

HSBC Bank plc

**Geographical Distribution of Credit Exposures Relevant for Calculation of the Countercyclical
Capital Buffer**

31 Dec 2018

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the HSBC Bank plc *Annual Report and Accounts 2018*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRS'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2018*, and other reports and financial information published by HSBC Bank plc.

Template for disclosure of information in relation to the compliance of institutions with the requirement for a countercyclical buffer

Disclosure of information relevant for the calculation of the countercyclical buffer
Level of application: Consolidated

Table 1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer in GBPm

Row	Breakdown by country	General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements			Countercyclical capital buffer rate		
		Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book exposures for		Exposure value for SA	Exposure value for IRB	of which: General credit exposures	of which: General trading book	of which: Securitisation exposures		Total requirements	Own funds weights
				SA	IRB								
010		010	020	030	040	050	060	070	080	090	100	110	120
010	Algeria	3	4	-	-	-	-	0	-	-	0	0.00	0.000%
010	Argentina	21	5	-	0	-	-	1	0	-	1	0.00	0.000%
010	Armenia	310	24	-	-	-	-	26	-	-	26	0.00	0.000%
010	Australia	2	193	-	197	-	1	10	8	0	18	0.00	0.000%
010	Austria	0	930	16	8	-	-	40	5	-	45	0.01	0.000%
010	Azerbaijan	77	64	-	1	-	-	1	0	-	1	0.00	0.000%
010	Bahamas	-	64	-	-	-	-	4	-	-	4	0.00	0.000%
010	Bahrain	15	46	-	1	-	-	3	0	-	3	0.00	0.000%
010	Bangladesh	-	47	-	-	-	-	0	-	-	0	0.00	0.000%
010	Belarus	-	0	-	2	-	-	0	0	-	0	0.00	0.000%
010	Belgium	373	819	10	30	-	-	61	3	-	64	0.01	0.000%
010	Bermuda	121	474	-	0	-	-	18	0	-	18	0.00	0.000%
010	Bosnia and Herzegovina	-	18	-	-	-	-	2	-	-	2	0.00	0.000%
010	Brazil	3	371	-	45	-	-	9	28	-	37	0.00	0.000%
010	Bulgaria	1	8	-	0	-	-	1	0	-	1	0.00	0.000%
010	Canada	1	1,111	-	9	-	132	21	1	1	23	0.00	0.000%
010	Cayman Islands	768	2,204	0	1	-	0	211	0	0	211	0.03	0.000%
010	Chile	1	16	-	99	-	-	2	24	-	25	0.00	0.000%
010	China	31	147	-	68	-	-	4	2	-	6	0.00	0.000%
010	Colombia	3	39	-	14	-	-	3	2	-	5	0.00	0.000%
010	Costa Rica	0	16	-	-	-	-	0	-	-	0	0.00	0.000%
010	Côte D'Ivoire	-	8	-	-	-	-	0	-	-	0	0.00	0.000%
010	Croatia	2	1	-	0	-	-	0	0	-	0	0.00	0.000%
010	Cyprus	33	3	-	-	-	-	3	-	-	3	0.00	0.000%
010	Czechia	617	49	-	3	-	-	47	0	-	47	0.01	1.000%
010	Denmark	1	1,676	33	28	-	-	35	4	-	39	0.00	0.000%
010	Egypt	304	151	-	-	-	-	20	-	-	20	0.00	0.000%
010	Estonia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Finland	1	464	55	33	-	-	18	3	-	21	0.00	0.000%
010	France	4,393	44,129	681	124	-	1,466	1,524	22	14	1,561	0.20	0.000%
010	Georgia	2	-	-	3	-	-	0	1	-	1	0.00	0.000%
010	Germany	892	14,359	23	49	-	504	676	21	6	703	0.09	0.000%
010	Ghana	2	300	-	-	-	-	18	-	-	18	0.00	0.000%
010	Greece	630	1,679	-	0	-	-	125	1	-	126	0.02	0.000%
010	Guernsey	252	200	-	0	-	-	33	0	-	33	0.00	0.000%
010	Hong Kong	10	298	-	16	-	-	11	2	-	13	0.00	1.875%
010	Hungary	47	254	-	4	-	-	12	0	-	12	0.00	0.000%
010	Iceland	-	-	-	4	-	-	-	1	-	1	0.00	1.250%
010	India	1	167	-	23	-	-	3	5	-	8	0.00	0.000%
010	Indonesia	9	22	-	12	-	-	1	3	-	4	0.00	0.000%
010	Ireland	575	2,763	44	56	-	356	136	7	7	150	0.02	0.000%
010	Isle of Man	43	275	-	-	-	-	8	-	-	8	0.00	0.000%
010	Israel	626	272	-	19	-	-	59	5	-	64	0.01	0.000%
010	Italy	17	2,250	31	243	462	94	119	27	39	185	0.02	0.000%
010	Jamaica	5	0	-	-	-	-	0	-	-	0	0.00	0.000%
010	Japan	2	866	-	9	-	-	7	4	-	11	0.00	0.000%
010	Jersey	207	1,236	-	0	-	-	70	0	-	70	0.01	0.000%
010	Kazakhstan	-	187	-	7	-	-	5	3	-	8	0.00	0.000%
010	Kenya	0	16	-	-	-	-	0	-	-	0	0.00	0.000%
010	Korea, Republic of	0	105	-	7	-	-	2	0	-	3	0.00	0.000%
010	Kuwait	29	26	-	9	-	-	2	1	-	3	0.00	0.000%
010	Lebanon	0	52	-	-	-	-	5	-	-	5	0.00	0.000%
010	Liberia	2	216	-	-	-	-	11	-	-	11	0.00	0.000%
010	Lithuania	1	1	-	-	-	-	0	-	-	0	0.00	0.500%
010	Luxembourg	929	2,921	2	11	55	0	236	24	6	266	0.03	0.000%
010	Malaysia	23	40	-	4	-	-	3	5	-	8	0.00	0.000%
010	Malta	2,807	103	-	-	-	-	140	-	-	140	0.02	0.000%
010	Marshall Islands	0	70	-	-	-	-	4	-	-	4	0.00	0.000%
010	Mauritius	72	0	-	-	-	-	6	-	-	6	0.00	0.000%
010	Mexico	242	425	-	73	-	-	25	38	-	63	0.01	0.000%
010	Monaco	27	190	-	-	-	-	13	-	-	13	0.00	0.000%

Row		General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements			Total	Own funds requirements weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book exposures for		Exposure value for SA	Exposure value for IRB	of which: General credit exposures	of which: General trading book	of which: Securitisation exposures			
				SA	exposures for internal models								
010	Breakdown by country	010	020	030	040	050	060	070	080	090	100	110	120
010	Mongolia	-	82	-	-	-	-	6	-	-	6	0.00	0.000%
010	Montenegro	3	-	-	-	-	-	0	-	-	0	0.00	0.000%
010	Morocco	-	9	-	-	-	-	1	-	-	1	0.00	0.000%
010	Netherlands	1,770	4,974	76	83	-	1,028	330	10	7	347	0.04	0.000%
010	New Zealand	0	1	4	1	-	-	0	0	-	0	0.00	0.000%
010	Nigeria	0	10	-	0	-	-	1	0	-	1	0.00	0.000%
010	Norway	40	659	44	66	-	-	31	11	-	42	0.01	2.000%
010	Oman	28	115	-	0	-	-	4	0	-	4	0.00	0.000%
010	Panama	6	74	-	4	-	-	2	1	-	2	0.00	0.000%
010	Paraguay	-	3	-	-	-	-	0	-	-	0	0.00	0.000%
010	Peru	0	7	-	16	-	-	0	6	-	7	0.00	0.000%
010	Philippines	0	10	-	-	-	-	0	-	-	0	0.00	0.000%
010	Poland	845	302	-	34	-	-	87	7	-	94	0.01	0.000%
010	Portugal	29	34	6	26	-	-	4	1	-	5	0.00	0.000%
010	Qatar	173	407	-	1	-	-	13	0	-	13	0.00	0.000%
010	Romania	0	5	-	0	-	-	0	0	-	0	0.00	0.000%
010	Russian	368	480	-	20	-	-	47	19	-	66	0.01	0.000%
010	Saint Kitts and Nevis	1	-	-	-	-	-	0	-	-	0	0.00	0.000%
010	Saudi Arabia	2	727	-	26	-	-	13	3	-	17	0.00	0.000%
010	Senegal	-	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	Singapore	30	110	-	4	-	-	6	3	-	9	0.00	0.000%
010	Slovakia	59	11	-	0	-	-	5	0	-	5	0.00	1.250%
010	Slovenia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	South Africa	616	469	-	37	-	-	71	11	-	82	0.01	0.000%
010	Spain	1,395	1,743	159	136	-	212	229	17	2	247	0.03	0.000%
010	Sri Lanka	0	13	-	-	-	-	0	-	-	0	0.00	0.000%
010	Sweden	11	1,029	13	7	-	-	46	3	-	49	0.01	2.000%
010	Switzerland	609	2,911	-	12	-	-	150	9	-	159	0.02	0.000%
010	Taiwan, Province of China	66	4	-	-	-	-	5	-	-	5	0.00	0.000%
010	Thailand	0	114	-	1	-	-	2	0	-	2	0.00	0.000%
010	Tokelau	-	5	-	-	-	-	0	-	-	0	0.00	0.000%
010	Trinidad and Tobago	17	0	-	-	-	-	0	-	-	0	0.00	0.000%
010	Tunisia	-	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Turkey	1,156	530	-	12	-	-	83	4	-	87	0.01	0.000%
010	Turks and Caicos Islands	17	6	-	-	-	-	1	-	-	1	0.00	0.000%
010	Uganda	-	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	United Arab Emirates	302	1,487	0	45	-	-	37	5	-	43	0.01	0.000%
010	United Kingdom	4,653	51,621	173	1,292	-	7,980	1,777	62	83	1,921	0.24	1.000%
010	United States	1,168	11,222	0	34	-	4,180	295	3	211	510	0.06	0.000%
010	Vietnam	21	26	-	-	-	-	2	-	-	2	0.00	0.000%
010	Virgin Islands, British	86	92	-	-	-	-	10	-	-	10	0.00	0.000%
020	Total	28,005	161,678	1,370	3,067	517	15,954	7,054	430	375	7,859	1.00	

Table 2 - Amount of Institution specific countercyclical capital buffer in USDm

Row	Column
	010
010	Total Risk Exposure Amount
020	Institution specific countercyclical capital buffer rate
030	Institution specific countercyclical capital buffer requirement