

## HSBC HOLDINGS PLC

### ESG Data Pack

**FY 2021**

The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs') and should be read in conjunction with the *Annual Report and Accounts 2021*, the *Interim Report 2021*, and other reports and financial information published by HSBC.

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Incorporated in England with limited liability. Registered number 617987

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*\* Includes new disclosures to increase transparency as a result of progress towards alignment with the Hong Kong Stock Exchange listing rules, World Economic Forum (WEF) metrics, and TCFD Recommendations and Recommended Disclosures*

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**Sustainable Finance - Summary**

	Year					
	2021		2020		Cumulative	
	Volume	\$bn	Volume	\$bn	Volume	\$bn
Capital Markets/Advisory <sup>1</sup>	331	48.7	189	30.0	520	78.7
Balance Sheet Related Transactions - Total <sup>1</sup>	427	26.2	178	10.4	605	36.6
Lending Transactions <sup>2</sup>	366	25.5	169	10.2	535	35.7
Guarantee Transactions <sup>2</sup>	36	0.5	2	0.1	38	0.6
Liabilities Transactions <sup>2</sup> (deposits/issuances)	25	0.2	7	0.1	32	0.3
Investments (Assets under Management - net new flows) <sup>3</sup>	68	7.7	29	3.7	68	11.4
<b>Total Contribution</b>	<b>826</b>	<b>82.6</b>	<b>396</b>	<b>44.1</b>	<b>1,193</b>	<b>126.7</b>

**Sustainable Finance - Product View**

	Year					
	2021		2020		Cumulative	
	Volume	\$bn	Volume	\$bn	Volume	\$bn
Green Bonds	152	20.0	104	9.9	256	29.9
Social Bonds	38	11.1	29	9.7	67	20.8
Sustainability Bonds	69	11.2	44	8.2	113	19.4
Transition Bonds	4	0.2	1	0.1	5	0.3
Sustainability Linked Bonds	52	5.0	5	1.1	57	6.1
Short Term Debt	8	0.2	1	0.1	9	0.3
Green Loan	81	4.0	42	2.1	123	6.1
Other Green Qualified Lending	91	1.5	56	2.6	147	4.1
Social Loans	0	0.0	0	0.0	0	0.0
Social Qualified Lending	3	0.2	0	0.0	3	0.2
Sustainability Linked Loans	164	18.2	33	2.3	197	20.5
Green Trade Loan	21	0.2	5	0.1	26	0.3
Sustainable Trade Instrument	36	0.5	2	0.1	38	0.6
Sustainable Supply Chain Finance	3	1.2	0	0.0	3	1.2
<b>Sustainable Finance</b>	<b>722</b>	<b>73.5</b>	<b>322</b>	<b>36.3</b>	<b>1,044</b>	<b>109.8</b>
DCM	0	0.0	0	0.0	0	0.0
ECM	8	1.0	4	0.3	12	1.3
Finance Advisory	0	0.0	1	0.6	1	0.6
Project Finance	3	0.2	33	3.1	36	3.3
<b>Sustainable Infrastructure</b>	<b>11</b>	<b>1.2</b>	<b>38</b>	<b>4.0</b>	<b>49</b>	<b>5.2</b>
Investments - ESG Assessed <sup>3</sup>	59	6.4	23	0.7	59	7.1
Investments - Thematic <sup>3</sup>	7	1.0	5	2.6	7	3.6
Investments - Impact <sup>3</sup>	2	0.3	1	0.4	2	0.7
Green Deposits	3	0.2	0	0.0	3	0.2
Structured Green Bonds	22	0.0	7	0.1	29	0.1
<b>Sustainable Investment</b>	<b>93</b>	<b>7.9</b>	<b>36</b>	<b>3.8</b>	<b>100</b>	<b>11.7</b>
<b>Total Contribution</b>	<b>826</b>	<b>82.6</b>	<b>396</b>	<b>44.1</b>	<b>1,193</b>	<b>126.7</b>

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	Year	
	2021	2020
	\$bn	\$bn
<b>2) By Global Business</b>		
WPB	7.9	3.7
CMB	15.4	6.1
GBM	59.3	34.3
<b>Total</b>	<b>82.6</b>	<b>44.1</b>

<b>3) By Geography</b>		
Asia (excluding Hong Kong)	13.4	5.4
Hong Kong	4.6	1.4
Europe (excluding UK)	38.4	20.4
UK	7.6	2.9
Middle East and North Africa	2.5	3.3
North America	12.8	10.0
Latin America	3.3	0.7
<b>Total</b>	<b>82.6</b>	<b>44.1</b>

	Year		
	2021	2020	2019
	\$bn	\$bn	\$bn
<b>Assets under management (AUM)</b>			
Sustainable AUM	29.7	12.1	5.9

1 Included within the \$750bn-\$1tn sustainable finance and investment total is \$0.29bn-worth of advisory services on HSBC-issued green/SDG bonds and CDs. Our green bond report summarises and our asset register lists the loans that underpin our issuances. The latest report includes \$0.16bn of balances as at 30 June 2021 that have been included within the lending section of then sustainable finance total. The green report and asset register are available at: [www.hsbc.com/investors/fixed-income-investors/green-and-sustainability-bonds](http://www.hsbc.com/investors/fixed-income-investors/green-and-sustainability-bonds).

2 Balance sheet related transactions capture the limit of the facility at the time it was provided. Full transaction descriptions and reporting scope are available within the Data Dictionary, this can be found on our website [www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre](http://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre)

3 The volume count for investments represents the number of live sustainable investment funds as at 31 December of each year, rather than a cumulative transaction count.

4 Data is subject to limited assurance by PwC provided in accordance with the International Standard on Assurance Engagement 3000 (Revised) 'Assurance Engagements other than Audits and Reviews of Historical Financial Information'. Please see HSBC's \$750bn-\$1tn Sustainable Finance and Investment Ambition - Data Dictionary 2021 and PwC Assurance Report available at [www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre](http://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre)

Units	2021							2020							
	Automotive	Chemicals	Construction and building materials	Metals and mining	Oil and gas	Power and Utilities	Total	Automotive	Chemicals	Construction and building materials	Metals and mining	Oil and gas	Power and Utilities	Total	
Exposure to sector as a % of total wholesale loans and advances <sup>1, 2, 3</sup>	%	≤ 2.8	≤ 3.4	≤ 4.5	≤ 2.4	≤ 3.4	≤ 3.5	≤ 20.0	≤ 3.1	≤ 3.4	≤ 4.0	≤ 2.5	≤ 3.4	≤ 3.2	≤ 19.6
Exposure to sector	\$bn	18.7	22.5	29.3	16.0	22.5	23.2	132.2	20.9	23.1	26.8	16.4	23.0	21.5	131.7
Sector weight as a proportion of high transition risk sectors <sup>4</sup>	%	14	17	22	12	17	18	100	16	18	20	13	17	16	100
<b>Transition risk questionnaires response</b>															
Completion of questionnaires <sup>4</sup>	%	59	44	56	52	64	59	56	42	32	44	45	42	40	41
Reported responses include either having a board policy or a management plan <sup>5</sup>	%	65	76	76	57	77	90	75	68	77	81	54	84	93	77
<b>Of which:</b>															
Thermal coal exposure as a % of total wholesale loans and advances <sup>3</sup>	%	0.2	0.2												
Thermal coal exposure	\$bn	1.0	1.2												
Capital issuance related to thermal coal	\$bn	1.3	N/A <sup>5</sup>												

1 Amounts shown in the table also include green and other sustainable finance loans, which support the transition to the net zero economy. The methodology for quantifying our exposure to high transition risk sectors and the transition risk metrics will evolve over time as more data becomes available and is incorporated in our risk management systems and processes.

2 Counterparties are allocated to the high transition risk sectors via a two-step approach. Firstly, where the main business of a group of connected counterparties is in a high transition risk sector, all lending to the group is included irrespective of the sector of each individual obligor within the group. Secondly, where the main business of a group of connected counterparties is not in a high transition risk sector, only lending to individual obligors in the high transition risk sectors is included. For Global Banking and Markets clients, the main business of a group of connected counterparties is identified by the relationship manager for the group. For Commercial Banking clients, the main business of a group of connected counterparties is identified based on the largest industry of HSBC's total lending limits to the group.

3 Total wholesale loans and advances to customers and banks amount to \$662bn (2020: \$673bn).

4 All percentages are weighted by exposure.

5 Relevant data has been collected for reporting since 2021.

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#### Climate risk metrics - Retail Credit Risk

Flood risk for UK retail banking residential mortgage portfolio <sup>1,3</sup> by Region (Q3 2021)	% of regional lending at high risk	% of regional lending at very high risk
North West	3.7	0.7
West Midlands	2.1	0.1
Wales	2.7	0.2
South West	3.1	0.2
South East	4.0	0.3
Scotland	2.8	0.3
North East	2.1	0.1
Yorkshire and Humberside	3.3	0.4
East Midlands	5.0	0.8
East of England	3.1	0.2
Greater London	5.0	0.1
Northern Ireland	2.1	0.2

EPC ratings <sup>2,3</sup> for UK retail banking residential mortgage portfolio exc. Northern Ireland (Q3 2021)	% of lending	
	Current	Potential
A and B	10.8	64.4
C	24.9	31.7
D	44.7	3.4
E	16.0	0.4
F & G	3.7	0.1

*1 This table represents present day flood risk to 94% of the UK retail mortgage portfolio by volume, as at September 2021. On a total volume basis, 3.5% of the UK retail banking mortgage portfolio is considered at High risk of flooding and 0.3% is considered at Very High risk. Our current approach to risk appetite considers potential future risk.*

*2 This table represents EPC ratings for 53% of the UK retail mortgage portfolio by volume as at September 2021 and contains public sector information licensed under the Open Government Licence v3.0. England and Wales data is sourced from DLUHC – Department for Levelling up Housing & Communities, and Scotland data is sourced from the Scottish EPC register via quarterly address matching as part of a valuation for any new lending (where available).*

*3 Relevant data has been collected for reporting since 2021. Data is provided quarterly by our external data provider and this analysis was based on data as at September 2021.*

*4 Due to rounding, numbers may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.*

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**Environmental key facts**

		Year		
		2021	2020	2019
Reporting Coverage as % of Group FTE	Units	92.2 %	92.8%	93.8%
<b>Greenhouse Gas (GHG) emissions</b>				
<b>Our own operations<sup>1</sup></b>				
Scope 1 - direct <sup>2,3</sup>	tonnes CO2e	22,000	20,000	22,000
Scope 2 - indirect <sup>2,3,4</sup>	tonnes CO2e	307,000	343,000	392,000
Scope 3 - indirect (Upstream activities - business travel) <sup>2,3,5</sup>	tonnes CO2e	12,000	81,000	272,000
<b>Subtotal emissions (scope 1, 2, 3 (business travel only))<sup>2,6</sup></b>	<b>tonnes CO2e</b>	<b>341,000</b>	<b>444,000</b>	<b>686,000</b>
<b>Our financed emissions</b>				
Scope 3 - indirect (Downstream activities - investments) <sup>7</sup>				
On-balance sheet financed emissions				
Oil and gas sector <sup>8</sup>	Absolute emissions (Mt CO2e)	N/A	N/A	35.8
Power and utilities sector	Emissions intensity (Mt CO2e/TWh)	N/A	N/A	0.55
Facilitated emissions				
Oil and gas sector <sup>8</sup>	Absolute emissions (Mt CO2e)	N/A	N/A	29.5
Power and utilities sector	Emissions intensity (Mt CO2e/TWh)	N/A	N/A	0.36
<b>GHG emissions intensity ratio<sup>1</sup></b>				
By Scope				
Scope 1 - direct	tonnes CO2e/FTE	0.10	0.09	0.09
Scope 2 - indirect	tonnes CO2e/FTE	1.37	1.49	1.68
Scope 3 - indirect (Upstream activities - business travel)	tonnes CO2e/FTE	0.05	0.35	1.16
Total GHG emissions per FTE	tonnes CO2e/FTE	1.52	1.93	2.93
GHG emissions per m <sup>2</sup>	tonnes CO2e/m <sup>2</sup>	0.11	0.14	0.21
<b>GHG emissions per FTE by region<sup>9</sup></b>				
Europe	tonnes CO2e/FTE	0.42	0.93	2.44
Asia	tonnes CO2e/FTE	1.72	2.05	2.78
North America	tonnes CO2e/FTE	2.14	2.97	5.04
Latin America	tonnes CO2e/FTE	1.25	1.68	2.60
Middle East and North Africa	tonnes CO2e/FTE	2.87	3.85	4.91
<b>Resource Efficiency<sup>9</sup></b>				
<b>Energy</b>				
Total electricity consumption	kWh in '000s	729	814	914
Primary fuel sources (gas, oil, diesel etc.)	kWh in '000s	104	114	135
Total energy consumption	kWh in '000s	833	928	1,049
Of which:				
Total renewable electricity from PPA	kWh in '000s	207	243	221
Renewable electricity from other sources	kWh in '000s	66	62	106
Energy consumption per FTE	kWh/FTE	4,019	4,344	4,777
Energy consumption per m <sup>2</sup>	kWh/ m <sup>2</sup>	277	288	317

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<b>Waste</b>				
Waste disposed	kilotonnes	5	7	8
Waste recycled	kilotonnes	8	10	13
Total waste produced	kilotonnes	13	17	21
Waste disposed per FTE	tonnes/FTE	0.02	0.03	0.03
% recycled	%	61	58	62
<b>Water</b>				
Total water consumption	thousand m <sup>3</sup>	1,594	2,065	2,400
Water consumption per FTE	m <sup>3</sup> /FTE	7.70	9.67	10.93
<b>Business travel</b>				
Short haul air travel	million km	13.9	83.7	220.9
Long haul air travel	million km	14.6	142.6	497.7
Air travel	million km	28.5	226.3	718.6
Rail travel	million km	1.6	15.0	39.2
Road travel	million km	25.8	56.6	95.0
Other travel	million km	7.6	35.7	75.6
Total business travel	million km	63.5	333.6	928.4
Business travel per FTE	km/FTE	307	1,561	4,228

CO2e: Carbon dioxide equivalent  
FTE: Full-time equivalent employee

- Our environmental data for our own operations is based on a 12-month period to 30 September. The environmental reporting year is not fully aligned to the financial reporting year covered by the Annual Report and Accounts. Please refer to our reporting guidance, methodology and assurance report at <https://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre>.

- The environmental data for our own operations, including but not limited to greenhouse gas emissions, water consumption, energy consumption is representative of our offices, data centres and branches. It does not include the impact of our colleagues working from home.

1 The data has been uplifted and scaled up. To estimate the emissions of our operations in countries and territories where we have operational control and a small presence, we scale up the emissions data from reporting coverage as percentage of Group FTE to 100%. We then apply emission uplift rates to reflect uncertainty concerning the quality and coverage of emission measurement and estimation. This is consistent both with the Intergovernmental Panel on Climate Change (IPCC)'s Good Practice Guidance and Uncertainty Management in National Greenhouse Gas Inventories and our internal analysis of data coverage and quality.

2 Data in 2021 is subject to limited assurance by PwC provided in accordance with the International Standard on Assurance Engagement 3410 'Assurance Engagements on greenhouse gas statements'. Please see GHG Reporting Guideline 2021 and PwC Assurance Report (available at <https://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre>).

3 Data in 2019 and 2020 was subject to limited assurance by PwC provided in accordance with the International Standard on Assurance Engagement 3410 'Assurance Engagements on greenhouse gas statements', however we have updated our air travel reporting methodology to include the cabin class travel and the impact of radiative forces and therefore this impacts our total annual GHG emissions and intensity emissions as well as the GHG emissions per FTE by region. The previous subtotal emissions (scope 1, 2, 3 (business travel only)) reported value in 2019 was 530,000 tonnes CO2e, while 2020 was reported as 406,000 tonnes CO2e. For 2019 and 2020, see CO2 Emissions Reporting Guideline and PwC Assurance Report, which are available at <https://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre>.

4 Since 2016, HSBC has applied the Greenhouse Gas Protocol Scope 2 Guidance market based methodology.

5 For 2019 and 2020 the breakdown of the road travel data is not available. The emissions of the HSBC's vehicle fleet is hence reported under scope 3 for these 2 year. Starting from 2021, HSBC's vehicle fleet emissions data is reported under scope 1.

6 In 2021, travel restrictions and lower energy usage due to the Covid-19 outbreak favourably impacted our GHG emissions figures. Currently, the energy consumption from our employees working from home is not captured in this figure.

7 Our analysis relies on data disclosed by our customers and other sources that may result in a time lag of one year or longer. We chose to use 2019 data as the basis for our initial disclosures, having taken into consideration potential distortions to economic activity caused by the Covid-19 pandemic during 2020.

8 Data is subject to limited assurance by PwC provided in accordance with the International Standard on Assurance Engagement 3410 'Assurance Engagements on greenhouse gas statements'. Please see page 48 in the ESG review and PwC Assurance Report (available at <https://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre>).

9 The data has been collected based on actual consumptions/ emissions and has not been uplifted and scaled up. Thus, the data of our operations in some countries and territories where we have operational control and a small presence may have not been included due to the data collection challenges.



**Scope 2 Electricity Dual Reporting<sup>1</sup>**

	2021		Instrument types <sup>3</sup>
	Market-Based Total (tonnes CO <sub>2</sub> e) <sup>2</sup>	Location-Based Total (tonnes CO <sub>2</sub> e)	
Argentina	4,958.44	4,958.44	No market information available hence IEA factors used
Bahrain	1,051.97	1,131.06	Onsite renewable covers 7.5% of Bahrain electricity consumption
France	228.40	1,298.70	REGOs cover 83.5% of French consumption - Residual Mix from AIB for the rest
Germany	42.44	3,001.85	Supplier emission rate for 99% of the German consumption - Residual Mix from AIB for the rest
Hong Kong	127,523.84	129,876.48	RECs covering 1.8% of the electricity consumption in Hong Kong - IEA factor for the rest
India	23,133.99	30,239.04	PPAs covering 23% of the electricity consumed in India - National Factor from the Government of India Ministry of Power for the rest
Malta	1,461.82	1,390.22	Residual Mix from AIB
Mexico	17,858.48	43,941.10	PPAs covering 60% of the energy consumed in Mexico - National Factor from the Government of Mexico for the rest
Middle East and Turkey (excluding Bahrain)	15,807.93	15,807.93	No market information available hence IEA factors used
North America	22,069.81	22,069.81	eGrid for US - IEA factors for the rest
Rest Asia Pacific	49,271.45	49,271.45	No market information available hence IEA factors used
Switzerland	0.66	83.00	Supplier emission rate
United Kingdom	1,947.44	39,033.63	Wind and Solar PPAs covering 79% of the energy consumed in the UK - REGOs to cover 17% of the energy consumed in the UK - Residual Mix for the remaining UK consumption due to landlord service charge
Scope 2 Group Total (before uplift and scale up)	265,356.67	342,102.71	
<b>Group total Scope 2 after uplift and scale up<sup>4</sup></b>	<b>307,000.00</b>	<b>386,000.00</b>	

**Scope 1 & 2 Electricity Dual Reporting**

	2020		Instrument types <sup>3</sup>
	Market-Based Total (tonnes CO <sub>2</sub> e) <sup>2</sup>	Location-Based Total (tonnes CO <sub>2</sub> e)	
France	414.00	2,007.00	REGOs cover 67% of French consumption - Residual mix from AIB for the rest
Germany	104.00	3,661.00	Supplier emission rate for 98% of the German consumption - Residual Mix from AIB for the rest
Hong Kong	127,764.00	128,003.00	RECs certificates and IEA factor
India	32,355.00	45,309.00	PPAs covering 29% of the energy consumed in India - National Factor from the Government of India Ministry of Power for the rest
LATAM	7,211.00	7,211.00	No market information available hence IEA factors used
Malta	1,435.00	1,634.00	Residual mix from AIB
Mexico	20,923.00	47,038.00	PPAs covering 56% of the energy consumed in Mexico - National Factor from the Government of Mexico for the rest
Middle East and Turkey	20,159.00	20,159.00	No market information available hence IEA factors used
North America	26,711.00	26,711.00	eGrid for US - IEA factors for the rest
Rest Asia Pacific	60,289.00	60,288.42	No market information available hence IEA factors used
Switzerland	88.00	140.00	Supplier emission rate
United Kingdom		47,566.00	Wind and Solar PPAs covering 86% of the energy consumed in the UK - REGOs to cover the remaining 14%
Scope 2 Group total	297,453.00	389,727.42	
Scope 1 Group total	25,228.00	25,228.00	
Group total emissions from Energy (before uplift and scale up)	322,681.00	414,955.42	
<b>Group total emissions from Energy after uplift and scale up<sup>4</sup></b>	<b>363,000</b>	<b>466,000</b>	

CO<sub>2</sub>e: Carbon dioxide equivalent

Data is rounded up to 2 decimal places.

- Our environmental data for our own operations is based on a 12-month period to 30 September. The environmental reporting year is not fully aligned to the financial reporting year covered by the Annual Report and Accounts. Please refer to our reporting guidance, methodology and assurance report at <https://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre>.

1 Due to enhancement of data collection and methodology, we disclose the dual reporting for the electricity with scope 2 data only in 2021.

2 Percentage of operations actually reported in 2021 under the market basis: 37.5% of HSBC's Energy consumption in KWh before uplift and scale up.

3 Instruments types have been checked against Scope 2 Greenhouse Gas Protocol quality criteria.

4 Data is subject to limited assurance by PwC provided in accordance with the International Standard on Assurance Engagements 3410 'Assurance Engagements on greenhouse gas statements'. Please see GHG Reporting Guideline 2021, CO<sub>2</sub> Emissions Reporting Guidance and PwC Assurance Report (available at <https://www.hsbc.com/who-we-are/esg-and-responsible-business/esg-reporting-centre>).

5 Percentage of operations actually reported in 2020 under the market basis: 37.4% of HSBC's Energy consumption in KWh before uplift and scale up.

**Glossary**

AIB	Association of Issuing Bodies
IEA	International Energy Agency
PPA	Power Purchase Agreement
REGO	Renewable Guarantee of Origin
REC	Renewable Energy Certificate

**Sources**

GHG Scope 2 Guidance	<a href="https://ghgprotocol.org/scope_2_guidance">https://ghgprotocol.org/scope_2_guidance</a>
Residual Mix	<a href="https://www.aib-net.org/facts/european-residual-mix">https://www.aib-net.org/facts/european-residual-mix</a>
eGrid	<a href="https://www.epa.gov/eGRID/download-data">https://www.epa.gov/eGRID/download-data</a>
Government of India Ministry	2021 source: <a href="https://cea.nic.in/wp-content/uploads/baseline/2021/06/User_Guide_ver_16_2021-1.pdf">https://cea.nic.in/wp-content/uploads/baseline/2021/06/User_Guide_ver_16_2021-1.pdf</a> 2020 source: <a href="https://cea.nic.in/wp-content/uploads/baseline/2020/07/user_guide_ver15.pdf">https://cea.nic.in/wp-content/uploads/baseline/2020/07/user_guide_ver15.pdf</a>
Government of Mexico	2021 source: <a href="https://www.gob.mx/semarnat/acciones-y-programas/registro-nacional-de-emisiones-rene">https://www.gob.mx/semarnat/acciones-y-programas/registro-nacional-de-emisiones-rene</a> 2020 source: <a href="https://www.gob.mx/cms/uploads/attachment/file/538473/Factor_emision_electrico_2019.pdf">https://www.gob.mx/cms/uploads/attachment/file/538473/Factor_emision_electrico_2019.pdf</a>

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Units	Year <sup>2</sup>					
	2021	% of Total portfolio <sup>3</sup>	2020	% of Total portfolio <sup>3</sup>	2019	% of Total portfolio <sup>3</sup>
<b>Land use and ecological sensitivity<sup>1</sup></b>						
Number of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBA)	64	1.7	65	1.6	69	1.7
Area of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBA)	55,569	1.6	55,968	1.5	33,722	0.8
			Year <sup>6</sup>			
			2021			
Number of sites located in or near water stressed areas	properties number of	Branch	Data centre	Office	Total	% of Total portfolio
Fresh water consumed (withdrawals minus discharges of equal quality) in water-stressed areas for own operations	mega ltr	237	34	311	1,594	37 %

- The environmental data including but not limited to the greenhouse gas emissions, water consumption, energy consumption may not be captured accurately due to the impact of Covid-19, travel restriction, wider adoption of colleagues working from home, as well as virtual meetings.

1 Protected areas and key biodiversity areas (KBA) information was extracted from the World Database on Protected Areas, managed by the United Nations' Environment Programme World Conservation Monitoring Centre.

2 The data was captured in December of each reporting year.

3 % of Total portfolio refers to the percentage of HSBC's properties that are located within the outline of each protected area within the market.

4 Property areas are measured in square metres or square feet whereas land areas are measured in hectares. In this case the metric is the area of the properties within the protected areas (not including adjacent areas) with square meters being the measure.

5 Water stress data is extracted from the World Resource Institute Aqueduct water risk atlas tool, which was modelled at the intervals of 2020, 2030 and 2040. Data set is filtered to only markets where we have an active or mothball property. The data includes water use in own premises (owned or leased) where sub-metering is available and/or we pay the utility bill. We do not capture data throughout the supply chain or service type office locations where utilities are rentalised.

6 Data modelling of water stress areas has started since 2021. Hence data in 2019 and 2020 is not available. The reporting year of 2021 data is from 1 Oct 2020 to 30 Sep 2021. The reporting year is not fully aligned to the financial reporting year covered by the Annual Report and Accounts. Please refer to our reporting guidance, methodology and assurance report at <https://www.hsbc.com/our-approach/esg-information/esg-reporting-and-policies>.

## HSBC HSBC Holdings plc

### Complaints<sup>1</sup>

#### WPB Customer complaint volumes<sup>2</sup>

##### Complaints per 1,000 customers per month

	Year		
	2021	2020	2019
UK	1.6	2.1	4.5
France	4.7	6.8	7.8
Hong Kong	0.7	0.6	0.5
Mainland China	0.5	0.6	0.6
US	2.4	2.8	2.9
Canada	4.7	3.8	3.9
Mexico	5.5	4.9	5.7
UAE	4.9	4.5	5.1

#### CMB Customer complaint volumes<sup>2</sup>

##### Annual complaint volumes ('000s)

	Year		
	2021	2020	2019
UK	67.1	81.9	78.8
France	1.6	1.3	1.6
Hong Kong	8.2	16.3	5.3
Mainland China	0.1	0.1	0.1
US	0.9	0.9	1.2
Canada	0.6	0.5	0.8
Mexico	0.5	1.0	1.0
UAE	0.5	0.7	0.7

#### GBM Customer complaint volumes<sup>2</sup>

##### Annual complaint volumes

	Year		
	2021	2020	2019
Global Banking	282	309	340
Global Markets and Securities Services	309	363	409
Global Liquidity and Cash Management <sup>3</sup>	838	760	919
<b>Total</b>	<b>1,429</b>	<b>1,432</b>	<b>1,668</b>

1 A complaint is any expression of dissatisfaction, whether justified or not, relating to the provision of, or failure to provide, a specific product or service or service activity.

2 Volume of complaints for all markets are based on complaints received. CMB non-UK complaints reporting changed from complaints resolved to complaints received.

3 Global Liquidity and Cash Management excludes 1,190 complaints relating to payment operations, which is part of Digital Business Service.

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Customer satisfaction scores - WPB

Net promoter score<sup>1</sup>

	Branch		Contact Centre		Premier Customer Management <sup>2</sup>		Online Banking		Mobile Banking	
	2021	Change in score vs 2020	2021	Change in score vs 2020	2021	Change in score vs 2020	2021	Change in score vs 2020	2021	Change in score vs 2020
UK	58	-4	28	-11	53	4	39	-9	N/A	N/A
Hong Kong	76	19	62	5	58	8	6	2	15	5
US	65	-1	32	0	46	N/A	18	-2	19	6
Canada	61	-1	23	-5	63	2	17	-5	20	-1
Mexico	36	10	17	11	60	8	59	7	39	9
Singapore	37	16	10	5	28	8	-12	9	2	8
Malaysia	54	31	31	30	34	6	9	13	20	7
China	60	14	33	8	40	6	N/A	N/A	N/A	N/A
UAE	33	-2	-17	-40	34	8	14	-5	17	8
Australia	61	4	33	4	64	-36	19	3	-8	-1

<sup>1</sup> The net promoter score is measured by subtracting the percentage of 'detractors' from the percentage of 'promoters'. 'Detractors' are customers who provide a score of 0 to 6, and 'promoters' are customers who provide a score of 9 to 10 to the question: 'On a scale on 0 to 10, how likely is it that you would recommend HSBC to a friend or colleague'.

<sup>2</sup> Premier Customer Management - Previously reflected Premier Relationship Managers only. 2020 restated to include additional teams who serve the Premier customer base in line with new servicing model. US Premier customer management reflects only Direct channel in 2021 - no equivalent available in 2020.

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**Employee profile data**

	Year		
	2021	2020	2019
<b>1) Number of employees by region</b>			
Asia (excluding Hong Kong)	98,115	97,499	99,722
Hong Kong	28,720	29,749	31,975
Europe (excluding UK RFB)	34,564	39,977	40,854
UK RFB	20,983	21,211	22,740
Middle East and North Africa	9,035	9,290	9,413
North America	13,062	14,181	15,920
Latin America	20,258	19,133	20,322
<b>Total<sup>1</sup></b>	<b>224,737</b>	<b>231,040</b>	<b>240,946</b>
<b>2) % of employees by gender<sup>2</sup></b>			
<b>All employees</b>			
Male	48.2%	48.2%	48.2%
Female	51.8%	51.8%	51.8%
<b>% of employees by gender by region</b>			
<b>Asia (excluding Hong Kong)</b>			
Male	48.5%	48.7%	48.8%
Female	51.5%	51.3%	51.2%
<b>Hong Kong</b>			
Male	46.3%	46.3%	46.2%
Female	53.7%	53.7%	53.8%
<b>Europe (excluding UK RFB)</b>			
Male	53.0%	52.2%	52.2%
Female	47.0%	47.8%	47.8%
<b>UK RFB</b>			
Male	38.9%	38.1%	37.5%
Female	61.1%	61.9%	62.5%
<b>Middle East and North Africa</b>			
Male	49.6%	50.8%	51.0%
Female	50.4%	49.2%	49.0%
<b>North America</b>			
Male	49.4%	49.8%	49.8%
Female	50.6%	50.2%	50.2%
<b>Latin America</b>			
Male	49.4%	49.2%	49.7%
Female	50.6%	50.8%	50.3%
<b>All senior leaders<sup>3</sup></b>			
Male	68.3%	69.7%	70.6%
Female	31.7%	30.3%	29.4%

	Year					
	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
<b>3) % Senior leaders by Global Business Group</b>						
Global Banking & Markets	75.8%	24.2%	77.7%	22.3%	78.8%	21.2%
Commercial Banking	68.6%	31.4%	70.0%	30.0%	71.2%	28.8%
Wealth and Personal Banking	64.3%	35.7%	65.7%	34.3%	67.2%	32.8%
Digital Business Services	70.1%	29.9%	71.9%	28.1%	73.1%	26.9%
Global Functions	61.7%	38.3%	62.6%	37.4%	62.5%	37.5%
Other	68.9%	31.1%	70.1%	29.9%	74.1%	25.9%
<b>UK</b>						
Global Banking & Markets	77.1%	22.9%	77.9%	22.1%	80.4%	19.6%
Commercial Banking	69.1%	30.9%	68.0%	32.0%	70.7%	29.3%
Wealth and Personal Banking	70.0%	30.0%	72.2%	27.8%	72.5%	27.5%
Digital Business Services	72.6%	27.4%	73.4%	26.6%	75.2%	24.8%
Global Functions	62.4%	37.6%	63.3%	36.7%	63.3%	36.7%
Other	69.1%	30.9%	72.4%	27.6%	76.0%	24.0%
<b>US</b>						
Global Banking & Markets	80.6%	19.4%	82.5%	17.5%	82.9%	17.1%
Commercial Banking	65.5%	34.5%	72.1%	27.9%	77.0%	23.0%
Wealth and Personal Banking	62.9%	37.1%	64.8%	35.2%	67.8%	32.2%
Digital Business Services	65.0%	35.0%	73.2%	26.8%	68.2%	31.8%
Global Functions	67.8%	32.2%	66.4%	33.6%	65.1%	34.9%
Other	67.9%	32.1%	69.2%	30.8%	72.2%	27.8%
<b>Hong Kong</b>						
Global Banking & Markets	69.6%	30.4%	71.8%	28.2%	72.5%	27.5%
Commercial Banking	64.1%	35.9%	61.9%	38.1%	60.6%	39.4%
Wealth and Personal Banking	53.0%	47.0%	52.9%	47.1%	54.8%	45.2%
Digital Business Services	70.1%	29.9%	72.7%	27.3%	73.2%	26.8%
Global Functions	59.2%	40.8%	58.3%	41.7%	57.3%	42.7%
Other	57.1%	42.9%	57.8%	42.2%	59.0%	41.0%
<b>Mainland China</b>						
Global Banking & Markets	58.3%	41.7%	61.4%	38.6%	59.4%	40.6%
Commercial Banking	58.9%	41.1%	63.2%	36.8%	66.7%	33.3%
Wealth and Personal Banking	45.5%	54.5%	51.6%	48.4%	46.2%	53.8%
Digital Business Services	65.9%	34.1%	66.7%	33.3%	68.8%	31.3%
Global Functions	35.2%	64.8%	36.2%	63.8%	38.8%	61.2%
Other	50.0%	50.0%	45.8%	54.2%	42.9%	57.1%
<b>Mexico</b>						
Global Banking & Markets	73.7%	26.3%	70.8%	29.2%	72.4%	27.6%
Commercial Banking	78.4%	21.6%	82.9%	17.1%	77.8%	22.2%
Wealth and Personal Banking	72.1%	27.9%	75.0%	25.0%	77.6%	22.4%
Digital Business Services	51.9%	48.1%	60.0%	40.0%	61.5%	38.5%
Global Functions	66.3%	33.8%	66.7%	33.3%	67.4%	32.6%
Other	100.0%	0.0%	100.0%	0.0%	100.0%	0.0%
<b>India</b>						
Global Banking & Markets	89.4%	10.6%	94.4%	5.6%	91.5%	8.5%
Commercial Banking	77.8%	22.2%	85.7%	14.3%	90.0%	10.0%
Wealth and Personal Banking	84.0%	16.0%	72.4%	27.6%	79.2%	20.8%
Digital Business Services	72.2%	27.8%	75.6%	24.4%	73.8%	26.3%
Global Functions	66.3%	33.7%	68.7%	31.3%	75.9%	24.1%
Other	87.0%	13.0%	100.0%	0.0%	100.0%	0.0%

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	Year	
	2021	2020
<b>4) % of employee by Ethnicity</b>		
<b>Group - all employees <sup>4</sup></b>		
Arab	0.1%	0.0%
Asian	30.4%	18.2%
Black	0.8%	0.8%
Indigenous Group	0.0%	0.0%
Hispanic	3.2%	0.4%
White	12.2%	13.0%
Two or more races/ ethnicities	0.3%	0.3%
Other	0.7%	0.5%
Prefer not to say	1.1%	1.2%
Not responded	51.2%	65.5%
<b>UK - all employees</b>		
White	59.5%	60.5%
Asian	13.0%	12.6%
Black	2.6%	2.5%
Mixed race	1.4%	1.4%
Other	1.6%	1.6%
Prefer not to say	6.3%	6.9%
Not responded	15.6%	14.4%
<b>US - all employees</b>		
White	52.9%	53.1%
Asian	22.9%	23.3%
Black	7.2%	7.2%
Hispanic	10.0%	9.7%
Other	2.2%	2.0%
Prefer not to say	0.0%	0.0%
Not responded	4.8%	4.6%
<b>Group - senior leaders <sup>4</sup></b>		
Arab	0.1%	0.0%
Asian	15.7%	10.4%
Black	0.8%	0.7%
Indigenous Group	0.0%	0.0%
Hispanic	2.0%	0.7%
White	31.2%	31.4%
Two or more races/ ethnicities	1.1%	0.8%
Other	1.3%	1.3%
Prefer not to say	3.3%	3.9%
Not responded	44.5%	50.8%
<b>UK - senior leaders</b>		
White	58.2%	60.0%
Asian	11.3%	10.5%
Black	1.0%	0.9%
Mixed Race	1.9%	1.6%
Other	1.5%	1.6%
Prefer not to say	8.3%	9.9%
Not responded	17.8%	15.6%
<b>US - senior leaders</b>		
White	64.4%	65.8%
Asian	15.0%	14.9%
Black	2.7%	2.5%
Hispanic	6.2%	6.0%
Other	2.6%	2.1%
Prefer not to say		0.3%
Not responded	9.1%	8.4%

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		Year		
		2021	2020	2019
<b>5) Representation and pay gap<sup>5</sup></b>				
<b>a) By gender</b>				
<b>UK</b>				
Female headcount by GCB <sup>3</sup>				
	3 and above	28.7 %	26.8 %	27.0 %
	4-5	37.8 %	37.5 %	39.1 %
	6-8	66.2 %	66.0 %	66.7 %
Pay gap <sup>6</sup>	- Mean	44.9 %	48.3 %	51.1 %
	- Median	46.7 %	48.0 %	47.8 %
Bonus gap <sup>6</sup>	- Mean	62.2 %	67.1 %	72.9 %
	- Median	56.9 %	57.9 %	60.5 %
<b>US</b>				
Female headcount by GCB <sup>3</sup>				
	3 and above	28.7 %	26.6 %	26.1 %
	4-5	43.9 %	42.8 %	42.6 %
	6-8	69.0 %	68.5 %	68.0 %
Fixed Pay gap <sup>8</sup>	- Mean	31.0 %	31.3 %	
	- Median	32.0 %	32.3 %	
Total compensation gap <sup>8</sup>	- Mean	39.3 %	37.9 %	
	- Median	34.2 %	34.0 %	
<b>HK</b>				
Female headcount by GCB <sup>3</sup>				
	3 and above	38.0 %	37.6 %	37.3 %
	4-5	47.6 %	47.6 %	47.9 %
	6-8	61.3 %	60.6 %	59.8 %
Fixed Pay gap <sup>8</sup>	- Mean	21.9 %		
	- Median	22.0 %		
Total compensation gap <sup>8</sup>	- Mean	25.8 %		
	- Median	22.8 %		
<b>Mainland China</b>				
Female headcount by GCB <sup>3</sup>				
	3 and above	46.7 %	43.9 %	44.1 %
	4-5	47.8 %	49.2 %	49.1 %
	6-8	71.1 %	71.4 %	70.9 %
Fixed Pay gap <sup>8</sup>	- Mean	33.0 %		
	- Median	47.3 %		
Total compensation gap <sup>8</sup>	- Mean	32.8 %		
	- Median	46.4 %		
<b>Mexico</b>				
Female headcount by GCB <sup>3</sup>				
	3 and above	30.4 %	28.4 %	28.0 %
	4-5	44.1 %	45.1 %	44.7 %
	6-8	53.6 %	53.8 %	53.2 %
Fixed Pay gap <sup>8</sup>	- Mean	24.9 %		
	- Median	17.2 %		
Total compensation gap <sup>8</sup>	- Mean	27.3 %		
	- Median	17.6 %		



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<b>India</b>			
Female headcount by GCB <sup>3</sup>			
	3 and above	<b>23.8 %</b>	20.8 %
	4-5	<b>23.3 %</b>	22.2 %
	6-8	<b>42.1 %</b>	40.2 %
Fixed Pay gap <sup>6</sup>	- Mean	<b>34.7 %</b>	19.1 %
	- Median	<b>39.9 %</b>	21.5 %
Total compensation gap <sup>8</sup>	- Mean	<b>36.5 %</b>	39.7 %
	- Median	<b>40.2 %</b>	
<b>b) Ethnicity pay gap (all ethnic minority groups)<sup>5</sup></b>			
<b>UK</b>			
Pay gap <sup>7</sup>	- Mean	<b>-0.8%</b>	2.2%
	- Median	<b>-6.0%</b>	-5.6%
Bonus gap <sup>7</sup>	- Mean	<b>7.5%</b>	10.3%
	- Median	<b>-0.7%</b>	0.8%
<b>US</b>			
Fixed Pay gap <sup>6</sup>	- Mean	<b>16.2 %</b>	
	- Median	<b>11.9 %</b>	
Total compensation <sup>8</sup>	- Mean	<b>21.7 %</b>	
	- Median	<b>12.2 %</b>	
<b>6) Employees - top 5 nationalities (%)</b>			
<b>All employees</b>			
Chinese		<b>23.3%</b>	22.9%
Indian		<b>17.6%</b>	17.7%
British		<b>14.9%</b>	16.4%
Mexican		<b>7.3%</b>	6.5%
French		<b>3.5%</b>	3.7%
<b>Senior leaders</b>			
British		<b>36.0%</b>	36.4%
Chinese		<b>10.9%</b>	10.3%
Indian		<b>6.6%</b>	6.2%
French		<b>5.9%</b>	6.4%
Australian		<b>2.5%</b>	2.6%
American <sup>9</sup>		<b>2.6%</b>	2.6%
<b>7) Tenure</b>			
All employees		<b>%</b>	<b>%</b>
0-5 years		<b>48.8%</b>	49.5%
6-10 years		<b>20.2%</b>	20.4%
11-20 years		<b>22.0%</b>	21.1%
21-30 years		<b>6.0%</b>	5.9%
>=31 years		<b>3.0%</b>	3.1%

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**Senior leaders**

0-5 years	<b>35.2%</b>	40.0%	45.9%
6-10 years	<b>26.8%</b>	24.7%	21.3%
11-20 years	<b>27.8%</b>	25.0%	24.6%
21-30 years	<b>7.1%</b>	7.1%	7.9%
>=31 years	<b>3.1%</b>	3.2%	3.2%

**Avg. years employed by gender**

Men	<b>8.1</b>	8.2	7.6
Women	<b>9.3</b>	9.4	8.8

**8) By age bracket**

	<b>%</b>	%	%
All employees			
<=29	<b>21.5%</b>	22.4%	26.1%
30-39	<b>41.0%</b>	40.9%	39.7%
40-49	<b>23.8%</b>	22.8%	21.0%
50-59	<b>10.5%</b>	10.6%	10.1%
>=60	<b>3.2%</b>	3.3%	3.0%

**Employees by age bracket by region**

<b>Asia (excluding Hong Kong)</b>			
<=29	<b>27.3%</b>	29.3%	34.7%
30-39	<b>49.3%</b>	49.1%	46.9%
40-49	<b>19.5%</b>	17.9%	15.1%
50-59	<b>3.7%</b>	3.5%	3.1%
>=60	<b>0.2%</b>	0.2%	0.2%
<b>Hong Kong</b>			
<=29	<b>20.0%</b>	20.7%	24.6%
30-39	<b>35.5%</b>	35.0%	33.2%
40-49	<b>26.9%</b>	26.7%	25.6%
50-59	<b>15.1%</b>	15.3%	14.5%
>=60	<b>2.5%</b>	2.3%	2.1%
<b>Europe (excluding UK RFB)</b>			
<=29	<b>10.9%</b>	12.3%	13.5%
30-39	<b>30.3%</b>	31.2%	31.9%
40-49	<b>30.1%</b>	28.9%	27.8%
50-59	<b>17.9%</b>	17.3%	16.8%
>=60	<b>10.8%</b>	10.4%	10.0%
<b>UK RFB</b>			
<=29	<b>17.8%</b>	20.2%	24.0%
30-39	<b>33.2%</b>	32.3%	31.1%
40-49	<b>23.5%</b>	21.9%	20.9%
50-59	<b>20.1%</b>	20.2%	19.3%
>=60	<b>5.4%</b>	5.4%	4.6%
<b>Middle East and North Africa</b>			
<=29	<b>20.8%</b>	20.3%	21.8%
30-39	<b>44.1%</b>	46.8%	48.2%
40-49	<b>29.3%</b>	27.6%	25.4%
50-59	<b>5.4%</b>	5.1%	4.4%
>=60	<b>0.4%</b>	0.3%	0.2%

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<b>North America</b>			
<=29	11.0%	11.3%	13.1%
30-39	27.2%	29.2%	29.9%
40-49	29.2%	28.5%	27.6%
50-59	24.1%	23.4%	22.7%
>=60	8.5%	7.7%	6.7%
<b>Latin America</b>			
<=29	24.3%	23.1%	26.6%
30-39	43.1%	44.3%	43.2%
40-49	23.5%	23.7%	22.0%
50-59	8.1%	7.7%	7.1%
>=60	1.0%	1.1%	1.0%
<b>9) Employment type</b>	%	%	%
Full time	94.8%	94.7%	94.4%
Part time	5.2%	5.3%	5.6%

	Year					
	2021		2020		2019	
	Number	%	Number	%	Number	%
<b>10) Employee turnover</b>						
<b>Total voluntary employee turnover</b>	<b>27,779</b>	<b>12.7%</b>	17,482	7.7%	24,130	10.6%
<b>By gender</b>						
Male	13,928	13.2%	8,509	7.8%	11,647	10.7%
Female	13,804	12.2%	8,955	7.7%	12,467	10.5%
<b>By age group</b>						
<=29	11,559	24.9%	7,863	14.5%	11,635	19.4%
30-39	10,538	11.6%	5,959	6.4%	8,051	9.0%
40-49	3,198	6.1%	1,834	3.7%	2,380	5.0%
50-59	1,226	5.2%	780	3.5%	1,033	4.4%
>=60	1,258	17.2%	1,046	13.9%	1,028	14.7%
<b>By region</b>						
Asia (excluding Hong Kong)	13,784	14.8%	8,708	9.2%	11,969	12.8%
Hong Kong	4,588	15.7%	2,807	9.1%	3,833	12.8%
Europe (excluding UK RFB)	2,999	8.3%	2,096	5.7%	2,641	6.8%
UK RFB	2,033	9.6%	1,314	6.2%	1,888	8.8%
Middle East and North Africa	695	7.7%	422	4.6%	690	7.3%
North America	1,937	15.1%	1,070	7.5%	1,375	9.3%
Latin America	1,743	9.5%	1,059	5.6%	1,727	8.9%
<b>Total involuntary employee turnover</b>	<b>8,293</b>	<b>3.8%</b>	8,110	3.6%	8,187	3.8%
<b>Total employee turnover</b>	<b>36,072</b>	<b>16.5%</b>	25,592	11.3%	32,317	14.4%

	Year					
	2021		2020		2019	
11) New hires	Number	%	Number	%	Number	%
<b>Total new hires</b>	<b>31,806</b>	<b>100.0 %</b>	16,680	100.0%	34,594	100.0%
<b>By gender</b>						
All employees						
Male	16,479	51.8%	8,637	50.9%	17,929	51.3%
Female	15,327	48.2%	8,043	49.1%	16,665	48.7%
<b>By age group</b>						
<=29	18,036	56.8%	10,056	60.3%	20,470	59.2%
30-39	10,410	32.7%	4,590	27.5%	9,875	28.5%
40-49	2,549	8.0%	1,440	8.6%	2,971	8.6%
50-59	617	1.9%	393	2.4%	892	2.6%
>=60	194	0.6%	201	1.2%	386	1.1%
<b>By region</b>						
Asia (excluding Hong Kong)	17,814	56.0%	8,602	51.6%	16,252	47.0%
Hong Kong	4,057	12.8%	1,369	8.2%	4,647	13.4%
Europe (excluding UK RFB)	2,821	8.9%	2,833	17.0%	5,126	14.8%
UK RFB	644	2.0%	884	5.3%	2,454	7.1%
Middle East and North Africa	832	2.6%	542	3.2%	841	2.4%
North America	1,465	4.6%	814	4.9%	2,058	5.9%
Latin America	4,173	13.1%	1,636	9.8%	3,216	9.3%
<b>Senior leaders</b>						
Male	254	62.4%	219	68.3%	351	66.5%
Female	153	37.6%	101	31.7%	173	33.5%

12) Representation (snapshot self ID rates)	Year		
	2021	2020	2019
% of respondents answering snapshot demographic questions which identify as <sup>10</sup>	%	%	%
a) colleague with disability <sup>11</sup>	4.9%	4.2%	3.2%
b) LGB+ <sup>12</sup>	7.5%	7.7%	7.6%
c) transgender or gender non-binary <sup>13</sup>	0.8%	0.8%	0.9%
d) belonging to an ethnic minority <sup>14</sup>	12.4%	13.7%	12.2%

13) Employee training data <sup>15</sup>	Year		
	2021	2020	2019
Total training hours (in millions)	5.9	5.2	6.5
Training hours per FTE	26.7	23	27.9
Average training and development expenditure per FTE (\$)	568	539	766

	Year					
	2021		2020		2019	
	Average training hrs per FTE	% of Employees Trained	Average training hrs per FTE	% of Employees Trained	Average training hrs per FTE	% of Employees Trained
<b>Employees by gender</b>						
Male	25.8	98.8 %	23.5	NA	26.1	NA
Female	27.6	99.5 %	22.6	NA	28.7	NA
Total	26.7	99.1 %	23.0	NA	27.4	NA
<b>Employees by employee category</b>						
Senior employees (3 and above)	23.1	99.6 %	21.6	NA	24.1	NA
<b>Contractors/contingent/consultants/service providers</b>	8	89.5 %	9.5	NA	9.1	NA

	Year		
	2021	2020	2019
<b>Training received on anti-corruption policies and procedures<sup>16</sup> by:</b>			
	<b>% of Employees Trained</b>	<b>% of Employees Trained</b>	<b>% of Employees Trained</b>
<b>a) All employees<sup>17</sup></b>	<b>99 %</b>	<b>99 %</b>	<b>100 %</b>
Asia (excluding Hong Kong)	99 %	99 %	99 %
Hong Kong	99 %	99 %	100 %
Europe (excluding UK RFB)	99 %	99 %	99 %
UK RFB	99 %	99 %	99 %
Middle East and North Africa	99 %	99 %	100 %
North America	99 %	99 %	100 %
Latin America	98 %	98 %	100 %
<b>b) Contractors/contingent/consultants/service providers</b>	<b>88 %</b>	<b>89 %</b>	<b>90 %</b>
Asia (excluding Hong Kong)	91 %	94 %	94 %
Hong Kong	93 %	91 %	93 %
Europe (excluding UK RFB)	86 %	84 %	86 %
UK RFB	73 %	81 %	90 %
Middle East and North Africa	94 %	96 %	95 %
North America	92 %	89 %	84 %
Latin America	94 %	93 %	95 %

1 Reported on a headcount basis as at 31 December 2021. Data excludes all contingency workers like Contractors / Consultants / Service Providers. Data excludes Saudi Arabia due to the local data restrictions. Full time equivalent ('FTE') employees were approximately 220,000 as at 31 December 2021.

2 The 0.1% of the employees with an 'Unknown' gender has been incorporated into the 'Male' gender category.

3 Senior leaders are classified as employees at band 3 and above in our global career band structure, and '8' is considered an entry level position.

4 'Group' are based on all HSBC employees as at 31 December 2021. 'Group' senior leaders are based on the same methodology, but only applies to senior leaders (GCB 3 and above in our global career band structure). Calculations are based on the total number of each self-identified ethnicity divided by the total employee headcount across all countries. This calculation is used for 2020 and 2021. For further details on the ethnicity self-identification capability please see the Inclusion chapter of the ESG report page 71.

5 More information on pay gaps can be found at: <https://www.hsbc.com/who-we-are/our-people-and-communities/inclusion/our-commitments-and-actions>.

While we are confident in our approach to pay, until women and ethnically diverse colleagues are appropriately represented at every level across the organisation, and we have more complete ethnicity self-identification data, we will continue to see gaps in average pay. We review our pay practices regularly and work with independent third parties to review equal pay. If pay differences are identified that are not due to objective, tangible reasons such as performance or skills and experience, we make adjustments.

6 UK data calculated in line with the UK gender pay gap regulations, based on data as at 5 April 2021.

7 Metrics have been calculated in line with UK gender pay gap methodology (based on data as at 5 April 2021) and for employees who have disclosed their ethnicity.

8 Metrics have been calculated based on full time equivalent (annualised) Fixed Pay as at 31 December 2021 and 2021 Total Compensation for employees eligible for the 2021 pay review. Gender pay gaps include employees who have disclosed their gender. Ethnicity pay gaps include employees who have disclosed their ethnicity.

9 'American' is no longer within 'Top 5' employee nationalities, having previously been joint 5th with 'Australian' nationality in 2019 and 2020.

10 All percentages are calculated based on respondents who answered the question in our H2 2021 employee Snapshot survey. Responses of "prefer not to say" are excluded.

11 The survey was completed by 61% of employees in the 41 markets where this question could be asked. The question was answered by 97.3% of employees who saw it, with the remainder choosing "prefer not to say".

12 The survey was completed by 62% of employees in the 25 markets where the question could be asked. The question was answered by 91.0% of employees who saw it, with the remainder choosing "prefer not to say".

13 The survey was completed by 62% of employees in the 25 markets where the question could be asked. The question was answered by 92.6% of employees who saw it, with the remainder choosing "prefer not to say".

14 The survey was completed by 61% of employees in the 38 markets where the question could be asked. The question was answered by 95.2% of employees who saw it, with the remainder choosing "prefer not to say".

15 Reported for permanent employees only unless indicated otherwise.

16 Global mandatory training received, which forms part of the "Fighting Financial Crime" training module.

17 Less than 1% of employees will not yet have completed their training, due to new joiners to the bank being given 45 days to complete their mandatory training.

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**Employee survey data (Snapshot)**

	Year <sup>1</sup>			2021 vs 2020	HSBC vs benchmark <sup>2</sup>
	2021	2020	2019		
<b>1) Employee engagement index</b>	<b>72</b>	72	67	0	+4
I am proud to say I work for this company	76	77	74	-1	+8
I feel valued at this company	69	69	61	0	-6
I would recommend this company as a great place to work	70	71	66	-1	+8
<b>2) Employee focus index</b>	<b>71</b>	72	—	-1	+3
I generally look forward to going to work	64	68	—	-4	+2
My work gives me a feeling of personal accomplishment	73	72	67	+1	+9
My work is challenging and interesting	77	77	—	0	-2
<b>3) Strategy index</b>	<b>72</b>	68	—	+4	+2
I have a clear understanding of this company's strategic objectives	76	73	—	+3	+7
I am seeing the positive impact of our strategy	66	62	58	+4	-5
I feel confident about this company's future	74	70	67	+4	+4
<b>4) Change leadership index</b>	<b>74</b>	74	—	0	-2
Leaders in my area set a positive example	71	71	65	0	0
My line manager does a good job of communicating reasons behind important changes that are made	78	78	—	0	-9
Senior leaders in my area communicate openly and honestly about changes to the business	71	72	—	-1	0
<b>5) Speak-up index</b>	<b>75</b>	75	68	0	+8
My company is genuine in its commitment to encourage colleagues to speak up	77	79	73	-2	+24 <sup>3</sup>
I feel able to speak up when I see behaviour which I consider to be wrong	79	78	74	+1	+1
Where I work, people can state their opinion without the fear of negative consequences	69	68	60	+1	-1
<b>6) Trust index</b>	<b>76</b>	75	69	+1	+5
I trust my direct manager	83	82	78	+1	+10
I trust senior leadership in my area	71	71	65	0	-1
Where I work, people are treated fairly	73	72	64	+1	+6
<b>7) Career index</b>	<b>67</b>	65	59	+2	+3
My line manager actively supports my career development	75	74	70	+1	+5
I feel able to achieve my career objectives at this company	67	66	60	+1	+5
I believe that we have fair processes and procedures for moving / promoting people into new roles	57	56	48	+1	-2

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**8) Other items**

**Employee well-being data<sup>4</sup>**

(% of respondents agreeing positively to the statement or question)

	Year		2021 vs 2020
	2021	2020	
	%	%	
In general, how would you rate your mental health? <sup>5</sup>	82	81	+1
I am confident talking to my line manager about my mental health	72	70	+2
I know how to get support at this company about my mental health	77	78	-1
I feel able to take time off work when I experience a mental health concern	65	63	+2
Physical health: Nutrition <sup>5</sup>	85	85	0
Physical health: Activity <sup>5</sup>	74	71	+3
Physical health: Sleep <sup>5</sup>	65	64	+1
Physical health: Average of nutrition, activity and sleep	75	73	+2
I am able to integrate my work and personal life	76	74	+2
I am confident talking to my line manager about my work-life balance/flexibility	77	76	+1
How well do you feel you manage financially? <sup>6</sup>	64	68	-4
I am confident talking to my line manager about my financial capability	56	50	+6
I know how to get support at this company about my financial capability	58	56	+2
Overall, how satisfied are you with your life nowadays? <sup>7</sup>	68		

1 Each index comprises three constituent questions, with the average of these questions forming the index score.

2 We benchmark Snapshot results against a peer group of global financial services institutions, provided by our research partner, Karian and Box.

3 We note the potential selection bias inherent within this particular benchmark comparison. The benchmark is influenced by a higher proportion of organisations continuing to ask this question to support a development need.

4 Unless stated otherwise, scores for each question are calculated as the percentage of employees who agree to each statement. A total of 128,370 colleagues responded to the 2021 global well-being survey, compared with 92,000 colleagues in 2020.

5 Scores for these questions are the percentage of employees who rated this as 'very good' or 'excellent'.

6 Scores for this question are the percentage of employees who said 'doing alright' or 'living comfortably'.

7 This is a new metric for 2021. Positive scores are those selecting 7-10 on a 10 point scale, where 10 is 'very satisfied'.

# HSBC

## HSBC Holdings plc

### Charitable Giving and Volunteering

#### Cash charitable giving

	Year <sup>1</sup>		
	2021	2020	2019
	\$m	\$m	\$m
Europe <sup>2</sup>	37.9	49.2	37.9
- United Kingdom <sup>3</sup>	35.6	45.8	34.5
- France	0.5	1.3	1.0
Asia Pacific <sup>2</sup>	58.1	49.7	46.7
- Hong Kong	17.9	15.9	16.3
- Mainland China	8.7	8.1	9.2
- Singapore	1.3	1.5	1.5
- Malaysia	0.8	0.7	0.8
- Indonesia	0.8	0.8	0.8
- Australia	0.7	0.8	0.7
- India	24.1	18.9	14.4
Middle East <sup>2</sup>	5.3	4.1	4.3
- United Arab Emirates	3.6	3.4	3.8
North America <sup>2</sup>	11.1	9.7	10.6
- Canada	3.6	3.2	3.4
- United States	7.5	6.5	7.2
Latin America <sup>2</sup>	1.4	1.6	1.7
- Mexico	1.0	1.1	1.3
<b>Total</b>	<b>113.8</b>	<b>114.4</b>	<b>101.2</b>

#### Employee volunteering

##### Volunteering during work

	Hours	Hours	Hours
Europe	21,911	20,644	94,313
Asia Pacific	47,338	48,412	122,158
Middle East	1,772	1,856	8,157
North America	7,164	9,597	21,455
Latin America	1,313	1,826	11,033
<b>Total volunteering during work</b>	<b>79,498</b>	<b>82,335</b>	<b>257,116</b>
<b>Total volunteering during own time</b>	<b>183,727</b>	<b>194,540</b>	<b>492,504</b>

#### Value of community contributions

	\$m	\$m	\$m
Cash charitable giving	113.8	114.4	101.2
Value of employee volunteering in work time	2.9	3.1	9.6
Management costs associated with charitable giving <sup>4</sup>	11.9	10.8	13.0
<b>Total</b>	<b>128.6</b>	<b>128.3</b>	<b>123.8</b>

1 For comparison purposes, all \$ values have been restated to reflect the position had foreign currency rates remained constant.

2 Within each region, charitable giving may also take place in other markets not listed individually above.

3 Includes charitable giving by HSBC Holdings plc, towards programmes across all regions, as well as HSBC UK Bank plc.

4 Management cost figures have been restated, based on a new assessment of costs attributable to charitable programmes.



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**Number of suppliers by geographical region**

	Year	
	2021	
	Number of contracted suppliers per region	% per region
Asia-Pacific (excluding Mainland China and Hong Kong)	1,904	20 %
Mainland China	875	9 %
Hong Kong	838	9 %
Europe (excluding UK)	1,404	15 %
UK	1,786	18 %
Latin America	1,364	14 %
North America	835	9 %
MENAT	568	6 %
<b>Total</b>	<b>9,574</b>	<b>100 %</b>

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	Year		
	2021	2020	2019
	\$m	\$m	\$m
<b>Taxes paid by country</b>			
<b>Europe</b>	<b>3,170</b>	<b>3,022</b>	<b>3,077</b>
– UK	2,289	2,406	2,468
of which: HSBC Holdings	475	1,008	889
– France	505	489	476
– Germany	241	24	116
– Switzerland	17	5	(7)
– other	118	98	24
<b>Asia</b>	<b>2,077</b>	<b>3,911</b>	<b>1,487</b>
– Hong Kong	748	2,482	248
– Australia	144	147	180
– Mainland China	281	348	76
– India	452	493	398
– Indonesia	58	6	50
– Malaysia	35	69	119
– Singapore	41	56	104
– Taiwan	49	44	68
– other	269	266	244
<b>Middle East and North Africa</b>	<b>236</b>	<b>299</b>	<b>313</b>
– UAE	49	73	66
– Egypt	100	108	136
– Turkey	43	33	42
– other	44	85	69
<b>North America</b>	<b>469</b>	<b>382</b>	<b>314</b>
– US	145	120	152
– Canada	324	262	162
– other	-	-	-
<b>Latin America</b>	<b>322</b>	<b>444</b>	<b>400</b>
– Mexico	164	202	179
– Argentina	122	208	188
– other	36	34	33
of which: Brazil	20	20	21
<b>Year ended 31 Dec</b>	<b>6,274</b>	<b>8,058</b>	<b>5,591</b>

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**1) Significant criminal and regulatory fines and penalties and PPI remediation<sup>1</sup>**

	Year										2021
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
- AML-related investigations		1,921									87
- Global Private Banking tax-related investigations				13	43	13	360		521		
- RMBS-related investigations								765			
- Libor/Euribor						36				2	36 <sup>2</sup>
- FX-related investigations				618		6	175	102			
- PPI	333	870	1,138	700	553	448	502	741	750	572	192

<sup>1</sup> The chart only includes fines and penalties arising out of significant investigations involving criminal, regulatory, competition or other law enforcement authorities and costs relating to PPI remediation. The chart reflects the year in which a fine, penalty or remediation cost was paid, which may be different from when a loss or provision was recognised under IFRSs. Settlements or other costs arising out of private litigation or arbitration proceedings are not included.

<sup>2</sup> The European Commission (the 'EC') originally imposed a \$36m fine on HSBC in 2016, in connection with anti-competitive practices in the pricing of euro interest rate derivatives in early 2007. This fine was annulled by the General Court of the European Union in 2019 and, in June 2021, the EC adopted a new fining decision for an amount that was 5% less than the previously annulled fine. HSBC has appealed the EC's June 2021 fining decision.

## Sustainability Accounting Standards Board (SASB) metrics

HSBC continues to review and expand on metrics for reporting environmental, social and governance (ESG) performance and takes the views of our stakeholders into account while doing so. We have identified the SASB disclosure framework as being an important reporting tool that helps address the needs of our investors. In order to make the standards relevant for HSBC, certain indicators have been adapted. The following disclosures are taken from individual SASB standards and disclosed at a Group level to reflect the business-wide approach. We currently disclose on the most relevant metrics included in the standards for the selected five industries\* and in some instances, we have made partial disclosures. We acknowledge that SASB recently merged with the Value Reporting Foundation and will soon be consolidated within the IFRS Foundation. We are focused on providing investors with useful, relevant and meaningful sustainability information and we will look to evolve our disclosures over time.

TOPIC	ACCOUNTING METRIC	CATEGORY	UNIT OF MEASURE	CODE	Index
Data security	Description of approach to identifying and addressing data security risks	Discussion & Analysis	n/a	FN-CB-230a.2, FN-CF-230a.3	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG review ---> Governance ---> Data Privacy; P. 86
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	Quantitative	Reporting currency	FN-CB-410a.1	HSBC Holdings plc Annual Report and Accounts 2021 ---> Risk review ---> Top and emerging risks ---> Wholesale lending ---> Total wholesale lending for loans and advances to banks and customers by stage distribution; P.163 HSBC Holdings plc Annual Report and Accounts 2021 ---> Risk review ---> Credit risk ---> Wholesale credit risk; P. 133
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion & Analysis	n/a	FN-CB-410a.2, FN-IB-410a.3, FN-AC-410a.2, FN-MF-450a.3	HSBC Holdings plc Annual Report and Accounts 2021 ---> Risk Review ---> Top and emerging risks ---> Climate-related risks; P.131
	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	Quantitative	Number, Reporting currency	FN-IB-410a.2	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Environmental ---> Supporting customers through transition; P.53 ESG Datapack 2021 ---> Sustainable finance ambition
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Reporting currency	FN-CB-510a.1, FN-IB-510a.1, FN-IB-510b.3, FN-CF-220a.2, FN-CF-270a.5, FN-AC-270a.2, FN-AC-510a.1, FN-MF-270a.3, FN-MF-270b.2	HSBC Holdings plc Annual Report & Accounts 2021 ---> ESG Review ---> Governance ---> Acting with integrity; P. 88
	Description of whistleblower policies and procedures	Discussion & Analysis	n/a	FN-CB-510a.2, FN-AC-510a.2	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Governance ---> Whistleblowing; P. 87
Professional integrity	Description of approach to ensuring professional integrity, including duty of care	Discussion & Analysis	n/a	FN-IB-510b.4	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Governance ---> Safeguarding the financial system, Whistleblowing; P.87 HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Governance ---> Conduct: our product responsibilities; P. 83
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1, FN-IB-550a.1	HSBC Holdings plc G-SIB Indicators Disclosure 2020; <a href="https://www.hsbc.com/investors/results-and-announcements/all-reporting/group?page=1&amp;take=20">https://www.hsbc.com/investors/results-and-announcements/all-reporting/group?page=1&amp;take=20</a>
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion & Analysis	n/a	FN-CB-550a.2, FN-IB-550a.2	HSBC Holdings plc Annual Report and Accounts 2021 ---> Strategic report ---> Risk overview ---> P. 37 HSBC Holdings plc Annual Report and Accounts 2021 ---> Environmental ---> Insights from scenario analysis ---> P. 57
Employee Diversity & Inclusion	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Quantitative	Percentage (%)	FN-IB-330a.1, FN-AC-330a.1	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Social ---> Employees -> Inclusion; P.72 ESG Datapack 2021 ---> Employee profile
Employee Incentives & Risk Taking	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Quantitative	Percentage (%)	FN-IB-550b.1	HSBC Holdings plc Annual Report and Accounts 2021 ---> Report of the Directors ---> Corporate governance report ---> Additional remuneration disclosures; P.284
	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	Discussion & Analysis	n/a	FN-IB-550b.3	HSBC Holdings plc Annual Report and Accounts 2021 ---> Notes on the financial statements ---> Note 12 Fair values of financial instruments carried at fair value; P. 344
Selling Practices	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB)**; (2) percentage with monetary or nonmonetary relief; (3) percentage disputed by consumer; (4) percentage that resulted in investigation by the CFPB	Quantitative	Number	FN-CF-270a.4	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Social ---> Customers -> How we listen; P.68-69 ESG Datapack 2021 ---> Complaints
Transparent Information & Fair Advice for Customers	Description of approach to informing customers about products and services	Discussion and Analysis	n/a	FN-AC-270a.3	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Governance -> Conduct: Our product responsibilities; P.83
Financial Inclusion & Capacity Building	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Social ---> Communities ---> Financial inclusion; P.78
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Social ---> Communities ---> Financial inclusion; P.78
<b>Specific Standards:</b>					
<b>Commercial Banks</b>					
Activity metrics	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Number, reporting currency	FN-CB-000.8	HSBC Holdings plc Annual Report and Accounts 2021 ---> Global businesses and geographical regions ---> Reconciliation of reported and adjusted items - Global businesses; P.98

## Sustainability Accounting Standards Board (SASB) metrics

HSBC continues to review and expand on metrics for reporting environmental, social and governance (ESG) performance and takes the views of our stakeholders into account while doing so. We have identified the SASB disclosure framework as being an important reporting tool that helps address the needs of our investors. In order to make the standards relevant for HSBC, certain indicators have been adapted. The following disclosures are taken from individual SASB standards and disclosed at a Group level to reflect the business-wide approach. We currently disclose on the most relevant metrics included in the standards for the selected five industries\* and in some instances, we have made partial disclosures. We acknowledge that SASB recently merged with the Value Reporting Foundation and will soon be consolidated within the IFRS Foundation. We are focused on providing investors with useful, relevant and meaningful sustainability information and we will look to evolve our disclosures over time.

TOPIC	ACCOUNTING METRIC	CATEGORY	UNIT OF MEASURE	CODE	Index
<b>Investment Banking &amp; Brokerage</b>					
<b>Activity metrics</b>	(1) Number and (2) value of proprietary investments and loans by sector	Quantitative	Number, reporting currency	FN-IB-000.A	HSBC Holdings plc Annual Report and Accounts 2021 ---> Credit Risk ---> Wholesale lending; P.163
<b>Mortgage finance</b>					
<b>Lending Practices</b>	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	Quantitative	Number, Reporting currency	FN-MF-270a.1	HSBC Holdings plc Annual Report and Accounts 2021 ---> Credit Risk ---> Personal lending; P.177
	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	Quantitative	Number, Reporting currency	FN-MF-270a.2	HSBC Holdings plc Annual Report and Accounts 2021 ---> Credit Risk ---> Credit quality; P.159
<b>Activity metrics</b>	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Quantitative	Number, reporting currency	FN-MF-000.A	HSBC Holdings plc Annual Report and Accounts 2021 ---> Credit Risk ---> Personal lending; P.177
<b>Asset Management &amp; Custody</b>					
<b>Activity metrics</b>	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	Reporting currency	FN-AC-000.A	HSBC Holdings plc Annual Report and Accounts 2021 ---> Global businesses and geographical regions ---> Asset Management: funds under management; P. 104
	Total assets under custody and supervision	Quantitative	Reporting currency	FN-AC-000.B	HSBC Holdings plc Annual Report and Accounts 2021 ---> Global businesses and geographical regions ---> Assets held in custody; P.105

\* Commercial Banks, Investment Banking and Brokerage, Mortgage Finance, Consumer Finance, Asset Management and Custody.

\*\* Adapted for non-US markets as per definitions outlined on P.68-69 of Annual Report and Account 2021.

## Forward-Looking Statements

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## World Economic Forum - Stakeholder Capitalism metrics

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S.N	Pillar	Theme	Sub-themes, Core Metrics and Disclosures	Index
1	Principles of Governance	Governing Purpose	Setting purpose: The company's stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental and social issues. Corporate purpose should create value for all stakeholders, including shareholders.	HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review----> Our approach to ESG; P. 43  Holdings plc Annual Report and Accounts 2021 ----> Strategic report ----> How we do business ----> Engaging with our stakeholders and our material ESG topics; P.16
2	Principles of Governance	Quality of Governing Body	Governance body composition: Composition of the highest governance body and its committees by: competencies relating to economic, environmental and social topics; executive or non-executive; independence; tenure on the governance body; number of each individual's other significant positions and commitments, and the nature of the commitments; gender; membership of under-represented social groups; stakeholder representation.	HSBC Holdings plc Annual Report and Accounts 2021 ----> Report of the Directors ----> Corporate governance report; P.220  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG Review --> Governance --> How ESG is governed; P.80
3	Principles of Governance	Stakeholder Engagement	Material issues impacting stakeholders: A list of the topics that are material to key stakeholders and the company, how the topics were identified and how the stakeholders were engaged.	HSBC Holdings plc Annual Report and Accounts 2021 ----> How we do business ----> Engaging with our stakeholders and our material ESG topics; P.16  Holdings plc Annual Report and Accounts 2021 ----> ESG review----> Our approach to ESG ----> How we decide what to measure; P.44
4	Principles of Governance	Ethical Behaviour	Anti-corruption  1. Total percentage of governance body members, employees and business partners who have received training on the organization's anti-corruption policies and procedures, broken down by region.  a.Total number and nature of incidents of corruption confirmed during the current year but related to previous years b. Total number and nature of incidents of corruption confirmed during the current year, related to this year  2. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.	1. HSBC Holdings plc. Annual Report and Accounts 2021 ----> ESG review ----> Governance ----> Safeguarding the financial system; P.87  HSBC Holdings plc Annual Report and Accounts 2021 ----> Report of the Directors ----> Corporate governance report --> Directors' induction and ongoing development in 2021; P.230  ESG Datapack 2021 ----> Employee profile  a&b. HSBC Holdings plc. Annual Report and Accounts 2021 ----> ESG review ----> Governance ----> Safeguarding the financial system; P.87  2. HSBC Holdings plc Annual Report and Accounts 2021 ----> How we do business ----> Responsible business culture ----> Anti corruption and anti-bribery; P.20  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review----> Governance ----> Safeguarding the financial system ; P.87
5	Principles of Governance	Ethical Behaviour	Protected ethics advice and reporting mechanisms: A description of internal and external mechanisms for -  1. Seeking advice about ethical and lawful behaviour, and organizational integrity; and 2. Reporting concerns about unethical or unlawful behaviour, and organizational integrity	HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ---->Governance----> Whistleblowing; P.87
6	Principles of Governance	Risk and opportunity oversight	Integrating risk and opportunity into business process:  Company risk factor and opportunity disclosures that clearly identify the principal material risks and opportunities facing the company specifically (as opposed to generic sector risks), the company appetite in respect of these risks, how these risks and opportunities have moved over time and the response to those changes. These opportunities and risks should integrate material economic, environmental and social issues, including climate change and data stewardship.	HSBC Holdings plc Annual Report and Accounts 2021 ----> Risk Review ----> Environmental, social and governance risk; P.125  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ----> Environmental --> Our climate ambition; P.46  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ----> Environmental --> Our approach to climate risk; P.56  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ----> Environmental --> Task Force on Climate-related Financial Disclosures ('TCFD'); P.63  HSBC Holdings plc Annual Report and Accounts 2021 ----> Risk Review ---->Areas of special interest----> Climate-related risks; P.131  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ----> Governance --> Cybersecurity; P.85  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ----> Governance ---->Data Privacy; P.86
7	Planet	Climate Change	Greenhouse Gas (GHG) emissions  For all relevant greenhouse gases (e.g. carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO2e) GHG Protocol Scope 1 and Scope 2 emissions. Estimate and report material upstream and downstream (GHG Protocol Scope 3) emissions where appropriate.	GHG emissions data: ESG Datapack 2021 ----> Environmental Key facts; Scope 1&2 Dual Reporting  Scope 1-3 definitions: ESG Review > Environmental > Our climate ambition; P.46  HSBC Holdings plc Annual Report and Accounts 2021 ----> Strategic report ----> How we do business ----> How we measure our net zero progress; P.18  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ---->Environmental ----> Our approach to our own operations; P.52
8	Planet	Climate Change	TCFD implementation  Fully implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). If necessary, disclose a timeline of at most three years for full implementation. Disclose whether you have set, or have committed to set, GHG emissions targets that are in line with the goals of the Paris Agreement -- to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C -- and to achieve net-zero emissions before 2050.	HSBC Holdings plc Annual Report and Accounts 2021 ----> Strategic Report ----> How we do business ----> Task Force on Climate-related Financial Disclosures ('TCFD'); P.19  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ----> Environmental ----> Task Force on Climate-related Financial Disclosures ('TCFD'); P.63  HSBC Holdings plc Annual Report and Accounts 2021 ----> Additional Information --> Approach to ESG reporting; P. 402  ESG Datapack ----> Sustainable fin. ambition; Climate risk metrics_WCR; Climate risk metrics_RCR; Environmental key facts; Scope 1&2 Dual Reporting
9	Planet	Nature Loss	Land use and ecological sensitivity  Report the number and area (in hectares) of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBA).	ESG Datapack 2021 ----> Biodiversity & Water  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ---->Environmental ----> Our approach to our own operations; P.51  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ---->Environmental ----> Biodiversity and natural capital strategy; P.55
10	Planet	Freshwater availability	Water consumption and withdrawal in water-stressed areas  Report for operations where material: megalitres of water withdrawn, megalitres of water consumed and the percentage of each in regions with high or extremely high baseline water stress, according to WRI Aqueduct water risk atlas tool. Estimate and report the same information for the full value chain (upstream and downstream) where appropriate.	ESG Datapack 2021 ----> Biodiversity & Water  HSBC Holdings plc Annual Report and Accounts 2021 ----> ESG review ---->Environmental ----> Our approach to our own operations; P.51  Our disclosure covers our own operations currently. Full value chain data is not available at this stage.

## World Economic Forum - Stakeholder Capitalism metrics

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11	People	Dignity and Equality	Diversity and inclusion (%) Percentage of employees per employee category, by age group, gender and other indicators of diversity (e.g. ethnicity)	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG review ---> Employees ---> Inclusion; P.72 ESG Datapack 2021 ---> Employee profile
12	People	Dignity and Equality	Pay equality (%) Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men, minor to major ethnic groups, and other relevant equality areas.	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG review ---> Employees ---> Inclusion; P.72 ESG Datapack 2021 ---> Employee profile Website: <a href="http://www.hsbc.com/diversitycommitments">www.hsbc.com/diversitycommitments</a>
13	People	Dignity and Equality	Wage level (%) 1. Ratios of standard entry level wage by gender compared to local minimum wage.	HSBC Holdings plc Annual Report and Accounts 2021 ---> Report of the Directors ---> Corporate governance report ---> Our approach to workforce remuneration ; P.278
14	People	Dignity and Equality	Wage level (%) 2. Ratio of the annual total compensation of the CEO to the median of the annual total compensation of all its employees, except the CEO.	HSBC Holdings plc Annual Report and Accounts 2021 ---> Report of the Directors ---> Corporate governance report ---> Directors' remuneration report ---> Pay ratio; P.282 We currently disclose the ratio between the total pay of the CEO and the lower quartile, median and upper quartile pay of our UK employees in accordance with the methodology prescribed under the UK regulations. We believe this metric is the most material for our stakeholders.
15	People	Dignity and Equality	Risk for incidents of child, forced or compulsory labour An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour. Such risks could emerge in relation to: a) type of operation (such as manufacturing plant) and type of supplier; and b) countries or geographic areas with operations and suppliers considered at risk.	HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG review ---> Governance ---> Our respect for human rights; P.81 Modern Slavery and Human Trafficking Statement 2021: <a href="http://www.hsbc.com/modernslaveryact">www.hsbc.com/modernslaveryact</a>
16	People	Health and Well-being	Health and safety (%) 1. The number and rate of fatalities as a result of work-related injury; high-consequence work-related injuries (excluding fatalities); recordable work-related injuries; main types of work-related injury; and the number of hours worked.	HSBC Holdings plc Annual Report and Accounts 2021 ---> Report of the Directors---> Corporate governance report ---> ---> Employees --> Health and safety- P.294 Our disclosure focuses on the most material items to our business. We do not currently report on the numbers of hours worked.
17	People	Health and Well-being	Health and safety (%) 2. An explanation of how the organization facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided for employees and workers.	HSBC Holdings plc Annual Report and Accounts 2021 --->ESG Review ---> Social ---> Employees ---> Well-being; P.76 Holdings plc Annual Report and Accounts 2021 ---> Report of the directors ---> Corporate governance report ---> Health and safety; P.294
18	People	Skills for the future	Training provided (#,\$) 1.Average hours of training per person that the organization's employees have undertaken during the reporting period, by gender and employee category (total number of hours of trainings provided to employees divided by the number of employees) 2.Average training and development expenditure per full time employee (total cost of training provided to employees divided by the number of employees).	HSBC Holdings plc Annual Report and Accounts 2021 --->ESG Review ---> Social ---> Employees ---> Learning and skill development; P.73 Datapack 2021 ---> Employee profile
19	Prosperity	Employment and wealth generation	Absolute number and rate of employment 1.Total number and rate of new employee hires during the reporting period, by age group, gender, other indicators of diversity and region. 2.Total number and rate of employee turnover during the reporting period, by age group, gender, other indicators of diversity and region.	ESG Datapack 2021 ---> Employee profile
20	Prosperity	Employment and wealth generation	Economic contribution 1.Direct economic value generated and distributed (EVG&D) – on an accruals basis, covering the basic components for the organization's global operations, ideally split out by: revenues, operating costs, employee wages and benefits, payments to providers of capital, payments to government, community investment.	Please refer to following pages of Annual report and accounts 2021: a. Revenue - HSBC Holdings plc Annual Report and Accounts 2021 ---> Strategic report ---> Financial overview ---> Reported results; P.27 b. Operating Costs - HSBC Holdings plc Annual Report and Accounts 2021 Strategic report ---> Financial overview ---> Reported results; P.27 c. Employee wages and benefits - HSBC Holdings plc Annual Report and Accounts 2021 ---> Notes on the financial statements ---> Note 5. Employee compensation and benefits; P.331 d. Payments to providers of capital - HSBC Holdings plc Annual Report and Accounts 2021 ---> Notes on the financial statements ---> Note 8. Dividends; P.340 e. Payments to government - HSBC Holdings plc Annual Report and Accounts 2021 ---> Financial Summary ---> Consolidated income statement; P.91 f. Community Investment - HSBC Holdings plc Annual Report and Accounts 2021 ---> ESG Review ---> Social ---> Communities ---> Supporting communities P.77
21	Prosperity	Employment and wealth generation	Economic contribution 2. Financial assistance received from the government: total monetary value of financial assistance received by the organization from any government during the reporting period.	To the best of our knowledge and belief, neither the HSBC Group nor any of its principal subsidiaries has received material financial assistance from any government during the reporting period.
22	Prosperity	Employment and wealth generation	Financial investment contribution Total capital expenditures (CapEx) minus depreciation, supported by narrative to describe the company's investment strategy.	Total capital expenditure: In 2021, we have \$874m in assets capital investments net of depreciation primarily related to technology and real estate functions supporting our businesses. This is mainly driven by software assets. Software \$1.03bn - our technology investment continues to improve the experiences of our customers and colleagues, and boost efficiency while reducing our cost base. To improve our operational proficiency, we are increasingly using the Public and Private Cloud through partnerships with technology firms such as Google and Amazon. This helps to support our customer journeys, increase resilience and reduce maintenance costs. HSBC Corporate Services capital investments in 2021 were \$700.74m cash / \$73.56m P&L, driven by capital spend on our real estate portfolio including offices, retail branches and data centres. Our investments support the Bank's strategic initiatives including investing in our buildings to be more sustainable and supporting our carbon net zero commitments. We also continued to invest in the future of workplace, and further enhance the client and colleague experience while providing a productive, healthy and safe environment. Finally, we also invest in optimising our footprint and continuously aim to reduce wasted surplus capacity.
23	Prosperity	Employment and wealth generation	Financial investment contribution Share buybacks plus dividend payments, supported by narrative to describe the company's strategy for returns of capital to shareholders.	HSBC Holdings plc Annual Report and Accounts 2021 ---> Report of the Directors ---> Corporate governance report ---> Share capital and other related disclosures; P.287 Holdings plc Annual Report and Accounts 2021 ---> Notes on the financial statements ---> Note 8.Dividends; P.340

## World Economic Forum - Stakeholder Capitalism metrics

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24	Prosperity	Innovation of better products and services	Total R&D expenses (\$) Total costs related to research and development.	We do not consider this metric to be material to our business.
25	Prosperity	Community and social vitality	Total tax paid The total global tax borne by the company, including corporate income taxes, property taxes, non-creditable VAT and other sales taxes, employer-paid payroll taxes, and other taxes that constitute costs to the company, by category of taxes.	HSBC Holdings plc Annual Report and Accounts 2021 --->ESG Review ---> Governance ---> A responsible approach to tax; P.88 ESG Datapack 2021--->Tax by country

### Forward Looking statement

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Incorporated in England with limited liability

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