



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	HSBC Holdings Plc
<b>LEI Code</b>	MLU0ZO3ML4LN2LL2TL39
<b>Country Code</b>	GB

## 2019 EU-wide Transparency Exercise

### Key Metrics

HSBC Holdings Plc

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	106,371	105,696	111,980	111,555	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	105,586	104,831	111,183	110,761	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	128,973	128,508	135,155	134,295	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	128,188	127,643	134,357	133,501	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	153,894	151,300	158,255	156,643	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	153,109	150,434	157,457	155,849	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	745,199	755,736	782,808	778,533	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	744,714	755,224	782,318	778,076	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.27%	13.99%	14.30%	14.33%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.18%	13.88%	14.21%	14.24%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.31%	17.00%	17.27%	17.25%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.21%	16.90%	17.17%	17.16%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.65%	20.02%	20.22%	20.12%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.56%	19.92%	20.13%	20.03%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,312,062	2,283,729	2,434,582	2,448,566	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.58%	5.63%	5.55%	5.48%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

HSBC Holdings Plc

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	128,973	128,508	135,155	134,295	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	125,851	125,369	132,026	131,205	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,312,062	2,283,729	2,434,582	2,448,566	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,312,062	2,283,729	2,434,582	2,448,566	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.6%	5.6%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.5%	5.4%	5.4%	C 47.00 (r330,c010)	

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Capital

HSBC Holdings Plc

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>153,894</b>	<b>151,300</b>	<b>158,255</b>	<b>156,643</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>106,371</b>	<b>105,696</b>	<b>111,980</b>	<b>111,555</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	15,108	19,514	20,313	20,065	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	114,681	114,988	112,279	112,944	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-23,256	-23,057	-23,011	-22,966	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	22,998	19,283	26,777	26,561	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,129	4,240	4,416	4,433	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	898	-652	455	408	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-14,760	-15,130	-15,446	-16,611	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-804	-907	-933	-989	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,638	-1,528	-1,587	-1,523	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-5,686	-5,301	-5,313	-5,413	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-6,083	-6,619	-6,768	-6,148	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	785	866	797	794	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	785	866	797	794	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>22,602</b>	<b>22,812</b>	<b>23,175</b>	<b>22,740</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	19,480	19,672	20,046	19,651	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	3,122	3,140	3,129	3,089	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>128,973</b>	<b>128,508</b>	<b>135,155</b>	<b>134,295</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>24,921</b>	<b>22,792</b>	<b>23,100</b>	<b>22,348</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	23,869	21,925	22,638	15,168	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-416	-517	-997	-1,013	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	1,468	1,384	1,458	8,194	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>745,199</b>	<b>755,736</b>	<b>782,808</b>	<b>778,533</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	485	512	490	457	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.27%</b>	<b>13.99%</b>	<b>14.30%</b>	<b>14.33%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.31%</b>	<b>17.00%</b>	<b>17.27%</b>	<b>17.25%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.65%</b>	<b>20.02%</b>	<b>20.22%</b>	<b>20.12%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>105,586</b>	<b>104,831</b>	<b>111,183</b>	<b>110,761</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.18%</b>	<b>13.88%</b>	<b>14.21%</b>	<b>14.24%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	785	866	797	794	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	485	512	490	457	C 05.01 (440,040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure





## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

HSBC Holdings Plc

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	587,223	597,770	619,659	618,444	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	149,553	151,304	155,851	157,944	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	25,805	26,659	27,389	27,367	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	401,409	410,363	423,737	419,953	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	34,710	34,571	37,593	37,762	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,036	5,132	5,602	5,111	C 02.00 (R640, c010)
Settlement risk	173	67	83	80	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	7,755	7,344	7,550	6,465	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	30,166	31,284	31,231	30,614	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	4,444	4,967	4,811	3,755	C 02.00 (R530, c010)
Of which IMA	25,722	26,317	26,407	26,810	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,432	1,401	1,446	1,544	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	80,138	79,567	81,090	80,057	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	80,138	79,567	81,090	80,057	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	745,199	755,736	782,808	778,533	

Please note, on-balance sheet CCR exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section. This differs from the approach required in Table 11 'Overview of RWAs (OV1)' published in HSBC Group's quarterly disclosures.

## 2019 EU-wide Transparency Exercise

**P&L**  
HSBC Holdings Plc

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	33,630	46,570	12,822	26,013
Of which debt securities income	6,855	9,576	2,679	5,647
Of which loans and advances income	25,511	35,124	9,711	19,357
Interest expenses	14,002	20,039	6,212	12,687
(Of which deposits expenses)	7,871	11,440	3,911	7,808
(Of which debt securities issued expenses)	4,521	6,148	1,674	3,661
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1,292	1,626	301	1,175
Net Fee and commission income	8,968	11,718	2,927	5,824
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	53	154	60	166
Gains or (-) losses on financial assets and liabilities held for trading, net	114	-191	4,950	7,684
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4,064	5,643	-2,990	-4,762
Gains or (-) losses from hedge accounting, net	-21	-43	14	20
Exchange differences [gain or (-) loss], net	520	543	63	264
Net other operating income /(expenses)	185	362	279	362
<b>TOTAL OPERATING INCOME, NET</b>	<b>34,803</b>	<b>46,343</b>	<b>12,214</b>	<b>24,059</b>
(Administrative expenses)	20,108	27,995	6,632	13,146
(Depreciation)	1,194	1,655	663	1,327
Modification gains or (-) losses, net	-8	-8	0	0
(Provisions or (-) reversal of provisions)	793	831	46	595
(Commitments and guarantees given)	-104	-56	-17	-25
(Other provisions)	897	888	63	620
Of which pending legal issues and tax litigation <sup>1</sup>		745		
Of which restructuring <sup>1</sup>		-29		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	814	1,597	534	1,053
(Financial assets at fair value through other comprehensive income)	-51	-54	-1	-3
(Financial assets at amortised cost)	865	1,651	535	1,057
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	39	0	20
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,521	2,371	475	1,810
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-24	10	39	45
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>13,352</b>	<b>16,598</b>	<b>4,851</b>	<b>9,774</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>10,364</b>	<b>12,590</b>	<b>3,794</b>	<b>7,790</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>10,364</b>	<b>12,590</b>	<b>3,794</b>	<b>7,790</b>
Of which attributable to owners of the parent	9,592	11,579	3,547	7,266

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

HSBC Holdings Plc

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		144,288				142,334				153,975				150,632									IAS 1.54 (i)
Financial assets held for trading		403,666	164,184	231,867	7,615	387,158	157,127	221,963	8,068	422,982	173,999	241,799	7,184	441,611	180,166	254,763	6,682						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		8,655	182	5,885	2,588	10,793	161	7,941	2,690	7,189	301	4,163	2,725	7,440	367	4,234	2,839						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		475	459	3	13	550	548	2	0	531	526	5	0	621	556	66	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		272,500	204,245	66,374	1,881	289,786	218,900	69,170	1,716	296,268	223,440	70,709	2,119	292,291	218,854	71,388	2,050						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		1,195,370				1,184,140				1,244,930				1,276,424									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		1,729	26	1,703	0	1,284	11	1,273	0	977	9	968	0	1,242	5	1,237	0						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0									IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		143,384				139,885				156,742				162,698									
TOTAL ASSETS		2,170,067				2,155,930				2,283,594				2,332,961									IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	270,012	779	20	-22	-38	-1	287,439	745	4	-18	-42	0	293,632	767	1	-24	-35	0	289,769	754	1	-26	-30	0	Annex V. Part 1.31, 44(b)
	Loans and advances	86	0	0	0	0	0	85	0	0	0	0	0	84	0	0	0	0	0	84	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	16,248	19	0	-2	-10	0	16,408	19	0	-2	-12	0	16,671	13	0	-2	-12	0	31,232	13	0	-2	-12	0	Annex V. Part 1.31, 44(b)
	Loans and advances	1,109,583	65,120	12,186	-1,206	-1,853	-4,714	1,106,915	57,069	11,726	-1,166	-2,016	-4,803	1,162,668	61,641	12,028	-1,285	-2,118	-4,674	1,184,824	56,639	11,852	-1,285	-2,031	-4,806	Annex V. Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



## 2019 EU-wide Transparency Exercise

Market Risk  
HSBC Holdings Plc

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)																									
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
Traded Debt Instruments	3,533	3,613	518	196	968	367							513	191	944	430									
Of which: General risk	555	559	381	152	690	283							348	126	659	314									
Of which: Specific risk	2,938	3,007	137	44	278	84							166	65	285	116									
Equities	664	91	145	112	192	175							186	136	224	208									
Of which: General risk	329	35	145	112	192	175							186	136	224	208									
Of which: Specific risk	335	57	0	0	0	0							0	0	0	0									
Foreign exchange risk	220	1,223	130	77	129	94							169	113	183	123									
Commodities risk	27	40	0	0	10	4							0	10	10	4									
<b>Total</b>	<b>4,444</b>	<b>4,967</b>	<b>576</b>	<b>331</b>	<b>887</b>	<b>446</b>	<b>596</b>	<b>585</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25,722</b>	<b>635</b>	<b>398</b>	<b>1,023</b>	<b>665</b>	<b>447</b>	<b>417</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26,317</b>	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019												
Traded Debt Instruments	3,637	3,417	538	209	1,017	447							501	189	888	401									
Of which: General risk	710	567	342	137	720	318							265	117	529	274									
Of which: Specific risk	2,879	2,804	195	72	296	129							236	73	360	127									
Equities	58	81	127	94	198	152							152	100	238	143									
Of which: General risk	12	30	127	94	198	152							152	100	238	143									
Of which: Specific risk	46	50	0	0	0	0							0	0	0	0									
Foreign exchange risk	1,078	213	108	68	135	72							101	52	142	69									
Commodities risk	38	44	0	0	10	3							0	0	10	4									
<b>Total</b>	<b>4,811</b>	<b>3,755</b>	<b>564</b>	<b>328</b>	<b>915</b>	<b>476</b>	<b>633</b>	<b>628</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26,407</b>	<b>529</b>	<b>307</b>	<b>836</b>	<b>425</b>	<b>780</b>	<b>680</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26,810</b>	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	140,483	147,721	11,439		149,529	156,691	10,977	
	Regional governments or local authorities	6,974	6,847	1,193		7,237	7,100	1,165	
	Public sector entities	11,726	11,471	39		10,661	10,450	37	
	Multilateral Development Banks	202	202	8		162	162	3	
	International Organisations	1,450	1,450	0		1,411	1,411	0	
	Institutions	29,792	28,937	1,592		33,737	32,836	1,731	
	Corporates	154,866	73,975	69,458		158,890	75,167	70,831	
	of which: SME	0	0	0		0	0	0	
	Retail	57,421	17,278	12,819		56,625	17,388	12,898	
	of which: SME	1,513	797	459		1,035	810	465	
	Secured by mortgages on immovable property	27,261	26,147	9,558		27,965	26,978	9,841	
	of which: SME	77	77	57		98	97	83	
	Exposures in default	4,262	2,686	3,142	1,383	4,442	2,866	3,354	1,400
	Items associated with particularly high risk	3,796	3,603	5,404		4,231	4,015	6,023	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	579	579	579		550	550	550		
Equity	13,506	13,505	30,382		13,718	13,718	30,562		
Other exposures	12,634	12,634	6,153		9,839	9,839	5,734		
<b>Standardised Total<sup>2</sup></b>	<b>464,953</b>	<b>347,035</b>	<b>151,765</b>	<b>2,580</b>	<b>478,996</b>	<b>359,172</b>	<b>153,705</b>	<b>2,597</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	73,472	74,024	2,596		74,285	74,796	2,458	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,154	9,155	232		9,028	9,028	214	
	Corporates	2,656	1,867	1,719		2,928	1,988	1,775	
	of which: SME	0	0	0		0	0	0	
	Retail	1,088	513	367		1,063	509	364	
	of which: SME	128	102	58		124	102	58	
	Secured by mortgages on immovable property	1,080	1,052	398		1,188	1,144	436	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	89	83	113	5	87	80	111	6
	Items associated with particularly high risk	1,235	1,235	1,852		1,129	1,129	1,694	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	537	537	537		499	499	499		
Equity	560	560	1,217		777	777	1,255		
Other exposures	3,862	3,862	2,023		2,643	2,643	1,745		
<b>Standardised Total<sup>2</sup></b>				<b>15</b>				<b>15</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HONG KONG	Central governments or central banks	355	331	887		440	391	961	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,183	1,230	106		1,030	1,030	86	
	Corporates	37,146	10,563	9,725		39,649	10,868	10,006	
	of which: SME	0	0	0		0	0	0	
	Retail	9,804	1,432	1,101		9,204	1,742	1,336	
	of which: SME	32	16	12		31	13	10	
	Secured by mortgages on immovable property	5,437	4,721	1,799		5,423	4,864	1,843	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	56	45	57	11	83	68	90	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,382	1,382	2,733		1,330	1,330	2,644		
Other exposures	4,969	4,969	2,009		3,627	3,627	1,894		
<b>Standardised Total<sup>2</sup></b>				<b>38</b>				<b>38</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	1,970	1,974	4,923		1,866	1,866	4,665	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,970	7,045	141		7,272	7,347	149	
	Corporates	7,224	4,910	4,369		7,250	5,087	4,527	
	of which: SME	0	0	0		0	0	0	
	Retail	1,264	839	629		616	397	298	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	136	135	47		549	549	192	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	123	113	168	4	88	71	106	4
	Items associated with particularly high risk	458	454	681		701	698	1,047	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,041	1,041	1,041		1,005	1,005	1,005		
Other exposures	460	460	205		490	490	210		
<b>Standardised Total<sup>2</sup></b>				<b>9</b>				<b>9</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CHINA	Central governments or central banks	51	51	104		40	40	80	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	7	7	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	373	372	8		411	410	8	
	Corporates	4,792	2,186	2,181		4,806	2,119	2,110	
	of which: SME	0	0	0		0	0	0	
	Retail	3,142	923	659		3,339	927	658	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,433	6,428	2,250		6,535	6,531	2,286	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	22	25	5	29	22	27	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9,402	9,402	23,505		9,537	9,537	23,842		
Other exposures	697	697	697		703	703	703		
Standardised Total <sup>2</sup>				36				46	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	20,350	21,598	366		41,245	42,696	414	
	Regional governments or local authorities	19	19	4		33	33	5	
	Public sector entities	184	183	2		178	178	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,675	1,942	45		3,846	3,103	62	
	Corporates	2,847	2,319	1,584		3,695	2,235	1,651	
	of which: SME	0	0	0		0	0	0	
	Retail	1,149	198	121		322	192	116	
	of which: SME	677	158	90		193	157	89	
	Secured by mortgages on immovable property	707	707	247		677	676	237	
	of which: SME	8	8	2		0	0	0	
	Exposures in default	51	44	55	15	60	38	48	16
	Items associated with particularly high risk	426	426	639		471	471	706	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	432	432	982		453	453	986		
Other exposures	504	504	203		519	519	153		
Standardised Total <sup>2</sup>				20				20	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CANADA	Central governments or central banks	102	102	167		69	69	85	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	0		2	2	0	
	Corporates	613	349	348		712	432	429	
	of which: SME	0	0	0		0	0	0	
	Retail	1,512	274	206		1,469	269	202	
	of which: SME	22	7	4		21	7	4	
	Secured by mortgages on immovable property	74	74	26		71	71	25	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	5	5	2	7	4	4	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		3	3	3		
Other exposures	25	25	5		57	57	11		
Standardised Total <sup>2</sup>				8				8	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SINGAPORE	Central governments or central banks	1	1	1		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,152	1,152	40		1,364	1,364	43	
	Corporates	6,624	1,191	872		6,825	1,088	840	
	of which: SME	0	0	0		0	0	0	
	Retail	5,567	987	741		5,767	1,020	765	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	351	316	111		366	327	115	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	4	4	3	29	5	5	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	82	82	206		81	81	203		
Other exposures	3	3	3		13	13	5		
Standardised Total <sup>2</sup>				43				48	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
GERMANY	Central governments or central banks	9,759	11,313	130		6,086	7,576	136	
	Regional governments or local authorities	3,040	3,040	0		3,176	3,176	0	
	Public sector entities	10,864	10,863	0		9,877	9,877	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,770	4,770	96		6,488	6,488	130	
	Corporates	2,120	1,059	1,046		1,438	955	909	
	of which: SME	0	0	0		0	0	0	
	Retail	213	40	30		208	35	26	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	7	2		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	34	48	2	37	33	47	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	7	7	7		6	6	6		
Equity	59	59	59		45	45	45		
Other exposures	2	2	1		1	1	0		
Standardised Total <sup>2</sup>				3				4	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
AUSTRALIA	Central governments or central banks	64	135	156		63	131	150	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	208	208	4		121	121	3	
	Corporates	1,678	469	458		1,848	607	596	
	of which: SME	0	0	0		0	0	0	
	Retail	1,778	538	404		1,720	526	396	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	112	110	38		109	108	38	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	21	28	6	28	20	26	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	2	2	0		1	1	0		
Standardised Total <sup>2</sup>				45				40	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
MEXICO	Central governments or central banks	422	739	1,065		402	733	1,016	
	Regional governments or local authorities	692	544	355		702	574	377	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		4	4	4	
	Corporates	19,733	10,468	10,218		19,569	10,294	10,225	
	of which: SME	0	0	0		0	0	0	
	Retail	6,075	2,829	2,056		6,117	2,861	2,077	
	of which: SME	434	369	211		445	386	220	
	Secured by mortgages on immovable property	2,074	2,069	724		2,103	2,098	734	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	367	274	317	91	393	303	371	85
	Items associated with particularly high risk	172	80	121		151	53	80	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	239	239	285		155	155	198		
Other exposures	132	132	96		235	235	141		
Standardised Total <sup>2</sup>				493				482	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	153,479	160,548	10,546		148,899	156,002	10,119	
	Regional governments or local authorities	7,847	7,779	1,161		8,136	8,053	1,170	
	Public sector entities	11,518	11,424	35		11,300	11,171	18	
	Multilateral Development Banks	166	166	3		126	126	3	
	International Organisations	1,345	1,345	0		1,310	1,310	0	
	Institutions	34,937	33,953	1,704		30,708	30,061	1,308	
	Corporates	165,759	76,829	72,561		171,854	77,892	73,531	
	of which: SME	0	0	0		0	0	0	
	Retail	59,345	17,494	12,966		60,185	17,702	13,129	
	of which: SME	1,109	873	501		1,113	839	482	
	Secured by mortgages on immovable property	28,935	27,943	10,246		27,574	26,510	9,755	
	of which: SME	17	17	4		16	16	4	
	Exposures in default	4,440	2,779	3,223	1,477	4,443	2,711	3,152	1,532
	Items associated with particularly high risk	4,590	4,319	6,479		4,793	4,535	6,803	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	463	463	463		354	354	354		
Equity	14,661	14,661	32,424		14,608	14,608	32,252		
Other exposures	10,796	10,796	6,584		14,771	14,771	8,835		
<b>Standardised Total<sup>2</sup></b>	<b>498,280</b>	<b>370,498</b>	<b>158,395</b>	<b>2,715</b>	<b>499,059</b>	<b>365,806</b>	<b>160,427</b>	<b>2,727</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	78,890	79,004	2,748		77,782	78,023	2,864	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,769	9,768	210		9,717	9,717	233	
	Corporates	3,616	2,891	2,729		2,784	2,283	2,111	
	of which: SME	0	0	0		0	0	0	
	Retail	1,159	582	417		1,133	556	400	
	of which: SME	131	107	61		113	122	97	
	Secured by mortgages on immovable property	1,295	1,247	466		1,272	1,240	463	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	93	84	117	6	84	79	108	5
	Items associated with particularly high risk	1,038	1,038	1,557		1,026	1,026	1,539	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	412	412	412		328	328	328		
Equity	759	759	1,254		799	799	1,292		
Other exposures	3,181	3,181	2,168		3,145	3,145	2,194		
<b>Standardised Total<sup>2</sup></b>				<b>19</b>				<b>14</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HONG KONG	Central governments or central banks	216	251	541		79	218	197	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,236	1,271	102		1,324	1,324	35	
	Corporates	41,945	11,406	10,615		45,876	11,185	10,234	
	of which: SME	0	0	0		0	0	0	
	Retail	9,783	1,544	1,190		9,557	1,603	1,238	
	of which: SME	29	12	9		29	12	9	
	Secured by mortgages on immovable property	5,132	4,595	1,754		3,783	3,156	1,252	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	84	70	90	14	91	69	87	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,470	1,470	2,528		1,434	1,434	2,489		
Other exposures	3,563	3,563	1,851		7,044	7,044	3,810		
<b>Standardised Total<sup>2</sup></b>				<b>43</b>				<b>45</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	1,801	1,801	4,501		1,603	1,603	4,007	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,300	7,366	148		6,708	6,709	136	
	Corporates	7,043	4,655	4,140		6,575	5,118	4,535	
	of which: SME	0	0	0		0	0	0	
	Retail	1,118	410	307		1,821	562	421	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	548	547	191		525	524	183	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	82	69	102	5	75	66	98	4
	Items associated with particularly high risk	768	757	1,136		738	728	1,091	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,018	1,018	1,018		956	956	956		
Other exposures	548	548	297		579	579	346		
<b>Standardised Total<sup>2</sup></b>				<b>9</b>				<b>10</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CHINA	Central governments or central banks	39	39	81		44	44	86	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	430	428	9		452	446	39	
	Corporates	5,242	2,457	2,445		5,366	2,580	2,560	
	of which: SME	0	0	0		0	0	0	
	Retail	3,656	955	677		3,740	890	628	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,897	6,892	2,412		6,816	6,811	2,384	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	23	26	9	33	22	26	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	10,310	10,310	25,774		10,270	10,270	25,671		
Other exposures	755	755	755		740	740	740		
Standardised Total <sup>2</sup>				55				59	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	47,570	48,609	393		44,938	46,297	424	
	Regional governments or local authorities	75	75	6		31	31	6	
	Public sector entities	180	156	0		395	395	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,293	4,622	106		5,451	4,789	105	
	Corporates	3,173	1,999	1,418		3,131	1,955	1,372	
	of which: SME	0	0	0		0	0	0	
	Retail	325	175	104		325	177	106	
	of which: SME	193	151	86		188	148	85	
	Secured by mortgages on immovable property	683	683	239		685	685	240	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	70	44	55	16	86	37	51	7
	Items associated with particularly high risk	700	637	956		780	713	1,070	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	457	457	994		472	472	962		
Other exposures	504	504	184		749	749	215		
Standardised Total <sup>2</sup>				22				11	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CANADA	Central governments or central banks	82	82	118		93	93	119	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		16	16	0	
	Corporates	609	359	359		712	412	411	
	of which: SME	0	0	0		0	0	0	
	Retail	1,540	262	197		1,607	308	231	
	of which: SME	21	7	4		26	6	4	
	Secured by mortgages on immovable property	74	73	26		71	71	25	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	3	3	1	5	3	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		3	3	3		
Other exposures	43	43	9		12	12	2		
Standardised Total <sup>2</sup>				8				8	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,118	1,118	46		830	830	17	
	Corporates	7,052	1,151	945		8,888	1,424	1,143	
	of which: SME	0	0	0		0	0	0	
	Retail	6,103	1,010	758		6,140	995	746	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	372	334	117		346	306	107	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	8	8	5	17	8	8	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	84	84	210		84	84	209		
Other exposures	35	35	17		20	20	6		
Standardised Total <sup>2</sup>				49				50	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GERMANY	Central governments or central banks	9,286	11,359	133		10,113	11,658	130	
	Regional governments or local authorities	3,546	3,546	0		3,735	3,735	0	
	Public sector entities	10,924	10,923	0		10,474	10,474	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,575	6,575	132		3,829	3,829	77	
	Corporates	1,579	894	835		1,357	771	724	
	of which: SME	0	0	0		0	0	0	
	Retail	207	46	35		195	33	25	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	42	42	20		101	101	49	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	32	47	2	33	29	37	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	7	7	7		7	7	7		
Equity	37	37	37		36	36	36		
Other exposures	1	1	0		1	1	1		
Standardised Total <sup>2</sup>				3				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
AUSTRALIA	Central governments or central banks	54	122	122		53	117	132	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	110	110	2		190	190	4	
	Corporates	2,291	658	649		2,384	513	511	
	of which: SME	0	0	0		0	0	0	
	Retail	1,686	522	393		1,623	503	379	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	111	110	39		107	106	37	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	21	28	6	27	19	26	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		2	2	2		
Other exposures	0	0	0		1	1	0		
Standardised Total <sup>2</sup>				42				40	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
MEXICO	Central governments or central banks	396	699	998		377	677	952	
	Regional governments or local authorities	650	506	305		607	493	289	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	4		4	4	4	
	Corporates	21,048	11,154	10,927		21,176	11,541	11,253	
	of which: SME	0	0	0		0	0	0	
	Retail	6,562	3,063	2,219		6,688	3,212	2,332	
	of which: SME	502	440	252		515	432	247	
	Secured by mortgages on immovable property	2,291	2,286	800		2,453	2,448	857	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	394	292	352	97	402	284	335	113
	Items associated with particularly high risk	140	47	70		130	48	72	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	172	172	217		172	172	217		
Other exposures	182	182	108		181	181	140		
Standardised Total <sup>2</sup>				512				510	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
HSBC Holdings Plc

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
Consolidated data	Central banks and central governments	291,439	0	290,296	32,649	0	30	299,890	0	298,819	33,950	0	36				
	Institutions	121,396	0	115,645	25,798	0	27	112,019	0	105,881	23,186	0	34				
	Corporates	935,135	5,979	650,703	340,028	9,036	3,541	949,034	6,015	665,322	348,915	8,998	3,590				
	Corporates - Of Which: Specialised Lending	43,269	669	37,331	23,004	322	384	43,887	698	38,243	23,613	389	381				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	416,245	2,902	357,466	60,762	2,951	1,441	423,664	2,867	363,567	62,781	2,916	1,526				
	Retail - Secured on real estate property	248,189	2,147	248,708	32,768	2,089	280	253,006	2,125	253,476	34,027	2,018	272				
	Retail - Secured on real estate property - Of Which: SME	3,098	118	2,983	1,617	280	53	3,120	103	2,886	1,550	231	52				
	Retail - Secured on real estate property - Of Which: non-SME	245,090	2,029	245,725	31,153	1,809	227	249,886	2,022	250,589	32,477	1,787	220				
	Retail - Qualifying Revolving	113,239	124	62,778	14,445	177	641	116,038	124	65,478	15,067	173	669				
	Retail - Other Retail	54,817	631	44,980	13,549	686	521	54,620	618	44,614	13,686	725	585				
	Retail - Other Retail - Of Which: SME	7,198	290	5,842	4,265	404	266	6,871	278	5,465	4,159	445	289				
	Retail - Other Retail - Of Which: non-SME	47,619	341	39,139	9,284	282	255	47,749	339	39,148	9,528	280	296				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total <sup>2</sup>				469,693						478,276							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
UNITED KINGDOM	Central banks and central governments	119	0	155	11	0	1	546	0	582	35	0	1				
	Institutions	24,473	0	23,711	5,262	0	11	23,648	0	22,881	4,852	0	19				
	Corporates	167,848	2,346	134,026	75,808	4,153	1,272	164,563	2,347	135,663	80,482	4,534	1,349				
	Corporates - Of Which: Specialised Lending	14,519	370	12,646	7,799	0	189	14,610	385	13,080	7,984	0	181				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	173,911	1,117	161,023	21,617	1,800	679	176,386	1,110	162,758	21,575	1,737	799				
	Retail - Secured on real estate property	116,397	865	120,053	6,838	1,217	140	117,878	861	121,471	6,605	1,136	142				
	Retail - Secured on real estate property - Of Which: SME	1,875	54	1,754	1,174	196	19	1,969	46	1,736	1,142	162	21				
	Retail - Secured on real estate property - Of Which: non-SME	114,522	812	118,299	5,664	1,021	121	115,909	815	119,734	5,464	974	121				
	Retail - Qualifying Revolving	44,422	113	29,279	6,063	168	311	45,589	113	29,809	6,278	166	345				
	Retail - Other Retail	13,092	138	11,692	8,717	416	228	12,919	136	11,479	8,692	436	312				
	Retail - Other Retail - Of Which: SME	5,073	82	3,681	3,511	311	115	4,989	81	3,555	3,440	327	147				
	Retail - Other Retail - Of Which: non-SME	8,019	56	8,011	5,206	105	112	7,931	54	7,923	5,252	109	165				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
HONG KONG	Central banks and central governments	45,692	0	45,626	1,325	0	1	46,495	0	46,350	1,345	0	0				
	Institutions	8,379	0	8,019	1,386	0	0	7,073	0	6,613	1,159	0	0				
	Corporates	181,198	728	134,481	62,086	1,640	345	184,102	669	137,122	63,859	1,442	336				
	Corporates - Of Which: Specialised Lending	3,511	0	3,236	2,090	0	2	3,896	0	3,542	2,247	0	4				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	136,076	55	99,991	21,637	0	281	141,273	56	104,586	23,382	24	262				
	Retail - Secured on real estate property	63,765	37	63,724	12,960	0	1	67,005	37	66,966	14,145	24	2				
	Retail - Secured on real estate property - Of Which: SME	450	0	450	27	0	0	444	0	444	37	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	63,315	37	63,274	12,932	0	1	66,561	37	66,522	14,108	24	2				
	Retail - Qualifying Revolving	58,505	7	29,661	6,985	0	251	59,756	7	30,619	7,249	0	241				
	Retail - Other Retail	13,805	11	6,606	1,692	0	28	14,511	12	7,001	1,989	0	20				
	Retail - Other Retail - Of Which: SME	97	0	97	10	0	0	100	0	100	15	0	0				
	Retail - Other Retail - Of Which: non-SME	13,708	11	6,509	1,682	0	28	14,412	12	6,902	1,973	0	20				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
UNITED STATES	Central banks and central governments	78,034	0	78,223	6,022	0	1	78,182	0	78,391	6,202	0	1				
	Institutions	9,416	0	9,159	1,877	0	0	7,964	0	7,684	1,691	0	1				
	Corporates	150,714	182	93,807	44,647	282	130	155,311	186	97,445	45,896	265	131				
	Corporates - Of Which: Specialised Lending	9,653	0	8,212	4,985	0	19	9,491	0	8,124	4,929	0	23				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	24,149	890	19,842	7,988	412	98	24,417	893	19,955	8,417	413	101				
	Retail - Secured on real estate property	15,399	783	15,195	6,319	368	13	15,577	779	15,362	6,720	370	103				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	15,398	783	15,194	6,319	368	13	15,576	779	15,362	6,719	370	103				
	Retail - Qualifying Revolving	6,941	1	3,476	1,061	0	65	7,220	1	3,663	1,204	0	70				
	Retail - Other Retail	1,809	106	1,170	607	44	20	1,621	114	930	493	43	18				
	Retail - Other Retail - Of Which: SME	59	0	129	40	0	0	20	0	7	7	0	0				
	Retail - Other Retail - Of Which: non-SME	1,750	106	1,041	567	44	19	1,600	114	923	486	43	18				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
CHINA	Central banks and central governments	24,927	0	24,953	1,814	0	2	26,365	0	26,411	1,951	0	1				
	Institutions	17,776	0	17,252	3,493	0	2	15,828	0	15,321	2,768	0	1				
	Corporates	70,184	235	47,788	29,202	169	242	70,919	197	47,245	27,922	226	200				
	Corporates - Of Which: Specialised Lending	981	0	854	595	0	6	1,087	6	965	666	0	6				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	4,958	6	4,011	456	0	3	4,811	6	3,872	453	0	3				
	Retail - Secured on real estate property	2,910	6	2,818	326	0	1	2,818	6	2,731	315	0	1				
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	2,906	6	2,814	325	0	1	2,814	6	2,728	315	0	1				
	Retail - Qualifying Revolving	1,356	0	618	111	0	2	1,393	0	638	117	0	2				
	Retail - Other Retail	693	1	575	19	0	0	601	0	503	21	0	0				
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0				
	Retail - Other Retail - Of Which: non-SME	691	1	574	19	0	0	599	0								



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
HSBC Holdings Plc

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	5,985	0	5,838	1,333	0	2	5,164	0	5,045	1,172
	Corporates	42,595	271	26,258	13,714	238	189	43,032	278	27,192	14,243
	Corporates - Of Which: Specialised Lending	1,199	0	1,117	739	0	1	1,249	0	1,180	772
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	22,269	571	22,003	3,046	353	321	22,249	538	22,153	3,026
	Retail - Secured on real estate property	3,669	202	3,654	997	138	81	3,622	186	3,610	974
	Retail - Secured on real estate property - Of Which: SME	555	61	553	351	74	33	550	55	549	344
	Retail - Secured on real estate property - Of Which: non-SME	3,115	141	3,101	646	64	48	3,072	132	3,062	630
	Retail - Qualifying Revolving	301	1	15	5	0	3	362	1	15	5
	Retail - Other Retail	18,298	369	18,334	2,044	215	238	18,265	350	18,528	2,047
	Retail - Other Retail - Of Which: SME	1,688	205	1,591	565	87	147	1,544	193	1,577	573
	Retail - Other Retail - Of Which: non-SME	16,610	165	16,743	1,479	128	91	16,721	157	16,951	1,474
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments	17,379	0	16,762	1,824	0	0	20,416	0	19,815	1,988
	Institutions	8,167	0	8,135	655	0	0	8,016	0	7,969	610
	Corporates	46,814	170	32,145	17,242	155	139	47,087	140	32,744	16,893
	Corporates - Of Which: Specialised Lending	987	0	450	129	0	0	980	0	455	134
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	20,204	33	17,947	2,114	74	17	19,528	30	17,330	2,045
	Retail - Secured on real estate property	18,405	28	16,825	1,740	57	7	17,756	25	16,206	1,649
	Retail - Secured on real estate property - Of Which: SME	206	1	213	57	6	1	143	0	144	21
	Retail - Secured on real estate property - Of Which: non-SME	18,199	27	16,612	1,683	51	6	17,613	24	16,062	1,628
	Retail - Qualifying Revolving	735	2	291	114	9	7	715	2	283	107
	Retail - Other Retail	1,064	3	832	259	9	4	1,056	4	840	289
	Retail - Other Retail - Of Which: SME	134	2	153	69	5	1	175	2	211	115
	Retail - Other Retail - Of Which: non-SME	931	1	679	191	4	2	882	1	629	174
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SINGAPORE	Central banks and central governments	11,831	0	11,829	433	0	0	15,762	0	15,761	521
	Institutions	4,849	0	4,662	759	0	0	2,563	0	2,438	344
	Corporates	27,673	47	16,023	6,889	104	32	28,690	99	16,590	7,449
	Corporates - Of Which: Specialised Lending	590	0	567	324	0	1	468	0	459	249
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	5,683	37	5,583	942	60	5	5,991	39	5,887	970
	Retail - Secured on real estate property	5,499	37	5,491	924	60	4	5,801	39	5,791	952
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5,499	37	5,491	924	60	4	5,801	39	5,791	952
	Retail - Qualifying Revolving	153	0	66	16	0	0	157	0	68	17
	Retail - Other Retail	32	0	26	2	0	0	34	0	27	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	32	0	26	2	0	0	34	0	27	2
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	22	0	22	1	0	0	86	0	86	7
	Institutions	2,138	0	2,023	725	0	0	2,283	0	2,138	757
	Corporates	23,024	174	16,480	8,413	0	26	23,081	193	16,612	8,537
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	84	0	133	27	0	0	75	0	61	8
	Retail - Secured on real estate property	31	0	30	4	0	0	32	0	32	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	31	0	30	4	0	0	32	0	31	4
	Retail - Qualifying Revolving	24	0	11	3	0	0	24	0	11	3
	Retail - Other Retail	29	0	92	21	0	0	19	0	19	1
	Retail - Other Retail - Of Which: SME	10	0	76	21	0	0	1	0	3	1
	Retail - Other Retail - Of Which: non-SME	19	0	16	1	0	0	18	0	16	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRALIA	Central banks and central governments	6,292	0	6,288	278	0	0	7,577	0	7,572	296
	Institutions	3,939	0	3,721	667	0	0	4,389	0	4,130	730
	Corporates	20,566	61	14,642	7,251	83	85	21,463	60	14,864	7,115
	Corporates - Of Which: Specialised Lending	2,740	0	2,649	1,381	0	17	2,741	0	2,629	1,281
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	11,696	58	10,751	699	95	3	12,062	60	11,103	713
	Retail - Secured on real estate property	11,497	58	10,638	681	95	2	11,859	60	10,986	694
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,497	58	10,638	681	95	2	11,859	60	10,986	694
	Retail - Qualifying Revolving	146	0	64	16	0	1	147	0	64	16
	Retail - Other Retail	53	0	49	2	0	0	57	0	52	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	52	0	49	2	0	0	57	0	52	2
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
MEXICO	Central banks and central governments	8,370	0	8,272	3,714	0	2	7,824	0	7,801	3,569
	Institutions	752	0	658	224	0	0	513	0	388	170
	Corporates	2,977	7	1,799	858	0	6	2,928	0	1,693	855
	Corporates - Of Which: Specialised Lending	393	0	346	214	0	5	372	0	324	204
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	7	1	0	0	9	0	7	1
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
HSBC Holdings Plc

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	308,248	0	306,400	35,591	0	320,981	0	318,928	35,448	0	27	
	Institutions	122,131	0	116,263	24,755	0	126,929	0	120,509	24,956	0	27	
	Corporates	984,731	6,780	690,663	360,412	8,216	3,581	972,186	6,093	683,186	355,842	8,257	3,597
	Corporates - Of Which: Specialised Lending	45,524	847	40,335	24,646	353	383	46,402	990	41,222	24,869	483	344
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	442,039	2,921	379,049	65,102	2,925	1,638	443,424	2,819	381,071	65,899	2,870	1,584
	Retail - Secured on real estate property	264,697	2,173	265,182	35,408	2,034	272	267,157	2,126	267,620	36,330	1,993	271
	Retail - Secured on real estate property - Of Which: SME	3,300	102	3,056	1,562	221	53	3,144	94	2,927	1,464	201	49
	Retail - Secured on real estate property - Of Which: non-SME	261,397	2,071	262,126	33,846	1,813	220	264,014	2,032	264,694	34,867	1,792	221
	Retail - Qualifying Revolving	119,988	135	67,489	15,200	190	726	118,334	132	66,345	15,221	201	670
	Retail - Other Retail	57,354	613	46,378	14,494	702	640	57,933	561	47,105	14,348	677	644
	Retail - Other Retail - Of Which: SME	7,248	284	5,581	4,284	432	330	7,178	309	5,573	4,210	424	331
	Retail - Other Retail - Of Which: non-SME	50,106	329	40,797	10,209	269	309	50,755	252	41,532	10,138	252	312
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	12,682	0	0	0	0	0	13,181	0	312	
IRB Total <sup>2</sup>				498,540						495,325			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	210	0	247	15	0	721	0	757	71	0	1	
	Institutions	29,675	0	29,002	6,317	0	29,730	0	28,628	6,000	0	15	
	Corporates	169,570	2,503	139,896	84,791	4,340	1,384	164,116	2,400	134,817	80,974	4,129	1,333
	Corporates - Of Which: Specialised Lending	15,186	516	13,626	8,185	0	197	14,660	591	13,303	7,833	0	196
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	184,266	1,159	170,496	22,254	1,770	915	179,749	1,161	166,646	21,978	1,736	891
	Retail - Secured on real estate property	123,670	887	127,443	6,771	1,126	151	121,223	871	124,942	6,749	1,083	145
	Retail - Secured on real estate property - Of Which: SME	2,055	46	1,811	1,157	157	22	1,924	39	1,709	1,067	133	20
	Retail - Secured on real estate property - Of Which: non-SME	121,615	841	125,632	5,614	969	129	119,300	832	123,234	5,682	950	125
	Retail - Qualifying Revolving	46,951	125	30,916	6,225	180	388	44,896	121	29,566	6,014	192	364
	Retail - Other Retail	13,645	146	12,137	9,258	463	376	13,630	169	12,138	9,215	461	382
	Retail - Other Retail - Of Which: SME	5,152	87	3,655	3,594	344	192	5,092	110	3,608	3,500	343	193
	Retail - Other Retail - Of Which: non-SME	8,492	60	8,483	5,664	119	184	8,538	60	8,530	5,715	118	189
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
HONG KONG	Central banks and central governments	40,056	0	39,989	1,162	0	42,045	0	41,980	1,195	0	0	
	Institutions	7,346	0	7,176	1,241	0	9,179	0	8,952	1,452	0	0	
	Corporates	191,531	1,410	141,137	63,455	909	370	191,720	496	143,334	64,960	829	384
	Corporates - Of Which: Specialised Lending	4,443	0	4,102	2,664	0	5	4,721	0	4,310	2,758	0	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	147,863	57	109,166	24,834	27	273	153,224	68	113,706	26,099	32	246
	Retail - Secured on real estate property	70,240	38	70,200	15,208	27	1	74,229	42	74,186	16,366	30	2
	Retail - Secured on real estate property - Of Which: SME	450	0	450	39	0	0	439	0	439	37	0	0
	Retail - Secured on real estate property - Of Which: non-SME	69,790	38	69,749	15,169	27	1	73,790	42	73,747	16,329	30	2
	Retail - Qualifying Revolving	61,991	7	31,319	7,340	0	251	63,255	8	31,857	7,533	0	220
	Retail - Other Retail	15,632	12	7,647	2,286	0	21	15,739	18	7,663	2,201	2	24
	Retail - Other Retail - Of Which: SME	100	0	101	12	0	0	111	7	111	17	2	3
	Retail - Other Retail - Of Which: non-SME	15,531	12	7,547	2,274	0	21	15,628	11	7,552	2,183	0	21
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	91,239	0	91,239	6,755	0	101,994	0	101,994	7,396	0	1	
	Institutions	10,120	0	9,829	1,932	0	9,039	0	8,772	1,855	0	0	
	Corporates	161,057	189	101,346	47,924	290	145	155,290	207	98,611	47,721	324	151
	Corporates - Of Which: Specialised Lending	9,711	0	8,442	5,180	0	26	10,122	89	8,741	5,589	120	23
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	25,002	886	20,393	8,543	421	106	23,391	780	19,847	8,307	402	104
	Retail - Secured on real estate property	15,834	782	15,621	6,764	377	13	15,612	744	15,461	6,526	371	15
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,832	782	15,619	6,763	377	13	15,610	744	15,459	6,526	371	15
	Retail - Qualifying Revolving	7,541	1	3,839	1,291	0	75	6,607	1	3,494	1,327	0	73
	Retail - Other Retail	1,627	103	933	488	45	18	1,173	36	892	453	31	16
	Retail - Other Retail - Of Which: SME	20	0	7	7	0	0	20	7	6	6	0	0
	Retail - Other Retail - Of Which: non-SME	1,606	103	926	481	45	18	1,153	36	885	447	31	16
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
CHINA	Central banks and central governments	26,114	0	26,136	1,977	0	25,982	0	26,022	2,029	0	1	
	Institutions	15,598	0	15,051	2,525	0	1	17,326	0	16,707	2,892	0	1
	Corporates	76,213	182	50,901	29,814	136	232	74,113	192	49,914	28,590	134	246
	Corporates - Of Which: Specialised Lending	1,047	0	984	689	0	6	1,096	0	1,012	699	0	6
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	4,916	9	3,932	463	1	3	4,842	9	3,856	455	1	2
	Retail - Secured on real estate property	2,885	8	2,791	324	1	1	2,794	8	2,704	313	1	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,882	8	2,788	324	1	1	2,791	8	2,701	313	1	1
	Retail - Qualifying Revolving	1,439	0	652	118	0	2	1,450	0	658	120	0	2
	Retail - Other Retail	592	0	489	21	0	0	599	2	495	21	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	590	0	488	21	0	0	597	2	494	21	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
HSBC Holdings Plc

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	6,858	0	6,710	1,284	1	6,318	0	6,192
	Corporates	45,847	273	28,894	14,775	301	176	44,869	523
	Corporates - Of Which: Specialised Lending	1,237	0	1,179	756	0	0	1,295	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	22,442	527	22,190	2,906	280	294	23,003	512
	Retail - Secured on real estate property	3,553	181	3,545	934	110	74	3,507	180
	Retail - Secured on real estate property - Of Which: SME	536	54	535	329	59	31	519	52
	Retail - Secured on real estate property - Of Which: non-SME	3,018	127	3,010	605	51	44	2,988	129
	Retail - Qualifying Revolving	291	1	15	5	0	2	325	1
	Retail - Other Retail	18,598	345	18,630	1,967	170	218	19,170	331
	Retail - Other Retail - Of Which: SME	1,655	193	1,563	534	67	135	1,625	189
	Retail - Other Retail - Of Which: non-SME	16,942	152	17,067	1,433	103	83	17,545	141
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments	18,818	0	18,176	2,174	0	1	20,819	0
	Institutions	7,794	0	7,723	589	0	0	8,096	0
	Corporates	48,246	137	33,420	17,756	145	120	51,298	175
	Corporates - Of Which: Specialised Lending	1,055	0	495	160	0	1	1,088	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	20,511	31	18,182	2,151	88	21	20,908	37
	Retail - Secured on real estate property	18,588	25	16,959	1,718	56	11	18,981	32
	Retail - Secured on real estate property - Of Which: SME	245	0	245	31	0	0	247	0
	Retail - Secured on real estate property - Of Which: non-SME	18,344	25	16,714	1,688	55	11	18,734	31
	Retail - Qualifying Revolving	740	2	288	110	9	6	750	2
	Retail - Other Retail	1,183	4	935	322	24	4	1,178	3
	Retail - Other Retail - Of Which: SME	200	2	226	123	21	2	250	2
	Retail - Other Retail - Of Which: non-SME	983	1	709	199	2	2	928	1
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SINGAPORE	Central banks and central governments	15,460	0	15,459	599	0	0	14,213	0
	Institutions	3,697	0	3,460	528	0	0	4,255	0
	Corporates	29,792	80	17,328	7,503	94	62	27,863	69
	Corporates - Of Which: Specialised Lending	447	0	426	235	0	0	489	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	6,228	40	6,117	984	62	2	6,448	43
	Retail - Secured on real estate property	6,024	40	6,013	965	62	1	6,236	43
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,024	40	6,013	965	62	1	6,236	43
	Retail - Qualifying Revolving	163	0	70	18	0	1	164	0
	Retail - Other Retail	41	0	34	2	0	0	49	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	41	0	34	2	0	0	49	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	281	0	281	41	0	0	220	0
	Institutions	2,628	0	2,482	821	0	0	3,090	0
	Corporates	24,484	188	17,457	9,086	0	26	24,428	191
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	83	0	63	8	0	0	79	0
	Retail - Secured on real estate property	34	0	33	4	0	0	33	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	33	4	0	0	33	0
	Retail - Qualifying Revolving	24	0	11	3	0	0	24	0
	Retail - Other Retail	24	0	19	1	0	0	22	0
	Retail - Other Retail - Of Which: SME	6	0	3	1	0	0	7	0
	Retail - Other Retail - Of Which: non-SME	19	0	16	0	0	0	15	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRALIA	Central banks and central governments	7,154	0	7,209	314	0	0	8,274	0
	Institutions	4,264	0	4,054	683	0	0	4,843	0
	Corporates	22,239	44	16,118	7,559	19	56	22,856	49
	Corporates - Of Which: Specialised Lending	3,071	0	2,927	1,405	0	5	3,059	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	13,205	68	12,169	759	98	5	14,018	70
	Retail - Secured on real estate property	12,985	68	12,040	739	98	4	13,791	70
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12,985	68	12,040	739	98	4	13,791	70
	Retail - Qualifying Revolving	149	0	65	17	0	1	150	0
	Retail - Other Retail	71	0	64	3	0	0	77	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0
	Retail - Other Retail - Of Which: non-SME	70	0	64	3	0	0	75	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
MEXICO	Central banks and central governments	8,592	0	8,461	3,786	0	1	7,673	0
	Institutions	689	0	563	192	0	0	642	0
	Corporates	2,999	7	2,015	914	0	6	2,724	7
	Corporates - Of Which: Specialised Lending	340	0	340	215	0	4	374	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	9	0	7	1	0	0	8	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0
	Retail - Other Retail	3	0	2	0	0	0	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HSBC Holdings Plc

As of 31/12/2018

Residual Maturity	Country / Region	(mln EUR)														Risk weighted exposure amount		
		Direct exposures								Off balance sheet								
		On balance sheet				Derivatives				Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Nominal	Provisions
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount							
[ 0 - 3M [	Spain	39	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		203	203	203	0	0	0	0	10	87	0	0	0	0	74	0	0	
[ 1Y - 2Y [		206	206	119	0	75	12	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		361	361	155	0	205	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		69	69	69	0	0	0	0	2	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		478	478	478	0	0	0	0	0	0	7	0	235	0	0	0	0	
[ 10Y - more		341	341	341	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,697</b>	<b>1,697</b>	<b>1,404</b>	<b>0</b>	<b>281</b>	<b>12</b>	<b>0</b>	<b>11</b>	<b>87</b>	<b>7</b>	<b>235</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	
[ 0 - 3M [		Sweden	186	186	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			229	229	2	0	215	12	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	173		173	0	0	173	0	0	52	266	0	0	0	0	0	0	0	
[ 2Y - 3Y [	189		189	0	0	185	5	0	16	1,712	0	0	0	0	0	0	0	
[ 3Y - 5Y [	170		170	0	0	168	1	0	5	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>947</b>		<b>947</b>	<b>2</b>	<b>0</b>	<b>926</b>	<b>18</b>	<b>0</b>	<b>72</b>	<b>1,978</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	United Kingdom		8,088	8,088	183	0	5,674	2,231	0	0	2,805	0	0	226	0	0	0	0
[ 3M - 1Y [			4,422	4,422	2,528	0	1,877	17	0	0	47	0	0	399	0	0	0	0
[ 1Y - 2Y [		1,952	1,952	471	0	1,480	1	0	0	0	0	0	1	0	0	0	0	
[ 2Y - 3Y [		484	484	40	0	405	338	0	0	23	39	5,590	1	0	0	0	0	
[ 3Y - 5Y [		3,980	3,980	170	0	3,810	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		5,706	5,706	637	0	5,068	0	0	2	185	0	0	0	0	0	0	0	
[ 10Y - more		1,686	1,686	920	0	766	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>26,318</b>	<b>26,318</b>	<b>4,949</b>	<b>0</b>	<b>18,781</b>	<b>2,588</b>	<b>0</b>	<b>10</b>	<b>3,060</b>	<b>39</b>	<b>5,602</b>	<b>628</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>61</b>	
[ 0 - 3M [		Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Liechtenstein		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [		Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	19	2,015	0	0	0	0	0	
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>2,015</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Australia		1,264	1,264	48	0	1,216	0	0	1	7	0	0	0	0	0	0	0
[ 3M - 1Y [			1,517	1,517	386	0	1,129	2	0	5	276	1	53	0	0	0	0	0
[ 1Y - 2Y [		2,132	2,132	1,088	0	1,010	34	0	27	113	0	8	0	0	0	0	0	
[ 2Y - 3Y [		805	805	8	0	795	1	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		767	767	126	0	642	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		636	636	438	0	198	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		89	89	89	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>7,211</b>	<b>7,211</b>	<b>2,182</b>	<b>0</b>	<b>4,991</b>	<b>38</b>	<b>0</b>	<b>33</b>	<b>395</b>	<b>1</b>	<b>68</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>257</b>	
[ 0 - 3M [		Canada	3,683	3,683	168	0	3,457	58	0	3	55	5	210	108	0	0	0	0
[ 3M - 1Y [			1,412	1,412	498	0	888	67	0	105	4,982	1	0	376	0	0	0	0
[ 1Y - 2Y [	1,768		1,768	148	0	1,582	38	0	11	1,016	18	2,568	72	0	0	0	0	
[ 2Y - 3Y [	1,926		1,926	55	0	1,869	2	0	0	0	0	0	255	0	0	0	0	
[ 3Y - 5Y [	6,078		6,078	259	0	5,817	2	0	418	6,759	1	21	272	0	0	0	0	
[ 5Y - 10Y [	3,887		3,887	269	0	3,603	15	0	51	1,514	0	0	0	0	0	0	0	
[ 10Y - more	88		88	86	0	2	2	0	0	0	15	36	0	0	0	0	0	
<b>Total</b>	<b>18,842</b>		<b>18,841</b>	<b>1,442</b>	<b>0</b>	<b>17,215</b>	<b>185</b>	<b>0</b>	<b>588</b>	<b>14,326</b>	<b>39</b>	<b>2,835</b>	<b>1,082</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,877</b>	
[ 0 - 3M [	Hong Kong		40,250	40,249	4,851	0	35,346	52	0	0	0	0	0	0	0	31	0	-19
[ 3M - 1Y [			9,970	9,970	2,558	0	7,411	0	0	0	0	0	0	0	0	59	0	0
[ 1Y - 2Y [		1,498	1,498	970	0	527	1	0	0	0	0	0	0	0	19	0	0	
[ 2Y - 3Y [		394	394	338	0	0	56	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		369	369	369	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		450	451	373	0	77	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		30	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>52,961</b>	<b>52,961</b>	<b>9,489</b>	<b>0</b>	<b>43,362</b>	<b>110</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>330</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,284</b>	

**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HSBC Holdings Plc

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M [	Japan	10,851	10,851	4,726	0	6,125	0	0	0	0	0	0	0	0	0	0	1,015
[ 3M - 1Y [		8,871	8,871	1,820	0	7,051	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		2,418	2,418	522	0	1,896	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		882	882	7	0	874	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		50	50	41	0	9	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		15	15	13	0	2	0	0	0	6	0	306	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>23,088</b>	<b>23,088</b>	<b>7,129</b>	<b>0</b>	<b>15,946</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>306</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	U.S.	5,259	5,259	2,432	0	2,827	0	0	0	0	0	0	0	0	0	0	4,786
[ 3M - 1Y [		5,301	5,301	4,251	0	1,050	0	0	0	59	0	25	0	1	0	0	
[ 1Y - 2Y [		8,427	8,427	4,639	0	3,788	0	0	61	3	1,573	0	0	0	0	0	
[ 2Y - 3Y [		8,648	8,648	1,670	0	6,978	0	7	2,995	1	57	0	0	0	0	0	
[ 3Y - 5Y [		22,722	22,722	4,429	0	18,293	1	3	155	2	96	0	0	0	0	0	
[ 5Y - 10Y [		18,603	18,603	6,019	0	12,577	7	0	0	0	0	0	0	0	0	0	
[ 10Y - more		8,777	8,777	5,926	0	2,843	8	0	0	0	0	0	1	0	0	0	
<b>Total</b>		<b>77,737</b>	<b>77,736</b>	<b>29,365</b>	<b>0</b>	<b>48,356</b>	<b>16</b>	<b>10</b>	<b>3,269</b>	<b>7</b>	<b>1,750</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	China	2,842	2,842	911	0	1,931	0	0	0	0	0	0	0	0	0	0	1,323
[ 3M - 1Y [		9,492	9,492	2,813	0	6,677	1	0	0	0	0	0	9	0	0	0	
[ 1Y - 2Y [		6,158	6,158	1,237	0	4,920	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		2,811	2,811	474	0	2,338	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		727	727	384	0	342	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		144	144	144	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>23,092</b>	<b>23,091</b>	<b>5,969</b>	<b>0</b>	<b>17,120</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Switzerland	178	178	0	0	178	0	0	0	0	0	0	0	0	0	0	5
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>178</b>	<b>178</b>	<b>0</b>	<b>0</b>	<b>178</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Other advanced economies non EEA	10,273	10,273	2,403	0	7,839	31	13	1,291	5	1,265	109	0	0	0	0	1,114
[ 3M - 1Y [		11,801	11,801	2,015	0	9,584	202	122	20,808	12	652	38	0	0	0	0	
[ 1Y - 2Y [		3,384	3,384	607	0	2,501	276	0	51	0	2,025	13	0	0	0	0	
[ 2Y - 3Y [		710	710	436	0	134	140	0	0	0	0	6	0	0	0	0	
[ 3Y - 5Y [		706	706	277	0	428	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		1,111	1,111	388	0	693	30	0	0	0	0	0	0	0	0	0	
[ 10Y - more		421	421	188	0	188	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>28,405</b>	<b>28,405</b>	<b>6,358</b>	<b>0</b>	<b>21,367</b>	<b>679</b>	<b>136</b>	<b>22,099</b>	<b>69</b>	<b>3,942</b>	<b>167</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	108	108	0	0	108	0	0	0	0	0	0	0	0	0	0	62
[ 3M - 1Y [		84	84	0	0	84	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		245	245	195	0	50	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		419	419	6	0	6	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		95	95	75	0	19	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		340	340	273	0	12	55	0	0	0	0	0	0	0	0	0	
[ 10Y - more		361	361	361	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,653</b>	<b>1,653</b>	<b>1,511</b>	<b>0</b>	<b>87</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Middle East	1,545	1,544	0	0	1,240	305	0	1	395	68	0	0	0	0	0	2,156
[ 3M - 1Y [		1,468	1,467	0	0	1,437	30	3	35	0	317	0	0	0	0	0	
[ 1Y - 2Y [		948	947	1	0	243	704	5	247	0	139	0	0	0	0	0	
[ 2Y - 3Y [		2,413	2,413	0	0	1,215	1,198	5	129	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1,763	1,763	14	0	416	1,333	0	416	0	0	0	0	0	0	0	
[ 5Y - 10Y [		481	481	76	0	76	318	0	29	0	4	0	0	0	0	0	
[ 10Y - more		186	186	5	0	181	0	0	0	0	231	0	0	0	0	0	
<b>Total</b>		<b>8,805</b>	<b>8,803</b>	<b>107</b>	<b>0</b>	<b>4,626</b>	<b>4,070</b>	<b>13</b>	<b>442</b>	<b>1</b>	<b>395</b>	<b>759</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Latin America and the Caribbean	1,881	1,881	364	412	435	670	0	0	1	74	0	0	0	0	0	4,769
[ 3M - 1Y [		2,836	2,835	1,324	0	940	571	0	0	0	65	0	0	0	0	0	
[ 1Y - 2Y [		1,793	1,792	235	0	1,170	386	0	0	0	24	0	0	0	0	0	
[ 2Y - 3Y [		1,858	1,857	720	136	999	2	0	55	0	15	0	0	0	0	0	
[ 3Y - 5Y [		2,108	2,108	164	0	1,905	39	88	609	4	94	2	0	0	0	0	
[ 5Y - 10Y [		1,258	1,254	145	0	931	178	207	2,179	64	1,806	7	0	0	0	0	
[ 10Y - more		421	420	129	0	81	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>12,156</b>	<b>12,147</b>	<b>3,161</b>	<b>548</b>	<b>6,510</b>	<b>1,929</b>	<b>295</b>	<b>2,843</b>	<b>68</b>	<b>1,901</b>	<b>188</b>	<b>0</b>	<b>0</b>	<b>0</b>		

**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HSBC Holdings Plc

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Africa	1,232	1,231	149	0	1,040	42	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		1,897	1,896	188	0	1,701	7	0	0	0	0	0	0	4	0	0	
[ 1Y - 2Y [		513	513	220	0	164	128	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		207	207	154	0	18	35	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		60	60	23	0	28	9	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		390	390	93	0	0	297	0	5	284	0	0	0	23	4	4	
[ 10Y - more		530	530	407	0	7	116	0	0	0	0	0	57	0	0	0	
<b>Total</b>		<b>4,830</b>	<b>4,827</b>	<b>1,234</b>	<b>0</b>	<b>2,958</b>	<b>635</b>	<b>5</b>	<b>284</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>85</b>	<b>8</b>	<b>0</b>	<b>2,194</b>	
[ 0 - 3M [	Others	3,758	3,758	649	0	2,624	485	0	0	0	0	0	165	0	0		
[ 3M - 1Y [		5,686	5,685	2,565	0	3,007	114	0	0	0	0	0	368	0	0		
[ 1Y - 2Y [		5,979	5,978	570	0	3,967	1,441	0	0	0	0	0	198	0	0		
[ 2Y - 3Y [		2,593	2,593	128	0	2,378	87	0	0	0	0	0	8	0	0		
[ 3Y - 5Y [		1,696	1,695	235	0	1,315	145	0	0	0	0	0	76	0	0		
[ 5Y - 10Y [		1,352	1,351	290	0	976	85	0	0	0	0	0	23	0	0		
[ 10Y - more		202	202	148	0	4	49	3	28	0	0	0	58	0	0		
<b>Total</b>		<b>21,266</b>	<b>21,263</b>	<b>4,585</b>	<b>0</b>	<b>14,272</b>	<b>2,406</b>	<b>3</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>896</b>	<b>0</b>	<b>0</b>	<b>3,992</b>		

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

- The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.









**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HSBC Holdings Plc

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M [	Spain	263	263	263	0	0	0	0	0	0	0	0	0	50	0			
[ 3M - 1Y [		266	266	266	0	0	0	9	161	0	0	0	0	14	0			
[ 1Y - 2Y [		406	406	328	0	75	3	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		315	315	108	0	206	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		200	200	0	0	0	0	0	0	0	3	110	0	10	0			
[ 5Y - 10Y [		432	432	0	0	0	0	0	0	0	0	10	125	0	0			
[ 10Y - more		296	296	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>2,177</b>	<b>2,177</b>	<b>1,893</b>	<b>0</b>	<b>281</b>	<b>3</b>	<b>9</b>	<b>161</b>	<b>14</b>	<b>235</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>2</b>			
[ 0 - 3M [		Sweden	158	158	0	0	158	0	0	0	0	0	0	0	0		0	
[ 3M - 1Y [			175	175	1	0	174	0	0	0	5	7	0	0	0		0	
[ 1Y - 2Y [	364		364	0	0	363	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	214		214	0	0	214	0	22	126	63	2,223	0	0	0	0			
[ 3Y - 5Y [	230		230	10	0	220	0	5	0	0	0	0	0	0	0			
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>1,142</b>		<b>1,142</b>	<b>11</b>	<b>0</b>	<b>1,130</b>	<b>0</b>	<b>28</b>	<b>126</b>	<b>68</b>	<b>2,230</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	United Kingdom		2,138	2,138	296	0	1,459	383	8	748	0	80	1	0	0	0		
[ 3M - 1Y [			4,131	4,131	429	0	2,947	755	70	16	0	937	0	0	0	0		
[ 1Y - 2Y [		935	935	823	0	110	2	0	23	0	0	0	0	0	0			
[ 2Y - 3Y [		644	644	407	0	88	150	0	0	71	4,861	0	0	0	0			
[ 3Y - 5Y [		3,236	3,236	1,314	0	1,718	204	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		5,656	5,656	1,267	0	4,389	0	6	173	0	0	0	0	0	0			
[ 10Y - more		4,785	4,785	2,425	0	2,359	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>21,526</b>	<b>21,525</b>	<b>6,961</b>	<b>0</b>	<b>13,070</b>	<b>1,494</b>	<b>85</b>	<b>959</b>	<b>71</b>	<b>4,941</b>	<b>938</b>	<b>0</b>	<b>0</b>	<b>194</b>			
[ 0 - 3M [		Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Liechtenstein		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	57	2,037	0	0	0	0			
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>2,037</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Australia		1,240	1,240	0	0	1,240	0	2	5	0	233	0	0	0	0		
[ 3M - 1Y [			3,191	3,191	600	0	2,591	0	27	159	0	13	0	0	0	0		
[ 1Y - 2Y [		1,888	1,888	1,059	0	828	1	7	0	0	7	0	0	0	0			
[ 2Y - 3Y [		647	647	459	0	186	2	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		1,748	1,748	967	0	781	0	0	0	0	0	1	0	0	0			
[ 5Y - 10Y [		1,496	1,496	424	0	1,072	0	0	0	0	0	0	0	0	0			
[ 10Y - more		172	172	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>10,382</b>	<b>10,382</b>	<b>3,681</b>	<b>0</b>	<b>6,699</b>	<b>2</b>	<b>29</b>	<b>171</b>	<b>1</b>	<b>254</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>394</b>			
[ 0 - 3M [		Canada	1,021	1,021	169	0	776	76	59	915	24	2,830	382	0	0	0		
[ 3M - 1Y [			2,395	2,395	514	0	1,866	16	12	609	9	371	177	0	0	0		
[ 1Y - 2Y [	2,462		2,462	898	0	1,547	16	0	0	19	2,691	24	0	0	0			
[ 2Y - 3Y [	2,704		2,704	611	0	2,091	1	169	2,226	0	0	358	0	0	0			
[ 3Y - 5Y [	9,067		9,066	2,121	0	6,945	1	127	5,312	0	0	178	0	0	0			
[ 5Y - 10Y [	5,371		5,370	1,550	0	3,820	0	50	1,578	0	0	8	0	0	0			
[ 10Y - more	292		292	0	0	0	0	0	0	21	38	0	0	0	0			
<b>Total</b>	<b>23,311</b>		<b>23,310</b>	<b>6,156</b>	<b>0</b>	<b>17,045</b>	<b>110</b>	<b>416</b>	<b>10,640</b>	<b>73</b>	<b>5,929</b>	<b>1,127</b>	<b>0</b>	<b>0</b>	<b>2,036</b>			
[ 0 - 3M [	Hong Kong		38,324	38,324	6,456	0	31,829	39	0	0	0	35	0	0	0	0		
[ 3M - 1Y [			9,792	9,792	4,878	0	4,904	19	0	0	0	23	0	0	0	0		
[ 1Y - 2Y [		1,093	1,093	574	0	120	0	0	0	0	60	0	0	0	0			
[ 2Y - 3Y [		646	646	62	0	62	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		709	709	682	0	27	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		843	843	761	0	83	0	0	0	0	0	0	0	0	0			
[ 10Y - more		60	60	60	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>51,468</b>	<b>51,468</b>	<b>14,394</b>	<b>0</b>	<b>37,025</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>214</b>	<b>0</b>	<b>0</b>	<b>1,086</b>			





**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HSBC Holdings Plc

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M [	Africa	821	821	157	0	663	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		2,830	2,829	557	0	2,159	113	0	0	0	0	0	19	0		
[ 1Y - 2Y [		243	243	54	0	185	3	0	0	0	0	0	0	0		
[ 2Y - 3Y [		165	165	60	0	96	9	0	0	0	0	0	0	0		
[ 3Y - 5Y [		316	316	195	0	20	100	0	0	0	0	0	7	0		
[ 5Y - 10Y [		694	335	335	0	0	359	7	320	0	359	0	80	2		
[ 10Y - more	922	921	805	0	0	116	0	0	0	0	0	52	2			
<b>Total</b>		<b>5,991</b>	<b>5,988</b>	<b>2,164</b>	<b>0</b>	<b>3,124</b>	<b>700</b>	<b>7</b>	<b>320</b>	<b>0</b>	<b>0</b>	<b>158</b>	<b>4</b>	<b>2,207</b>		
[ 0 - 3M [	Others	2,539	2,538	473	0	1,625	440	0	1	0	0	333	0			
[ 3M - 1Y [		8,959	8,958	2,530	0	5,049	1,379	0	0	0	0	517	0			
[ 1Y - 2Y [		4,100	4,099	370	0	3,504	225	0	0	0	0	2	0			
[ 2Y - 3Y [		1,727	1,726	229	0	1,365	112	0	0	0	0	6	0			
[ 3Y - 5Y [		2,407	2,407	355	0	2,008	44	0	0	0	0	84	0			
[ 5Y - 10Y [		1,773	1,772	485	0	1,153	134	0	0	0	0	26	0			
[ 10Y - more	329	329	284	0	0	45	4	26	0	0	121	0				
<b>Total</b>		<b>21,834</b>	<b>21,830</b>	<b>4,726</b>	<b>0</b>	<b>14,724</b>	<b>2,379</b>	<b>4</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>1,091</b>	<b>0</b>	<b>4,027</b>		

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

- The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

HSBC Holdings Plc

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>288,304</b>	<b>0</b>	<b>20</b>	<b>20</b>	<b>73</b>	<b>1</b>	<b>0</b>	<b>305,902</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>74</b>	<b>0</b>	<b>0</b>
Central banks	59,241	0	0	0	1	0	0	65,154	0	0	0	1	0	0
General governments	180,308	0	1	1	19	0	0	166,976	0	0	0	13	0	0
Credit institutions	30,640	0	0	0	1	0	0	29,660	0	0	0	1	0	0
Other financial corporations	9,128	0	18	18	49	0	0	36,922	0	3	3	58	0	0
Non-financial corporations	8,987	0	1	1	3	0	0	7,190	0	1	1	2	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,331,201</b>	<b>2,328</b>	<b>12,186</b>	<b>12,186</b>	<b>3,015</b>	<b>4,760</b>	<b>4,080</b>	<b>1,319,488</b>	<b>1,839</b>	<b>11,726</b>	<b>11,726</b>	<b>3,184</b>	<b>4,803</b>	<b>3,506</b>
Central banks	172,625	0	0	0	5	0	0	169,029	0	0	0	4	0	0
General governments	9,432	0	7	7	8	4	0	12,136	1	7	7	8	4	0
Credit institutions	136,570	30	13	13	9	3	0	127,138	7	1	1	9	1	0
Other financial corporations	207,791	9	291	291	97	212	18	197,229	40	372	372	99	251	9
Non-financial corporations	468,973	1,021	7,965	7,965	1,385	3,559	1,833	467,695	547	7,347	7,347	1,457	3,542	1,394
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	335,810	1,269	3,910	3,910	1,510	983	2,228	346,261	1,243	4,000	4,000	1,607	1,005	2,102
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,619,504</b>	<b>2,329</b>	<b>12,205</b>	<b>12,205</b>	<b>3,088</b>	<b>4,761</b>	<b>4,080</b>	<b>1,625,390</b>	<b>1,839</b>	<b>11,730</b>	<b>11,730</b>	<b>3,258</b>	<b>4,803</b>	<b>3,506</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>603,522</b>		<b>1,163</b>	<b>1,163</b>	<b>338</b>	<b>172</b>	<b>135</b>	<b>615,369</b>		<b>1,392</b>	<b>1,392</b>	<b>371</b>	<b>118</b>	<b>148</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

HSBC Holdings Plc

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>312,174</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>322,817</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>70</b>	<b>0</b>	<b>0</b>
Central banks	57,044	0	0	0	1	0	0	56,510	0	0	0	1	0	0
General governments	176,107	0	0	0	18	0	0	186,072	0	0	0	17	0	0
Credit institutions	34,992	0	0	0	1	0	0	35,271	0	0	0	2	0	0
Other financial corporations	37,145	0	0	0	51	0	0	38,045	0	0	0	47	0	0
Non-financial corporations	6,886	0	1	1	2	0	0	6,918	0	1	1	3	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,388,919</b>	<b>1,382</b>	<b>12,028</b>	<b>12,028</b>	<b>3,405</b>	<b>4,674</b>	<b>3,835</b>	<b>1,402,551</b>	<b>1,500</b>	<b>11,852</b>	<b>11,852</b>	<b>3,317</b>	<b>4,806</b>	<b>3,867</b>
Central banks	177,531	0	0	0	5	0	0	174,129	0	0	0	5	0	0
General governments	10,413	0	7	7	9	4	0	9,776	1	6	6	11	4	0
Credit institutions	132,144	6	1	1	10	1	0	147,886	1	1	1	11	1	0
Other financial corporations	221,012	0	193	193	230	53	5	217,941	6	243	243	134	70	8
Non-financial corporations	485,540	215	7,655	7,655	1,474	3,563	1,654	486,957	451	7,452	7,452	1,543	3,692	1,589
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	362,279	1,161	4,172	4,172	1,677	1,053	2,176	365,863	1,040	4,150	4,150	1,614	1,040	2,270
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,701,093</b>	<b>1,382</b>	<b>12,029</b>	<b>12,029</b>	<b>3,478</b>	<b>4,674</b>	<b>3,835</b>	<b>1,725,368</b>	<b>1,500</b>	<b>11,853</b>	<b>11,853</b>	<b>3,388</b>	<b>4,807</b>	<b>3,867</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>647,962</b>		<b>1,270</b>	<b>1,270</b>	<b>372</b>	<b>119</b>	<b>59</b>	<b>652,071</b>		<b>1,191</b>	<b>1,191</b>	<b>353</b>	<b>97</b>	<b>25</b>

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

HSBC Holdings Plc

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>6,958</b>	<b>5,669</b>	<b>1,490</b>	<b>1,463</b>	<b>3,862</b>	<b>7,041</b>	<b>5,413</b>	<b>1,610</b>	<b>1,551</b>	<b>3,234</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	7	7	0	0	0	7	7	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	36	23	4	4	4	35	22	3	3	3
Non-financial corporations	4,997	3,721	1,177	1,150	2,568	5,041	3,426	1,343	1,284	1,930
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	1,918	1,918	309	309	1,290	1,958	1,958	263	263	1,301
<b>DEBT INSTRUMENTS other than HFT</b>	<b>6,958</b>	<b>5,669</b>	<b>1,490</b>	<b>1,463</b>	<b>3,862</b>	<b>7,041</b>	<b>5,413</b>	<b>1,610</b>	<b>1,551</b>	<b>3,234</b>
<b>Loan commitments given</b>	<b>235</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>55</b>	<b>495</b>	<b>77</b>	<b>0</b>	<b>0</b>	<b>78</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

HSBC Holdings Plc

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>6,894</b>	<b>5,371</b>	<b>1,715</b>	<b>1,661</b>	<b>3,065</b>	<b>6,599</b>	<b>5,205</b>	<b>1,596</b>	<b>1,543</b>	<b>2,885</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	7	7	4	4	0	6	6	4	4	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	40	24	8	8	7	38	38	15	15	4
Non-financial corporations	4,902	3,396	1,374	1,319	1,809	4,624	3,230	1,238	1,184	1,655
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	1,945	1,945	329	329	1,249	1,931	1,931	339	339	1,227
<b>DEBT INSTRUMENTS other than HFT</b>	<b>6,894</b>	<b>5,371</b>	<b>1,715</b>	<b>1,661</b>	<b>3,065</b>	<b>6,599</b>	<b>5,205</b>	<b>1,596</b>	<b>1,543</b>	<b>2,885</b>
<b>Loan commitments given</b>	<b>622</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>52</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>37</b>

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.