

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 <sup>49</sup> 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 <sup>44</sup> .....	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 <sup>50</sup> .....							
Net operating income <sup>4</sup> .....	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 <sup>40</sup>							
	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

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	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 <sup>49</sup> 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 <sup>44</sup> .....	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 <sup>50</sup> .....	-	-	-	-	-	-	-
Net operating income <sup>4</sup> .....	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 <sup>40</sup>							
	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)

.....  
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