

HSBC Holdings 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 *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 Holdings 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 USDm

Row	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 weights		
			SA	Value of trading book exposures for internal models									
010	010	020	030	040	050	060	070	080	090	100	110	120	
010	Breakdown by country												
010	Albania	0	1	-	-	-	0	-	-	0	0.00	0.000%	
010	Algeria	341	34	-	-	-	26	-	-	26	0.00	0.000%	
010	Andorra	0	4	-	-	-	0	-	-	0	0.00	0.000%	
010	Anguilla	3	86	-	-	-	3	-	-	3	0.00	0.000%	
010	Antigua and Barbuda	-	1	-	-	-	0	-	-	0	0.00	0.000%	
010	Argentina	2,481	648	-	0	-	214	0	-	214	0.00	0.000%	
010	Armenia	396	31	-	-	-	33	-	-	33	0.00	0.000%	
010	Aruba	-	53	-	-	-	0	-	-	0	0.00	0.000%	
010	Australia	1,715	29,883	-	304	-	2,580	824	15	16	854	0.02	0.000%
010	Austria	1	1,610	21	8	-	-	66	5	-	71	0.00	0.000%
010	Azerbaijan	99	82	-	1	-	-	2	0	-	2	0.00	0.000%
010	Bahamas	0	247	-	-	-	-	7	-	-	7	0.00	0.000%
010	Bahrain	822	1,265	-	3	-	-	106	7	-	113	0.00	0.000%
010	Bangladesh	239	3,677	-	-	-	-	350	-	-	350	0.01	0.000%
010	Barbados	0	70	-	-	-	-	2	-	-	2	0.00	0.000%
010	Belarus	-	0	-	3	-	-	0	0	-	0	0.00	0.000%
010	Belgium	479	1,359	13	52	-	-	92	3	-	96	0.00	0.000%
010	Belize	0	7	-	-	-	-	0	-	-	0	0.00	0.000%
010	Bermuda	2,039	1,924	-	8	-	-	176	0	-	176	0.00	0.000%
010	Bosnia and Herzegovina	0	23	-	-	-	-	2	-	-	2	0.00	0.000%
010	Botswana	-	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Brazil	853	1,814	-	44	-	-	156	30	-	186	0.00	0.000%
010	Brunei Darussalam	10	27	-	-	-	-	1	-	-	1	0.00	0.000%
010	Bulgaria	1	11	-	0	-	-	1	0	-	1	0.00	0.000%
010	Cambodia	0	12	-	-	-	-	0	-	-	0	0.00	0.000%
010	Cameroon	0	30	-	-	-	-	1	-	-	1	0.00	0.000%
010	Canada	957	57,779	-	163	-	169	1,828	2	1	1,832	0.03	0.000%
010	Cayman Islands	1,814	5,415	0	2	-	0	424	0	0	424	0.01	0.000%
010	Chile	499	943	-	127	-	-	63	27	-	90	0.00	0.000%
010	China	22,826	59,081	-	1,094	444	73	5,332	12	9	5,353	0.10	0.000%
010	Colombia	54	663	-	18	-	-	33	3	-	36	0.00	0.000%
010	Costa Rica	1	21	-	-	-	-	0	-	-	0	0.00	0.000%
010	Côte D'Ivoire	0	11	-	-	-	-	0	-	-	0	0.00	0.000%
010	Croatia	3	2	-	0	-	-	0	0	-	0	0.00	0.000%
010	Curaçao	6	69	-	-	-	-	4	-	-	4	0.00	0.000%
010	Cyprus	54	116	-	-	-	-	7	-	-	7	0.00	0.000%
010	Czechia	798	64	-	3	-	-	60	1	-	61	0.00	1.000%
010	Denmark	12	2,844	42	71	-	-	77	10	-	87	0.00	0.000%
010	Dominica	-	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	Dominican Republic	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Egypt	2,363	921	-	-	-	-	219	-	-	219	0.00	0.000%
010	Estonia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Fiji	0	3	-	-	-	-	0	-	-	0	0.00	0.000%
010	Finland	2	853	70	40	-	-	27	3	-	30	0.00	0.000%
010	France	6,036	57,019	870	114	-	1,872	1,993	25	18	2,036	0.04	0.000%
010	Georgia	3	0	-	4	-	-	0	1	-	1	0.00	0.000%
010	Germany	1,208	19,209	29	93	-	643	892	23	7	922	0.02	0.000%
010	Ghana	3	383	-	-	-	-	24	-	-	24	0.00	0.000%
010	Gibraltar	0	45	-	-	-	-	6	-	-	6	0.00	0.000%
010	Greece	808	2,195	-	1	-	-	161	1	-	162	0.00	0.000%
010	Guernsey	376	490	-	0	-	-	53	0	-	53	0.00	0.000%
010	Haiti	0	6	-	-	-	-	1	-	-	1	0.00	0.000%
010	Honduras	0	12	-	-	-	-	1	-	-	1	0.00	0.000%
010	Hong Kong	26,067	319,159	-	318	-	-	9,858	8	-	9,866	0.19	1.875%
010	Hungary	60	325	-	5	-	-	16	0	-	16	0.00	0.000%
010	Iceland	0	7	-	5	-	-	1	1	-	2	0.00	1.250%
010	India	3,546	14,542	-	523	1,247	-	940	26	100	1,067	0.02	0.000%
010	Indonesia	1,421	5,819	-	99	-	-	496	6	-	501	0.01	0.000%

Row		General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements			Total	Own funds requirements	Own funds 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	Value of trading book exposures for internal models									
010	Breakdown by country	010	020	030	040	050	060	070	080	090	100	110	120	
010	Iraq	0	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Ireland	782	6,237	56	71	-	454	247	9	9	264	0.01	0.000%	
010	Isle of Man	55	668	-	-	-	-	28	-	-	28	0.00	0.000%	
010	Israel	975	490	-	25	-	-	91	6	-	97	0.00	0.000%	
010	Italy	45	3,004	40	314	590	120	158	33	49	240	0.00	0.000%	
010	Jamaica	7	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Japan	171	3,563	-	57	-	-	119	5	-	124	0.00	0.000%	
010	Jersey	538	2,858	-	0	-	-	179	0	-	179	0.00	0.000%	
010	Jordan	6	25	-	4	-	-	1	1	-	2	0.00	0.000%	
010	Kazakhstan	0	242	-	9	-	-	6	3	-	10	0.00	0.000%	
010	Kenya	0	21	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Korea, Republic of	984	6,015	-	9	-	599	148	2	4	153	0.00	0.000%	
010	Kuwait	470	1,378	-	12	-	-	66	2	-	67	0.00	0.000%	
010	Latvia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Lebanon	2	310	-	-	-	-	8	-	-	8	0.00	0.000%	
010	Liberia	2	518	-	-	-	-	16	-	-	16	0.00	0.000%	
010	Liechtenstein	8	67	-	-	-	-	2	-	-	2	0.00	0.000%	
010	Lithuania	2	2	-	-	-	-	0	-	-	0	0.00	0.500%	
010	Luxembourg	1,286	5,951	3	2	70	0	367	27	7	402	0.01	0.000%	
010	Macao	1,656	3,119	-	1	-	-	180	0	-	180	0.00	0.000%	
010	Madagascar	1	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Malaysia	2,984	13,549	1	187	-	-	682	10	-	692	0.01	0.000%	
010	Maldives	4	198	-	-	-	-	18	-	-	18	0.00	0.000%	
010	Malta	3,588	280	-	-	-	-	179	-	-	179	0.00	0.000%	
010	Marshall Islands	0	418	-	-	-	-	12	-	-	12	0.00	0.000%	
010	Mauritius	319	1,136	-	-	-	-	78	-	-	78	0.00	0.000%	
010	Mexico	18,818	3,590	66	140	280	-	1,379	46	8	1,433	0.03	0.000%	
010	Monaco	380	336	-	-	-	-	32	-	-	32	0.00	0.000%	
010	Mongolia	0	107	-	12	-	-	7	2	-	9	0.00	0.000%	
010	Montenegro	4	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Morocco	0	269	-	1	-	-	7	0	-	7	0.00	0.000%	
010	Myanmar [Burma]	1	2	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Nepal	0	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Netherlands	2,364	11,967	96	125	-	1,313	648	12	9	669	0.01	0.000%	
010	New Zealand	29	3,411	5	10	-	65	90	0	0	90	0.00	0.000%	
010	Niger	32	-	-	-	-	-	3	-	-	3	0.00	0.000%	
010	Nigeria	1	69	-	0	-	-	6	0	-	6	0.00	0.000%	
010	North Macedonia, Republic of	0	1	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Norway	52	1,788	56	80	-	-	54	14	-	68	0.00	2.000%	
010	Oman	2,135	1,804	-	1	-	-	221	0	-	221	0.00	0.000%	
010	Pakistan	10	73	-	-	-	-	2	-	-	2	0.00	0.000%	
010	Panama	38	412	-	4	-	-	10	1	-	11	0.00	0.000%	
010	Papua New Guinea	0	9	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Paraguay	0	7	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Peru	0	483	-	21	-	-	5	8	-	13	0.00	0.000%	
010	Philippines	469	1,429	-	4	-	-	92	0	-	93	0.00	0.000%	
010	Poland	1,146	521	-	43	-	-	123	9	-	132	0.00	0.000%	
010	Portugal	39	60	8	33	-	-	6	2	-	8	0.00	0.000%	
010	Puerto Rico	0	65	-	-	-	-	2	-	-	2	0.00	0.000%	
010	Qatar	853	6,267	-	2	-	-	169	0	-	170	0.00	0.000%	
010	Romania	0	20	-	0	-	-	1	0	-	1	0.00	0.000%	
010	Russian	473	657	-	25	-	-	62	21	-	82	0.00	0.000%	
010	Saint Kitts and Nevis	1	3	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Saint Vincent and the Grenadines	1	3	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Samoa	5	19	-	-	-	-	2	-	-	2	0.00	0.000%	
010	Saudi Arabia	17,579	2,674	-	30	-	-	1,294	5	-	1,299	0.02	0.000%	
010	Senegal	0	4	-	-	-	-	1	-	-	1	0.00	0.000%	
010	Seychelles	0	116	-	-	-	-	5	-	-	5	0.00	0.000%	
010	Singapore	2,890	26,054	-	243	-	-	980	8	-	988	0.02	0.000%	
010	Slovakia	85	14	-	1	-	-	7	0	-	7	0.00	1.250%	
010	Slovenia	0	2	-	-	-	-	0	-	-	0	0.00	0.000%	
010	Solomon Islands	0	41	-	-	-	-	0	-	-	0	0.00	0.000%	
010	South Africa	792	821	-	47	-	-	100	13	-	113	0.00	0.000%	
010	Spain	2,166	2,469	203	164	-	271	311	20	2	334	0.01	0.000%	
010	Sri Lanka	387	1,322	-	-	-	-	127	-	-	127	0.00	0.000%	

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				SA	exposures for internal models								
010	Breakdown by country	010	020	030	040	050	060	070	080	090	100	110	120
010	Sweden	16	1,611	17	15	-	-	66	3	-	70	0.00	2.000%
010	Switzerland	1,239	5,383	-	7	-	-	261	12	-	273	0.01	0.000%
010	Taiwan, Province of China	1,503	12,285	-	213	-	-	358	2	-	361	0.01	0.000%
010	Tanzania, United Republic of	2	0	-	-	-	-	0	-	-	0	0.00	0.000%
010	Thailand	157	3,489	-	73	-	-	155	1	-	156	0.00	0.000%
010	Tokelau	-	6	-	-	-	-	0	-	-	0	0.00	0.000%
010	Trinidad and Tobago	21	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	Tunisia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Turkey	4,858	1,371	-	15	-	-	384	4	-	388	0.01	0.000%
010	Turks and Caicos Islands	21	13	-	-	-	-	2	-	-	2	0.00	0.000%
010	Uganda	0	3	-	-	-	-	0	-	-	0	0.00	0.000%
010	Ukraine	0	1	-	0	-	-	0	0	-	0	0.00	0.000%
010	United Arab Emirates	4,932	16,002	1	60	-	-	871	6	-	877	0.02	0.000%
010	United Kingdom	9,727	348,696	221	2,118	-	11,536	10,295	114	122	10,531	0.20	1.000%
010	United States	10,107	135,661	0	1,132	-	10,020	5,706	33	311	6,050	0.11	0.000%
010	Uruguay	775	27	-	-	-	-	51	-	-	51	0.00	0.000%
010	Vanuatu	0	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	Venezuela	0	17	-	-	-	-	1	-	-	1	0.00	0.000%
010	Vietnam	329	3,441	-	-	-	-	222	-	-	222	0.00	0.000%
010	Virgin Islands, British	630	3,803	-	-	-	-	136	-	-	136	0.00	0.000%
020	Total	177,358	1,239,662	1,816	8,409	2,630	29,715	51,422	643	673	52,738	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