

HSBC Holdings plc

**Additional Pillar 3 Disclosures on
Covid-19 at 30 June 2020**

Additional disclosures on measures applied in response to the Covid-19 outbreak

These disclosures supplement our main *Pillar 3 Disclosures at 30 June 2020*, which was published on 10 August 2020 and is available at www.hsbc.com/investors. The following tables provide information on payment moratoria and forbearance measures to existing loans and public guarantees to new lending in the context of Covid-19. These temporary additional disclosures were announced on 2 June 2020 by the European Banking

Authority ('EBA'). The disclosures also reflect the the UK's Prudential Regulation Authority's statement on 28 July 2020, which sets out its expectations on how the disclosure guidelines are to be applied, amending the EBA instructions and definitions to reflect the UK approach to payment deferrals.

The templates include amounts for the following major markets: Hong Kong, the UK, the US, Australia, Canada, mainland China, Egypt, France, Germany, India, Indonesia, Malaysia, Mexico, Singapore, Switzerland, Taiwan and UAE.

Loans and advances subject to legislative and non-legislative moratoria

	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
	Total	Performing exposures		Non-performing exposures			Total	Performing exposures		Non-performing exposures					
		of which forborne	of which stage 2	of which forborne	Unlikely to pay but not past due or past due ≤ 90 days	of which forborne	of which stage 2	of which forborne	of which stage 2	of which forborne	Unlikely to pay but not past due or past due ≤ 90 days	Inflows to non-performing exposures			
At 30 June 2020	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	
1 Loans and advances	66.1	65.2	0.5	17.9	0.9	0.3	0.7	(1.0)	(0.7)	–	(0.5)	(0.3)	(0.1)	(0.2)	0.2
2 of which: households	26.1	25.6	0.3	5.6	0.5	0.1	0.5	(0.6)	(0.4)	–	(0.3)	(0.2)	–	(0.2)	0.1
3 of which: collateralised by residential immovable property	21.3	20.9	0.2	3.7	0.4	0.1	0.3	(0.2)	(0.1)	–	–	(0.1)	–	(0.1)	0.1
4 of which: non-financial corporations	39.5	39.2	0.2	12.1	0.3	0.1	0.2	(0.4)	(0.3)	–	(0.2)	(0.1)	–	–	0.1
6 of which: collateralised by commercial immovable property	19.1	19.0	–	4.2	0.1	0.1	0.1	(0.1)	(0.1)	–	(0.1)	–	–	–	0.1

Loans and advances subject to legislative and non-legislative moratoria by residual maturity

	Number of obligors	Gross carrying amount/nominal amount					Residual maturity of moratoria				
		of which: legislative moratoria	of which: expired	Residual maturity of moratoria			Residual maturity of moratoria				
		\$bn	\$bn	≤3 months	>3 months ≤6 months	>6 months ≤9 months	>9 months ≤12 months	>1 year			
At 30 June 2020	000s	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	\$bn	
1 Loans and advances for which moratorium was offered	742	72.5									
2 Loans and advances subject to moratorium (granted)	741	68.7	43.7	2.6	34.0	29.3	0.8	1.2	0.8		
3 of which: households		28.1	21.0	2.0	21.6	3.7	0.3	0.5	–		
4 of which: collateralised by residential immovable property		23.2	17.4	1.9	17.6	2.9	0.3	0.5	–		
5 of which: non-financial corporations		40.1	22.5	0.6	12.2	25.4	0.4	0.7	0.8		
7 of which: collateralised by commercial immovable property		19.2	11.4	0.1	6.4	12.4	0.2	0.1	–		

Newly originated loans and advances provided under newly applicable public guarantee schemes

	Gross carrying amount		Public guarantees received	Inflows to non-performing exposures
	of which forborne	Maximum amount that can be considered	Gross carrying amount	
	\$bn	\$bn	\$bn	\$bn
At 30 June 2020				
1 Newly originated loans and advances subject to public guarantee schemes	10.6	–	9.5	–
2 of which: Households	–	–	–	–
3 of which: Collateralised by residential immovable property	–	–	–	–
4 of which: Non-financial corporations	10.6	–	9.5	–
6 of which: Collateralised by commercial immovable property	0.4	–	–	–

HSBC Holdings plc

8 Canada Square
London E14 5HQ

United Kingdom

Telephone: 44 020 7991 8888

www.hsbc.com

Incorporated in England with limited liability

Registered number 617987