

# TOP EUROPEAN BANKS

HSBC

EUR m	2022	2023	Variance 2022/23
<b>Total assets</b>	<b>2,684,643</b>	<b>2,749,934</b>	<b>2%</b>
<b>Equity</b>	<b>177,401</b>	<b>174,308</b>	<b>-2%</b>
<b>Operating income</b>	<b>46,812</b>	<b>59,781</b>	<b>28%</b>
<b>Operating expenses</b>	<b>-30,163</b>	<b>-29,023</b>	<b>-4%</b>
<b>Operating result</b>	<b>16,649</b>	<b>30,758</b>	<b>85%</b>
<b>Loan loss provision</b>	<b>-3,251</b>	<b>-3,119</b>	<b>-4%</b>
<b>Net income</b>	<b>15,086</b>	<b>22,225</b>	<b>47%</b>
<b>Total comprehensive income (TCI)</b>	<b>-571</b>	<b>26,735</b>	<b>n/a</b>

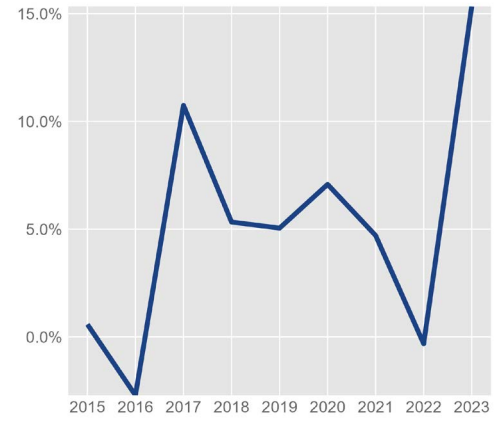
	2022	2023	Variance
<b>Number of employees</b>	<b>219,199</b>	<b>220,861</b>	<b>1%</b>

Ratios	2022	2023
<b>CET 1 Ratio</b>	<b>14.2%</b>	<b>14.8%</b>
<b>Cost/Income Ratio</b>	<b>64.4%</b>	<b>48.5%</b>

<b>Stage 3 Coverage</b>	<b>35.0%</b>	<b>36.1%</b>
<b>Ø Staff cost (EUR)</b>	<b>75,825</b>	<b>74,656</b>
<b>R o E</b> TCI / Equity	<b>-0.3%</b>	<b>15.3%</b>

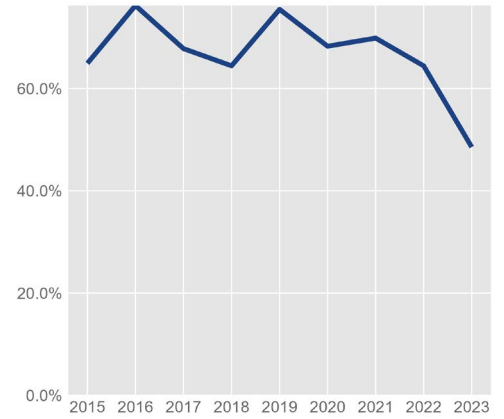
## Return on Equity

Total Comprehensive Income / Equity



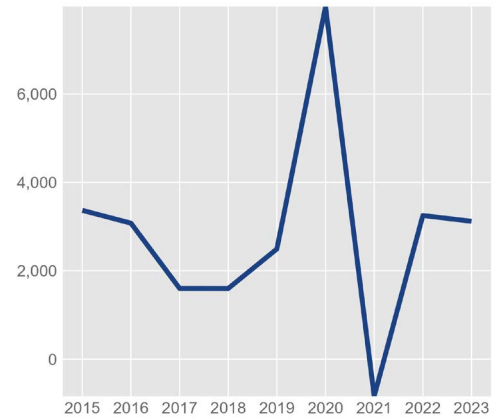
## Cost/Income Ratio

Operating Expenses / Operating Income



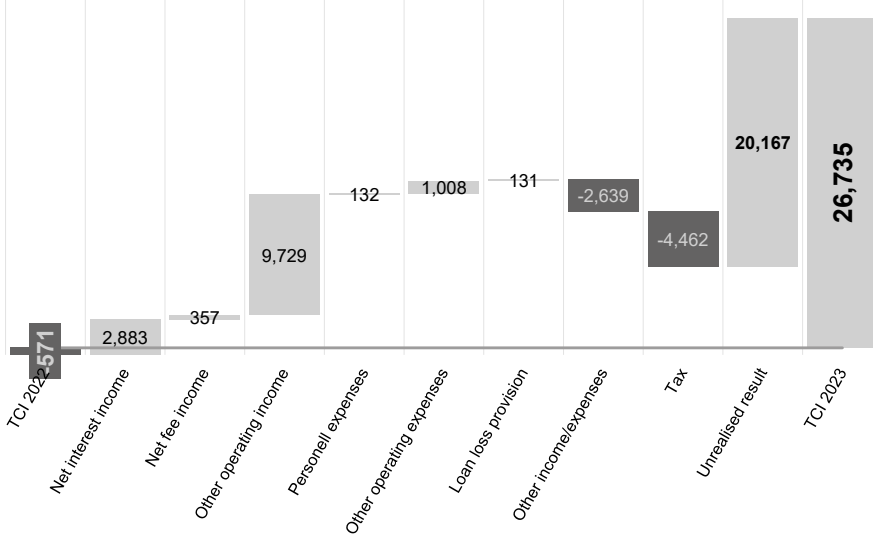
## Loan loss provision

(million EUR)

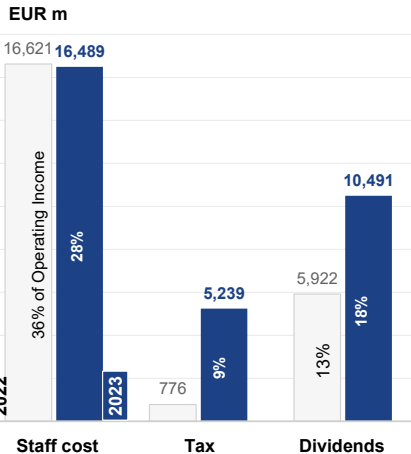


## Total Comprehensive Income (TCI)

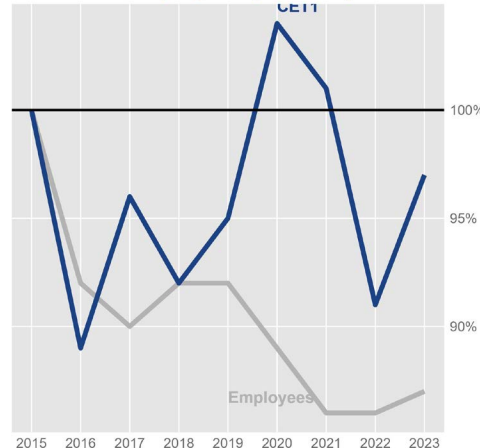
Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)



## Distribution to stakeholders



## CET1 and Employees (indexed)



## Shareholder return (indexed)

Compared to other listed TOP European Banks

