HSBC Holding PLC
Consolidated Balance Sheet
at 30 June 2026 and 31 December 2025

	30-Jun-2026 US$m	31-Dec-2025 US$m
Assets		
Cash and balances at central banks	227,800	242,859
Hong Kong Government certificates of indebtedness	45,021	44,063
Trading assets	423,987	366,153
Financial assets designated and otherwise mandatorily measured at fair value through profit or loss	138,942	133,063
Derivatives	255,995	237,740
Loans and advances to banks	110,529	108,462
Loans and advances to customers	1,022,105	988,399
Reverse repurchase agreements – non-trading	311,871	298,392
Financial investments	604,759	567,211
Assets held for sale	22,732	11,115
Prepayments, accrued income and other assets	221,473	184,794
Current tax assets	1,199	864
Interests in associates and joint ventures	31,333	29,577
Goodwill and intangible assets	12,728	13,107
Deferred tax assets	7,687	7,235
Total assets	3,438,161	3,233,034
Liabilities and Equity		
Liabilities		
Hong Kong currency notes in circulation	45,021	44,063
Deposits by banks	91,401	97,952
Customer accounts	1,827,703	1,786,828
Repurchase agreements – non-trading	276,266	204,974
Trading liabilities	86,363	72,122
Financial liabilities designated at fair value	173,751	158,456
Derivatives	254,662	237,854
Debt securities in issue	105,027	99,675
Liabilities of disposal groups held for sale	30,097	23,382
Accruals, deferred income and other liabilities	184,121	142,123
Current tax liabilities	3,561	3,037
Insurance contract liabilities	130,053	122,955
Provisions	2,942	3,441
Deferred tax liabilities	2,240	2,100
Subordinated liabilities	27,872	28,406
Total liabilities	3,241,080	3,027,368
Equity		
Called up share capital	8,592	8,588
Share premium account	245	111
Other equity instruments	23,708	20,716
Other reserves	(3,449)	(795)
Retained earnings	167,586	169,605
Total shareholders' equity	196,682	198,225
Non-controlling interests	399	7,441
Total equity	197,081	205,666
Total liabilities and equity	3,438,161	3,233,034

HSBC Holding PLC
Consolidated Income Statement
for the period ended 30 June 2026 and 2025

	30-Jun-2026 US$m	30-Jun-2025 US$m
Net interest income	18,233	16,821
- interest income	48,062	49,008
- interest expense	(29,829)	(32,187)
Net fee income	7,277	6,643
- fee income	9,553	8,640
- fee expense	(2,276)	(1,997)
Net income from financial instruments held for trading or managed on a fair value basis	10,520	10,547
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	6,105	5,113
Insurance finance expense	(5,838)	(5,329)
Insurance service result	1,033	785
- insurance service revenue	1,647	1,511
- insurance service expense	(614)	(726)
Net losses relating to sale of business operations	(433)	(34)
Other operating income/(expense)	845	(424)
Net operating income before change in expected credit losses and other credit impairment charges	37,742	34,122
Change in expected credit losses and other credit impairment charges	(2,353)	(1,941)
Net operating income	35,389	32,181
Employee compensation and benefits	(9,685)	(9,903)
General and administrative expenses	(5,285)	(4,894)
Depreciation and impairment of property, plant and equipment and right-of-use assets	(1,022)	(955)
Amortisation and impairment of intangible assets	(1,434)	(1,270)
Total operating expenses	(17,426)	(17,022)
Operating profit	17,963	15,159
Share of profit in associates and joint ventures	1,559	1,651
Impairment of interest in associate	0	(1,000)
Profit before tax	19,522	15,810
Tax expense	(4,201)	(3,369)
Profit after tax	15,321	12,441
Attributable to:		
- ordinary shareholders of the parent company	14,626	11,510
- other equity holders	633	547
- non-controlling interests	62	384
Profit after tax	15,321	12,441
	US$	US$
Basic earnings per ordinary share	0.85	0.65
Diluted earnings per ordinary share	0.85	0.65

HSBC Holding PLC
Consolidated Statement of Cash Flows
for the period ended 30 June 2026 and 2025

	30-Jun-2026 US$m	30-Jun-2025 US$m
Profit before tax	19,522	15,810
Adjustments for non-cash items:		
Depreciation, amortisation and impairment	2,456	2,225
Net loss/(gain) from investing activities	(239)	1,127
Share of profits in associates and joint ventures	(1,559)	(1,651)
Impairment of interest in associate	0	1,000
Net loss on acquisition/disposal of subsidiaries, associates and joint ventures	355	73
Change in expected credit losses gross of recoveries and other credit impairment charges	2,548	2,077
Provisions including pensions	175	584
Share-based payment expense	319	315
Other non-cash items included in profit before tax	(1,420)	(2,732)
Elimination of exchange differences	8,390	(41,720)
Change in operating assets and liabilities		
Change in loans, deposits and other operating assets and liabilities	54,736	37,488
Dividends received from associates	222	850
Contributions paid to defined benefit plans	(96)	(67)
Tax paid	(3,647)	(2,197)
Net cash from operating activities	**81,762**	**13,182**
Purchase of financial investments	(262,844)	(266,941)
Proceeds from the sale and maturity of financial investments	204,080	232,360
Net cash flows from the purchase and sale of property, plant and equipment	(1,002)	(504)
Net investment in intangible assets	(1,366)	(1,316)
Net cash inflow on acquisition/disposal of subsidiaries, businesses, associates and joint ventures	390	0
Net cash outflow on acquisition/disposal of subsidiaries, businesses, associates and joint ventures	(2,660)	(29)
Net cash from investing activities	**(63,402)**	**(36,430)**
Issue of ordinary share capital and other equity instruments	3,992	4,096
Share buy-backs	0	(5,386)
Net purchases/(purchases) of own shares for market-making and investment purposes	(750)	(1,100)
Net cash flow from change in stakes of subsidiaries	(13,643)	0
Redemption of preference shares and other equity instruments	(1,000)	(2,450)
Subordinated loan capital issued	0	2,340
Subordinated loan capital repaid	0	(1,986)
Dividends paid to shareholders of the parent company and non-controlling interests	(10,118)	(9,171)
Net cash from financing activities	**(21,519)**	**(13,657)**
Net decrease in cash and cash equivalents	(3,159)	(36,905)
Cash and cash equivalents at the beginning of the period	432,887	434,940
Exchange differences in respect of cash and cash equivalents	(5,456)	30,872
Cash and cash equivalents at the end of the period	**424,272**	**428,907**

HSBC Holding PLC
Consolidated Statement of Comprehensive Income
for the period ended 30 June 2026 and 2025

	30-Jun-2026 US$m	30-Jun-2025 US$m
Profit for the period	15,321	12,441
Other comprehensive income/(expense)		
Items that will be reclassified subsequently to profit or loss when specific conditions are met :		
Debt instruments at fair value through other comprehensive income	(1,083)	205
- fair value gains/(losses)	(1,188)	640
- fair value gains transferred to the income statement on disposal	(98)	(83)
- expected credit losses recognised in the income statement	(1)	2
- income taxes	204	(354)
Cash flow hedges	(1,444)	1,891
- fair value losses	(1,327)	(568)
- fair value losses/(gains) reclassified to the income statement	(564)	3,037
- income taxes	447	(578)
Share of other comprehensive income/(expense) of associates and joint ventures	(123)	(59)
- share for the period	(123)	(3)
- other comprehensive income reclassified to the income statement on disposal of interest in an associate	0	(56)
Net finance income from insurance contracts	0	16
- net finance expenses	0	21
- income taxes	0	(5)
Exchange differences	(349)	6,404
- foreign exchange losses reclassified to the income statement on disposal or dilution of a foreign operation	174	224
- other exchange differences	(523)	6,180
Items that will not be reclassified subsequently to profit or loss:		
Fair value gains on property revaluation	20	14
Remeasurement of defined benefit (liability)/asset	79	(347)
- before income taxes	88	(461)
- income taxes	(9)	114
Changes in fair value of financial liabilities designated at fair value upon initial recognition arising from changes in own credit risk	288	242
- before income taxes	386	315
- income taxes	(98)	(73)
Equity instruments designated at fair value through other comprehensive income	(239)	93
- fair value gains/(losses)	(244)	88
- income taxes	5	5
Effects of hyperinflation	104	81
Other comprehensive income/(expense) for the period, net of tax	(2,747)	8,540
Total comprehensive income for the period	12,574	20,981
Attributable to:		
- ordinary shareholders of the parent company	11,914	19,917
- other equity holders	633	547
- non-controlling interests	27	517
Total comprehensive income for the period	12,574	20,981

HSBC Holding PLC
Consolidated Statement of Changes in Equity
for the period ended 30 June 2026 and 2025

	Jun-26										
			Other reserves								
	Called up share capital and share premium US$m	Other equity instruments US$m	Financial assets at FVOCI reserve US$m	Cash flow hedging reserve US$m	Foreign exchange reserve US$m	Merger and other reserves US$m	Insurance finance reserve US$m	Retained earnings US$m	Total shareholders' equity US$m	Non-controlling interests US$m	Total equity US$m
At 1 Jan 2026	8,699	20,716	(319)	570	(26,024)	24,978	0	169,605	198,225	7,441	205,666
Profit for the period	0	0	0	0	0	0	0	15,259	15,259	62	15,321
Other comprehensive income (net of tax)	0	0	(1,254)	(1,428)	(398)	20	0	348	(2,712)	(35)	(2,747)
– debt instruments at fair value through other comprehensive income	0	0	(1,082)	0	0	0	0	0	(1,082)	(1)	(1,083)
– equity instruments designated at fair value through other comprehensive income	0	0	(239)	0	0	0	0	0	(239)	0	(239)
– cash flow hedges	0	0	0	(1,444)	0	0	0	0	(1,444)	0	(1,444)
– changes in fair value of financial liabilities designated at fair value upon initial recognition arising from changes in own credit risk	0	0	0	0	0	0	0	288	288	0	288
– property revaluation	0	0	0	0	0	20	0	0	20	0	20
– remeasurement of defined benefit asset/ (liability)	0	0	0	0	0	0	0	79	79	0	79
– share of other comprehensive income of associates and joint ventures	0	0	0	0	0	0	0	(123)	(123)	0	(123)
– effects of hyperinflation	0	0	0	0	0	0	0	104	104	0	104
– foreign exchange losses reclassified to income statement on disposal or dilution of a foreign operation	0	0	0	0	174	0	0	0	174	0	174
– other reserves reclassified to income statement on disposal or dilution of a foreign operation	0	0	0	0	0	0	0	0	0	0	0
– insurance finance income recognised in other comprehensive income	0	0	0	0	0	0	0	0	0	0	0
– other exchange differences	0	0	67	16	(572)	0	0	0	(489)	(34)	(523)
Total comprehensive income for the period	0	0	(1,254)	(1,428)	(398)	20	0	15,607	12,547	27	12,574
Shares issued under employee remuneration and share plans	138	0	0	0	0	0	0	(138)	0	0	0
Capital securities issued	0	3,992	0	0	0	0	0	0	3,992	0	3,992
Dividends to shareholders	0	0	0	0	0	0	0	(10,049)	(10,049)	(69)	(10,118)
Redemption of securities	0	(1,000)	0	0	0	0	0	0	(1,000)	0	(1,000)
Cost of share-based payment arrangements	0	0	0	0	0	0	0	319	319	0	319
Share buy-backs	0	0	0	0	0	0	0	0	0	0	0
Cancellation of shares	0	0	0	0	0	0	0	0	0	0	0
Changes in ownership interests in subsidiaries			141	66	66	161	0	(7,076)	(6,642)	(7,001)	(13,643)
Transfer of gain on disposal of equity investments at FVOCI to retained earnings			(21)	0	0	0	0	21	0	0	0
Other movements	0	0	(7)	0	0	0	0	(703)	(710)	1	(709)
											0
At 30 Jun 2026	8,837	23,708	(1,460)	(792)	(26,356)	25,159	0	167,586	196,682	399	197,081

	Jun-25										
			Other reserves								
	Called up share capital and share premium US$m	Other equity instruments US$m	Financial assets at FVOCI reserve US$m	Cash flow hedging reserve US$m	Foreign exchange reserve US$m	Merger and other reserves US$m	Insurance finance reserve US$m	Retained earnings US$m	Total shareholders' equity US$m	Non-controlling interests US$m	Total equity US$m
At 1 Jan 2025	23,783	19,070	(3,246)	(1,079)	(32,887)	26,328	602	152,402	184,973	7,300	192,273
Profit for the period	0	0	0	0	0	0	0	12,057	12,057	384	12,441
Other comprehensive income (net of tax)	0	0	6	1,734	6,630	14	102	(79)	8,407	133	8,540
– debt instruments at fair value through other comprehensive income	0	0	177	0	0	0	0	0	177	28	205
– equity instruments designated at fair value through other comprehensive income	0	0	57	0	0	0	0	0	57	36	93
– cash flow hedges	0	0	0	1,794	0	0	0	0	1,794	97	1,891
– changes in fair value of financial liabilities designated at fair value upon initial recognition arising from changes in own credit risk	0	0	0	0	0	0	0	242	242	0	242
– property revaluation	0	0	0	0	0	14	0	0	14	0	14
– remeasurement of defined benefit asset/ (liability)	0	0	0	0	0	0	0	(343)	(343)	(4)	(347)
– share of other comprehensive income of associates and joint ventures	0	0	0	0	0	0	0	(3)	(3)	0	(3)
– effects of hyperinflation	0	0	0	0	0	0	0	81	81	0	81
– foreign exchange losses reclassified to income statement on disposal or dilution of a foreign operation	0	0	0	0	224	0	0	0	224	0	224
– other reserves reclassified to income statement on disposal or dilution of a foreign operation	0	0	0	0	0	0	0	(56)	(56)	0	(56)
– insurance finance income recognised in other comprehensive income	0	0	0	0	0	0	16	0	16	0	16
– other exchange differences	0	0	(228)	(60)	6,406	0	86	0	6,204	(24)	6,180
									0		0
Total comprehensive income for the period	0	0	6	1,734	6,630	14	102	11,978	20,464	517	20,981
Shares issued under employee remuneration and share plans	113	0	0	0	0	0	0	(113)	0	0	0
Share premium reclassification to retained earnings	0	0	0	0	0	0	0	0	0	0	0
Capital redemption reserves reclassification to retained earnings	0	0	0	0	0	0	0	0	0	0	0
Capital securities issued	0	4,096	0	0	0	0	0	0	4,096	0	4,096
Dividends to shareholders	0	0	0	0	0	0	0	(8,694)	(8,694)	(477)	(9,171)
Redemption of securities	0	(2,450)	0	0	0	0	0	0	(2,450)	0	(2,450)
Cost of share-based payment arrangements	0	0	0	0	0	0	0	316	316	0	316
Share buy-backs	0	0	0	0	0	0	0	(5,023)	(5,023)	0	(5,023)
Cancellation of shares	(239)	0	0	0	0	239	0	0	0	0	0
Changes in ownership interst in subsidiaries	0	0	0	0	0	0	0	0	0	0	0
Transfer of gain on disposal of equity investments at FVOCI to retained earnings	0	0	0	0	0	0	0	0	0	0	0
Other movements	0	0	1	0	0	0	0	(1,129)	(1,128)	(25)	(1,153)
At 30 Jun 2025	23,657	20,716	(3,239)	655	(26,257)	26,581	704	149,737	192,554	7,315	199,869

HSBC Holding PLC

Contingent liabilities, contractual commitments and guarantees
at 30 June 2026 and 31 December 2025

	30-Jun-2026 US$m	31-Dec-2025 US$m
Guarantees and other contingent liabilities:		
– financial guarantees	18,884	17,476
– performance and other guarantees	106,724	102,684
– other contingent liabilities	104	164
At the end of the period	125,712	120,324
Commitments:		
– documentary credits and short-term trade-related transactions	8,563	6,959
– forward asset purchases and forward deposits placed	163,989	84,978
– standby facilities, credit lines and other commitments to lend	874,730	856,700
At the end of the period	1,047,282	948,637

Catatan:

- Untuk memenuhi Peraturan Otoritas Jasa Keuangan POJK No.37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank tanggal 20 Desember 2019, menggantikan POJK No.6/POJK.03/2015/2015 tentang Transparansi dan Publikasi Laporan Bank dan perubahannya dalam POJK No.32/POJK.03/2016 terkait publikasi laporan keuangan perusahaan induk, maka diatas adalah informasi keuangan konsolidasian HSBC Holdings Plc yang merupakan pemilik 98,94% saham PT Bank HSBC Indonesia pada tanggal 30 Juni 2026.

- Informasi keuangan disajikan berdasarkan Interim Report 2025 HSBC Holdings plc yang telah disetujui oleh Direksi HSBC Holdings plc pada tanggal 04 Agustus 2026.

- Informasi keuangan konsolidasian di atas ini merupakan bagian dari publikasi Laporan Keuangan PT Bank HSBC Indonesia (dahulu PT Bank Ekonomi Raharja) per 30 Juni 2026 yang dipublikasikan melalui website bank.

London, 04 August 2026
Directors
HSBC Holdings plc