)	(856)	(188)	201	8
Revenue					
Significant items					
Disposals, acquisitions and investment in new businesses	(112)	24	(13)	28	79
Fair value movements on financial instruments	(58)	78	20	(61)	91
	(170)	102	7	(33)	170
Operating expenses					
Significant items					
Costs of structural reform	(117)	(118)	(106)	(96)	(83)
Costs to achieve	—	(490)	(593)	(701)	(661)
Disposals, acquisitions and investment in new businesses	—	(9)	(3)	(10)	—
Gain on partial settlement of pension obligation	—	141	—	—	—
Restructuring and other related costs	(20)	—	—	—	—
Settlements and provisions in connection with legal and regulatory matters	(873)	(14)	—	—	—
	(1,010)	(490)	(702)	(807)	(744)
Balance sheet data					
	At				
	31 Mar 2018 \$m	31 Dec 2017 \$m	30 Sep 2017 \$m	30 Jun 2017 \$m	31 Mar 2017 \$m
Loans and advances to customers (net)	5,128	7,483	7,127	7,766	7,921
Customer accounts	10,472	11,507	15,634	15,004	12,539

	Quarter ended 31 Mar 2018					
	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)	1,111	853	192	96	(513)	1,739
Net fee income	395	389	195	89	19	1,087
Net income from financial instruments held for trading or managed on a fair value basis	17	22	1,231	13	(128)	1,155
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(227)	—	—	—	—	(227)
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	(67)	2	98	—	122	155
Other income/(expense)	441	44	(117)	—	193	561
Net operating income before change in expected credit losses and other credit impairment charges	1,670	1,310	1,599	198	(307)	4,470
Change in expected credit losses and other credit impairment charges	(108)	40	(83)	(1)	90	(62)
Net operating income/(expense)	1,562	1,350	1,516	197	(217)	4,408
Total operating expenses	(1,599)	(689)	(1,241)	(248)	(660)	(4,437)
Operating profit/(loss)	(37)	661	275	(51)	(877)	(29)
Share of profit in associates and joint ventures	—	—	—	—	11	11
Profit/(loss) before tax	(37)	661	275	(51)	(866)	(18)
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	9	—	(55)	(46)
	—	—	9	—	(55)	(46)
Operating expenses						
Significant items						
Costs of structural reform	(1)	(1)	(7)	—	(116)	(125)
Customer redress programmes	(93)	—	—	—	—	(93)
Disposals, acquisitions and investment in new businesses	—	—	—	(2)	—	(2)
Restructuring and other related costs	—	—	—	—	(20)	(20)
Settlements and provisions in connection with legal and regulatory matters	—	—	88	(43)	—	45
	(94)	(1)	81	(45)	(136)	(195)
Balance sheet data						
	At 31 Mar 2018					
	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)	167,039	119,903	78,753	19,241	4,856	389,792
Customer accounts	215,660	140,643	139,638	32,010	3,074	531,025

	Quarter ended 31 Mar 2018					Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Corporate Centre \$m	
Net interest income	1,847	1,136	652	81	115	3,831
Net fee income	847	380	352	95	4	1,678
Net income from financial instruments held for trading or managed on a fair value basis	44	98	708	34	72	956
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	83	(13)	—	—	—	70
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	1	—	(3)	—	(32)	(34)
Other income	209	66	97	2	432	806
Net operating income before change in expected credit losses and other credit impairment charges	3,031	1,667	1,806	212	591	7,307
Change in expected credit losses and other credit impairment charges	(70)	23	14	—	1	(32)
Net operating income	2,961	1,690	1,820	212	592	7,275
Total operating expenses	(1,207)	(571)	(739)	(105)	(364)	(2,986)
Operating profit	1,754	1,119	1,081	107	228	4,289
Share of profit in associates and joint ventures	3	—	—	—	476	479
Profit before tax	1,757	1,119	1,081	107	704	4,768
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	17	—	(5)	12
	—	—	17	—	(5)	12
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	(1)	(1)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	2	—	2
	—	—	—	2	(1)	1

Balance sheet data

	At 31 Mar 2018					Total \$m
	Retail Banking and Wealth Management \$m	Commercial Banking \$m	Global Banking and Markets \$m	Global Private Banking \$m	Corporate Centre \$m	
Loans and advances to customers (net)	137,729	152,503	129,690	15,748	265	435,935
Customer accounts	349,905	162,203	112,914	23,096	4,652	652,770

HSBC
Middle East and North Africa

	Quarter ended 31 Mar 2018					
	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	149	106	119	—	87	461
Net fee income/(expense)	50	42	62	4	(1)	157
Net income from financial instruments held for trading or managed on a fair value basis	13	10	69	—	(50)	42
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	5	—	—	5
Other income	2	—	7	—	2	11
Net operating income before change in expected credit losses and other credit impairment charges	214	158	262	4	38	676
Change in expected credit losses and other credit impairment charges	(3)	(21)	19	—	1	(4)
Net operating income	211	137	281	4	39	672
Total operating expenses	(158)	(80)	(80)	(2)	(23)	(343)
Operating profit	53	57	201	2	16	329
Share of profit in associates and joint ventures	—	—	—	—	108	108
Profit before tax	53	57	201	2	124	437
Revenue						
Significant items	—	—	—	—	—	—
Operating expenses						
Significant items	—	—	—	—	—	—
Balance sheet data						
	At 31 Mar 2018					
	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)	6,170	10,354	13,297	—	(1)	29,820
Customer accounts	17,924	7,481	9,865	—	201	35,471

HSBC
North America

	Quarter ended 31 Mar 2018					
	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	327	306	153	46	38	870
Net fee income/(expense)	111	114	234	19	(34)	444
Net income from financial instruments held for trading or managed on a fair value basis	8	10	144	1	49	212
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	10	—	—	10
Other income	32	5	42	2	8	89
Net operating income before change in expected credit losses and other credit impairment charges	478	435	583	68	61	1,625
Change in expected credit losses and other credit impairment charges	(12)	41	17	4	(3)	47
Net operating income	466	476	600	72	58	1,672
Total operating expenses	(492)	(245)	(477)	(60)	(994)	(2,268)
Operating profit/(loss)	(26)	231	123	12	(936)	(596)
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(26)	231	123	12	(936)	(596)
Revenue						
Significant items						
Disposals, acquisitions and investment in new businesses	—	—	—	—	(95)	(95)
Fair value movements on financial instruments	—	—	3	—	2	5
	—	—	3	—	(93)	(90)
Operating expenses						
Significant items						
Settlements and provisions in connection with legal and regulatory matters	(16)	—	(55)	—	(873)	(944)
	(16)	—	(55)	—	(873)	(944)

Balance sheet data

	At 31 Mar 2018					
	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)	38,924	39,776	19,514	6,082	—	104,296
Customer accounts	60,028	42,006	24,168	7,963	2,472	136,637

	Quarter ended 31 Mar 2018					
	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)	364	116	65	—	(17)	528
Net fee income	94	27	20	—	—	141
Net income from financial instruments held for trading or managed on a fair value basis	32	10	54	—	25	121
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	1	1	—	—	—	2
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	7	1	—	—	—	8
Other income/(expense)	1	(2)	6	—	(8)	(3)
Net operating income before change in expected credit losses and other credit impairing charges	499	153	145	—	—	797
Change in expected credit losses and other credit impairment charges	(110)	(19)	9	—	1	(119)
Net operating income	389	134	154	—	1	678
Total operating expenses	(340)	(92)	(65)	—	(17)	(514)
Operating profit/(loss)	49	42	89	—	(16)	164
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	49	42	89	—	(16)	164
Revenue						
Significant items						
Disposals, acquisitions and investment in new businesses	—	—	—	—	(17)	(17)
Fair value movements on financial instruments	—	—	1	—	—	1
	—	—	1	—	(17)	(16)
Operating expenses						
Significant items						
	—	—	—	—	—	—

Balance sheet data

	At 31 Mar 2018					
	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)	6,871	7,265	7,178	—	8	21,322
Customer accounts	13,242	6,813	3,648	—	73	23,776

	Quarter ended 31 Mar 2018					
	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)	1,388	748	250	64	(64)	2,386
Net fee income	678	256	179	77	8	1,198
Net income from financial instruments held for trading or managed on a fair value basis	27	56	407	27	157	674
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	108	(13)	—	—	—	95
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	8	—	(3)	—	(28)	(23)
Other income	113	61	22	1	140	337
Net operating income before change in expected credit losses and other credit impairment charges	2,322	1,108	855	169	213	4,667
Change in expected credit losses and other credit impairment charges	(43)	15	14	—	—	(14)
Net operating income	2,279	1,123	869	169	213	4,653
Total operating expenses	(628)	(306)	(366)	(73)	(137)	(1,510)
Operating profit	1,651	817	503	96	76	3,143
Share of profit in associates and joint ventures	3	—	—	—	3	6
Profit before tax	1,654	817	503	96	79	3,149
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	7	—	(8)	(1)
	—	—	7	—	(8)	(1)
Operating expenses						
Significant items						
Costs of structural reform	—	—	—	—	(1)	(1)
Settlements and provisions in connection with legal and regulatory matters	—	—	—	1	—	1
	—	—	—	1	(1)	—

Balance sheet data

	At 31 Mar 2018					
	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)	87,989	97,873	74,711	11,867	181	272,621
Customer accounts	291,107	119,932	43,635	16,667	246	471,587

	Quarter ended 31 Mar 2018					
	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)	—	—	—	—	(263)	(263)
Net fee income	—	—	—	—	—	—
Net income from financial instruments held for trading or managed on a fair value basis	—	—	—	—	(424)	(424)
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	—	—	—	—	—	—
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	—	—	—	—	110	110
Other income ²	98	13	—	—	4,198	4,309
Net operating income before change in expected credit losses and other credit impairment charges	98	13	—	—	3,621	3,732
Change in expected credit losses and other credit impairment charges	—	—	—	—	—	—
Net operating income/(expense)	98	13	—	—	3,621	3,732
Total operating expenses	(285)	(121)	(94)	(22)	(349)	(871)
Operating profit/(loss)	(187)	(108)	(94)	(22)	3,272	2,861
Share of profit in associates and joint ventures	—	—	—	—	—	—
Profit/(loss) before tax	(187)	(108)	(94)	(22)	3,272	2,861
Revenue						
Significant items						
Fair value movements on financial instruments	—	—	—	—	(60)	(60)
	—	—	—	—	(60)	(60)
Significant items						
Costs of structural reform	—	—	—	—	(22)	(22)
Settlements and provisions in connection with legal and regulatory matters	—	—	(38)	—	—	(38)
	—	—	(38)	—	(22)	(60)

Balance sheet data

	At 31 Mar 2018					
	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)	—	—	—	—	—	—
Customer accounts	—	—	—	—	—	—

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

² Excludes intra-Group dividend income.

HSBC

Risk-weighted assets

Risk-weighted assets by global business¹

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Retail Banking and Wealth Management	125.8	121.5	121.2	116.6	113.5
Commercial Banking	314.0	301.0	298.4	289.2	280.6
Global Banking and Markets	304.3	299.3	305.0	306.1	296.0
Global Private Banking	16.9	16.0	16.4	16.4	15.4
Corporate Centre	133.4	133.5	147.6	147.8	152.4
Total	894.4	871.3	888.6	876.1	857.9

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	894.4	871.3	888.6	876.1	857.9
Europe	318.8	311.6	322.3	311.7	301.5
Asia	367.7	357.8	352.6	347.0	336.0
Middle East and North Africa	59.8	59.2	58.9	59.3	58.9
North America	133.3	131.3	136.4	137.3	140.6
Latin America	38.6	36.4	38.5	38.6	36.9
Hong Kong	186.7	178.2	175.4	172.6	168.5
United Kingdom	240.2	233.8	245.4	233.8	226.7

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

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

HSBC Return on average risk-weighted assets

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	%	%	%	%	%
Retail Banking and Wealth Management	5.9	3.7	5.3	5.5	5.4
Commercial Banking	2.8	2.1	2.2	2.3	2.6
Global Banking and Markets	2.4	0.7	2.0	2.4	2.1
Global Private Banking	1.7	(2.2)	1.4	2.0	2.0
Total	2.2	1.0	2.1	2.4	2.3

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

	Quarter ended				
	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
	2018	2017	2017	2017	2017
	%	%	%	%	%
Europe	—	(3.0)	(0.1)	1.0	(0.3)
Asia	5.3	4.1	4.6	4.2	5.0
Middle East and North Africa	3.0	2.2	2.4	2.8	2.7
North America	(1.8)	1.5	0.4	1.1	1.6
Latin America	1.8	1.8	1.5	1.8	1.3
Total	2.2	1.0	2.1	2.4	2.3

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

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