

HSBC HOLDINGS PLC
Form 6-K
March 25, 2014

FORM 6-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Report of Foreign Private Issuer

Pursuant to Rule 13a - 16 or 15d - 16 of

the Securities Exchange Act of 1934

For the month of March
HSBC Holdings plc

42nd Floor, 8 Canada Square, London E14 5HQ, England

(Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F).

Form 20-F Form 40-F

(Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934).

Yes..... No

(If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-.....).

Profit/(loss) before tax and balance sheet data - Middle East and North Africa

2013

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	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination ⁴⁹ US\$m	Total US\$m
Profit/(loss) before tax							
Net interest income	585	486	390	–	4	21	1,486
Net fee income/(expense)	161	269	197	–	(5)	-	622
Trading income excluding net interest income	59	85	220	–	–	-	364
Net interest income/(expense) on trading activities	–	–	14	–	–	(21)	(7)
Net trading income ⁴⁴	59	85	234	–	–	(21)	357
Net income from financial instruments designated at fair value	–	–	–	–	(2)	–	(2)
Gains less losses from financial investments	–	–	(18)	–	–	–	(18)
Dividend income	–	–	9	–	–	–	9
Other operating income	25	30	15	–	99	(120)	49
Total operating income	830	870	827	–	96	(120)	2,503
	–	–	–	–	–	–	–

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Net insurance claims ⁵⁰							
Net operating income ⁴	830	870	827	–	96	(120)	2,503
Loan impairment (charges)/ recoveries and other credit risk provisions	(49)	(20)	110	1	–	–	42
Net operating income	781	850	937	1	96	(120)	2,545
Total operating expenses	(606)	(350)	(256)	–	(197)	120	(1,289)
Operating profit/(loss)	175	500	681	1	(101)	–	1,256
Share of profit in associates and joint ventures	83	145	188	15	7	–	438
Profit/(loss) before tax	258	645	869	16	(94)	–	1,694
	%	%	%	%	%		%
Share of HSBC's profit before tax	1.1	2.9	3.8	0.1	(0.4)		7.5
Cost efficiency ratio	73.0	40.2	31.0	-	205.2		51.5
Balance sheet data ⁴⁰							
	US\$m	US\$m	US\$m	US\$m	US\$m		US\$m
Loans and advances to customers (net)	6,152	11,814	9,241	–	4		27,211
Total assets	7,016	13,776	39,302	64	3,340	(2,688)	60,810
Customer accounts	18,771	12,402	7,432	1	77		38,683

	2012							
	Retail Banking and Wealth Management US\$m	Commercial Banking US\$m	Global Banking and Markets US\$m	Global Private Banking US\$m	Other US\$m	Inter- segment elimination ⁴⁹ US\$m	Total US\$m	
Profit/(loss) before tax								
Net interest income	597	492	367	1	42	(29)	1,470	
Net fee income/(expense)	164	279	160	1	(9)	-	595	
Trading income excluding net interest income	68	94	208	-	3	-	373	
Net interest income/(expense) on trading activities	-	2	30	-	(44)	29	17	
Net trading income ⁴⁴	68	96	238	-	(41)	29	390	
Net income from financial instruments designated at fair value	-	-	-	-	(12)	-	(12)	
Gains less losses from financial investments	-	-	9	-	-	-	9	
Dividend income	-	-	5	-	-	-	5	

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Other operating income/ (expense)	(16)	21	14	1	47	(94)	(27)
Total operating income	813	888	793	3	27	(94)	2,430
Net insurance claims ⁵⁰	-	-	-	-	-	-	-
Net operating income ⁴	813	888	793	3	27	(94)	2,430
Loan impairment charges and other credit risk provisions .	(55)	(110)	(119)	(2)	-	-	(286)
Net operating income	758	778	674	1	27	(94)	2,144
Total operating expenses	(561)	(311)	(264)	-	(124)	94	(1,166)
Operating profit/(loss)	197	467	410	1	(97)	-	978
Share of profit in associates and joint ventures	55	120	171	9	17	-	372
Profit/(loss) before tax	252	587	581	10	(80)	-	1,350
	%	%	%	%	%		%
Share of HSBC's profit before tax	1.2	2.8	2.8	-	(0.3)		6.5
Cost efficiency ratio	69.0	35.0	33.3	-	459.3		48.0
Balance sheet data ⁴⁰							
	US\$m	US\$m	US\$m	US\$m	US\$m		US\$m
	5,828	13,559	8,699	-	-		28,086

Loans and
advances to
customers (net)

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Total assets

.....	6,562	15,651	36,582	50	6,840	(3,080)	62,605
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Customer
accounts

.....	19,802	12,826	6,880	3	72		39,583
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For footnotes, see page 132.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

HSBC Holdings plc

By:

Name: Ben J S Mathews

Title: Group Company Secretary

Date: 25 March 2014