HSBC Bank plc

Pillar 3 Disclosures at 30 September 2026
Registered number – 00014259



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Certain defined terms

This document comprises the 30 September 2026 Pillar 3 Disclosures for HSBC Bank plc.

Unless the context requires otherwise, 'HSBC Holdings' means HSBC Holdings plc and 'HSBC', the 'Group' and the 'HSBC Group' refer to HSBC Holdings together with its subsidiaries; similarly, 'HSBC Bank' and the 'bank' mean HSBC Bank plc, and the 'group', 'we', 'us' and 'our' refer to HSBC Bank together with its subsidiaries.

When used in the terms 'shareholders' equity' and 'total shareholders' equity', 'shareholders' means holders of HSBC Bank ordinary shares and those preference shares and capital securities issued by HSBC Bank classified as equity. The abbreviations '£m' and '£bn' represent millions and billions (thousands of millions) of pounds sterling, respectively.

Disclosures and Governance

Regulatory framework for disclosure

Our Pillar 3 Disclosures at 30 September 2026 comprise both quantitative and qualitative information required under Pillar 3. These disclosures are made in accordance with the United Kingdom ('UK') Prudential Regulation Authority ('PRA') Rulebook Disclosure (Capital Requirements Regulation). They are supplemented by specific additional requirements of the PRA and discretionary disclosures on our part.

We are supervised on an individual basis in the United Kingdom ('UK') by the PRA, which receives information on the capital and liquidity adequacy of, and sets capital and liquidity requirements for, the bank as a whole. Individual banking subsidiaries are directly regulated by their local banking supervisors, who set and monitor their local capital and liquidity adequacy requirements. In most jurisdictions, non-banking financial subsidiaries are also subject to the supervision and capital and liquidity requirements of local regulatory authorities.

The Basel Committee on Banking Supervision ('Basel') III framework is structured around three 'pillars', with the Pillar 1 minimum capital requirements and the Pillar 2 supervisory review process complemented by the Pillar 3 market discipline. The aim of Pillar 3 is to produce disclosures that allow market participants to assess the scope of application by banks of the Basel framework and the rules in their jurisdiction, their capital resources, risk exposures and risk management processes, and hence their capital adequacy.

We calculate the bank's capital for prudential regulatory purposes using the Basel III framework, as implemented in the UK. We refer to the UK Capital Requirements Regulation, the PRA Rulebook and any laws, regulations, requirements, rules, guidelines, standards and policies relating to capital adequacy, leverage and liquidity adopted by the relevant regulators as applicable, and which are applicable to HSBC, as the 'Prudential rules'. Any references to European Union ('EU') regulations and directives (including technical standards) should, as applicable, be read as references to the UK's version of such regulation and/or directive, as onshored into UK law under the European Union (Withdrawal) Act 2018 and as may be subsequently amended under UK law.

Regulatory reporting processes and controls

We have been advancing our programme aimed at strengthening our global regulatory reporting processes, and making them more sustainable, including enhancing data, consistency and controls. While this programme continues, there may be further impacts on some of our regulatory ratios as we implement recommended changes and continue to enhance our controls across the process.

Business Segments and Purpose

HSBC Bank plc operates as one integrated business with two main hubs in London and Paris. The London hub consists of the UK non-ring-fenced bank, which provides overall governance and management for the Europe region as a whole and is a global centre of excellence for Corporate and Institutional Banking ('CIB') for the HSBC Group.

Comparatives and references

To give insight into movements during 2026, we provide comparative figures, commentary on variances and flow tables for capital requirements. In all the tables where the term 'capital requirements' is used, this represents the minimum total capital charge set at 8% of risk-weighted assets ('RWAs') by Article 92(1) of the UK Capital Requirements Regulation. Narratives are included to explain quantitative disclosures where necessary.

The regulatory numbers and ratios presented in this document were accurate as at the date of reporting. Small changes may exist between these numbers and ratios and those subsequently submitted in regulatory filings. Where differences are significant, we may restate in subsequent periods. Where disclosures have been enhanced, or are new, we do not generally restate or provide comparatives. Wherever specific rows and columns in the tables prescribed are not applicable or are immaterial to our activities, we omit them and follow the same approach for comparatives.

In accordance with the PRA Rulebook table requirements, we have shaded cells where no information is required to be disclosed.

Pillar 3 requirements may be met by inclusion in other disclosure media. Where we adopt this approach, references are provided to the relevant pages of other documents.

Frequency and location

We publish our Pillar 3 Disclosures quarterly on our website www.hsbc.com/investors.

Material risks

Pillar 3 requires all material risks to be disclosed to provide a comprehensive view of a bank's risk profile.

Governance

Our Pillar 3 Disclosures are governed by the bank's regulatory reporting policy and associated internal controls framework. This document has been approved by the HSBC Bank plc Interim Chief Financial Officer, under delegated authority from the HSBC Bank plc Board, following recommendation by the HSBC Bank plc Disclosure Committee.

Key metrics

The table below sets out the key regulatory metrics covering HSBC Bank plc's available capital (including buffer requirements and ratios), RWAs, leverage ratio, Liquidity coverage ratio ('LCR') and Net stable funding ratio ('NSFR'). Effective 1 January 2025, the IFRS 9 transitional arrangements came to an end, followed by the end of the UK Capital Requirements Regulation grandfathering provisions on 28 June 2025. Our capital figures are therefore the same, for both the transitional and end-point basis. The leverage ratio is calculated using the UK Capital Requirements Regulation end-point basis for capital. LCR is reported as the average of the preceding 12 months while NSFR is reported as the average of the preceding four quarter-end values.

Table 1: Key metrics (KM1)

		At				
Ref*		**30 Sep 2026**	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
	Available capital (£m)					
1	Common equity tier 1 ('CET1') capital	**18,760**	19,180	19,113	20,063	21,274
2	Tier 1 capital	**23,363**	23,783	23,321	24,272	25,394
3	Total capital	**40,229**	41,356	41,581	41,473	40,146
	Risk-weighted assets ('RWAs') (£m)					
4	Total RWAs	**111,243**	112,200	109,459	112,340	112,286
	Capital ratios (%)					
5	CET1	**16.9**	17.1	17.5	17.9	18.9
6	Tier 1	**21.0**	21.2	21.3	21.6	22.6
7	Total capital	**36.2**	36.9	38.0	36.9	35.8
	Additional own funds requirements based on Supervisory Review and Evaluation Process ('SREP') as a percentage of RWAs (%)					
UK-7d	Total SREP own funds requirements	**8.0**	8.0	8.0	8.0	8.0
	Combined buffer requirement as a percentage of RWAs (%)					
8	Capital conservation buffer requirement	**2.5**	2.5	2.5	2.5	2.5
9	Institution-specific countercyclical capital buffer ('CCyB')	**1.0**	1.0	1.0	1.0	1.1
11	Combined buffer requirement	**3.5**	3.5	3.5	3.5	3.6
UK-11a	Overall capital requirements	**11.5**	11.5	11.5	11.5	11.6
12	CET1 available after meeting the total SREP own funds requirements	**12.4**	12.6	13.0	13.4	14.5
	Leverage ratio					
13	Total exposure measure excluding claims on central banks (£m)	**579,848**	585,511	553,333	534,474	523,489
14	Leverage ratio excluding claims on central banks (%)	**4.0**	4.1	4.2	4.5	4.9
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
14b	Leverage ratio including claims on central banks (%)	**3.4**	3.5	3.6	3.7	4.0
14c	Average leverage ratio excluding claims on central banks (%)	**3.9**	4.0	4.3	4.5	4.9
14d	Average leverage ratio including claims on central banks (%)	**3.4**	3.5	3.6	3.7	4.1
14e	Countercyclical leverage ratio buffer (%)	**0.4**	0.4	0.4	0.4	0.4
EU-14d	Leverage ratio buffer requirement (%)	**0.4**	0.4	0.4	0.4	0.4
EU-14e	Overall leverage ratio requirements (%)	**3.7**	3.7	3.7	3.7	3.7
	Liquidity coverage ratio ('LCR') (£m)					
15	Total high–quality liquid assets	**114,543**	111,863	110,395	110,242	112,087
UK-16a	Cash outflows – total weighted value	**135,784**	129,783	122,947	117,263	116,860
UK-16b	Cash inflows – total weighted value	**53,214**	49,583	45,432	42,617	43,252
16	Total net cash outflow	**82,570**	80,200	77,515	74,646	73,608
17	LCR ratio (%)	**139**	139	142	148	152
	Net stable funding ratio ('NSFR') (£m)					
18	Total available stable funding	**141,840**	137,205	131,618	131,347	132,065
19	Total required stable funding	**125,658**	122,399	117,275	114,788	113,619
20	NSFR ratio (%)	**113**	112	112	114	116

* The references in this and subsequent tables identify lines prescribed in the relevant PRA template where applicable and where there is a value.

At 30 September 2026, our common equity tier 1 ('CET1') capital ratio decreased to 16.9% from 17.1% at 30 June 2026. The key drivers impacting the CET1 ratio were:

- a 0.2 percentage point decrease from capital reduction, mainly due to dividend charges being higher than the profits for the period;
- a 0.1 percentage point decrease in foreign exchange movement, fair value through other comprehensive income and other capital movements; and
- a 0.1 percentage point increase from lower RWAs, arising from balance sheet reductions, with a further reduction attributable to methodology changes, partially offset by an increase in RWAs arising from the impact of the redeveloped probability of default ('PD') model for large corporates.

Throughout Q3 2026, we complied with the PRA's regulatory capital adequacy requirements, including those relating to stress testing.

Risk-weighted assets

The table below shows total RWAs including free deliveries, and the corresponding total own funds requirement split by risk type. Equities under the simple risk-weighted approach include off-balance sheet collective investment undertakings ('CIU') equity exposures, calculated as per the PRA Rulebook Article 132(c), and 'Other counterparty credit risk' includes securities financing transactions RWAs. Amounts below the thresholds for deduction are included in rows 2 and 5 of the table and include thresholds for the recognition of significant investments and deferred tax assets.

Table 2: Overview of risk-weighted exposure amounts (OV1)

		At			
		30 Sep 2026	**30 Sep 2026**	30 Jun 2026	30 Jun 2026
		RWAs	**Total own funds requirement**	RWAs	Total own funds requirement
		£m	**£m**	£m	£m
1	**Credit risk (excluding counterparty credit risk)**	**53,867**	**4,310**	52,597	4,208
2	– standardised approach ('STD')	**18,194**	**1,456**	18,565	1,485
3	– foundation internal ratings-based ('FIRB') approach	**14,680**	**1,174**	13,673	1,094
4	– slotting approach	**529**	**42**	637	51
UK-4a	– equities under the simple risk weighted approach	**2,132**	**171**	2,171	174
5	– advanced IRB ('AIRB') approach	**18,332**	**1,467**	17,551	1,404
6	**Counterparty credit risk ('CCR')**	**23,469**	**1,878**	23,597	1,887
7	– standardised approach	**4,446**	**356**	4,232	339
8	– internal model method ('IMM')	**8,329**	**666**	8,405	672
UK-8a	– exposures to a central counterparty	**551**	**44**	549	44
UK-8b	– credit valuation adjustment ('CVA')	**972**	**78**	705	56
9	– other counterparty credit risk	**9,171**	**734**	9,706	776
15	**Settlement risk**	**63**	**5**	86	7
16	**Securitisation exposures in the non-trading book (after the cap)**	**2,866**	**229**	3,395	271
17	– internal ratings-based approach ('SEC-IRBA')	**928**	**74**	1,010	81
18	– external ratings-based approach ('SEC-ERBA') (including internal assessment approach ('IAA'))	**465**	**37**	517	41
19	– standardised approach ('SEC-SA')	**1,473**	**118**	1,868	149
UK-19a	– 1250% deduction	**—**	**—**	—	—
20	**Position, foreign exchange and commodities risks (market risk)**	**16,151**	**1,293**	17,599	1,407
21	– standardised approach	**4,607**	**369**	4,856	388
22	– internal models approach ('IMA')	**11,544**	**924**	12,743	1,019
23	**Operational risk**	**14,827**	**1,186**	14,926	1,194
UK-23b	– standardised approach	**14,827**	**1,186**	14,926	1,194
29	**Total**	**111,243**	**8,901**	112,200	8,974
24	– of which: amounts below the thresholds for deduction (subject to 250% risk-weight)	**1,196**	**96**	1,228	98

The quarter-on-quarter RWA movements in the table above are explained by risk type in the following comments.

Credit risk, including amounts below the thresholds for deduction

Credit risk RWAs increased by £1.3bn, primarily driven by a £2.7bn increase arising from the impact of the redeveloped PD model for large corporates. This was partially offset by a £0.6bn reduction from balance sheet movements, a £0.5bn reduction from refinements to credit risk parameters, including methodology updates, and a further £0.3bn reduction from foreign exchange movements.

Counterparty credit risk, including settlement risk

Counterparty credit risk RWAs decreased by £0.2bn, mainly due to a £0.6bn decrease in the derivatives and repo portfolio. This was partially offset by a £0.4bn increase due to risk parameter refinements.

Securitisation

Securitisation RWAs decreased by £0.5bn, mainly due to repayment of securitisation positions.

Market risk

Market risk RWAs decreased by £1.4bn, mainly due to change in capital multiplier and lower structural foreign exchange risk.

Operational risk

Operational risk RWAs decreased by £0.1bn, mainly due to foreign exchange translation differences in our CIB business.

The table below shows the drivers of the quarterly changes in credit risk RWAs under the internal ratings-based ('IRB') approach. These include free deliveries but exclude exposures to counterparty credit risk, securitisation positions, equity exposures and non-credit obligation assets. Foreign exchange movements in this disclosure are computed by retranslating the RWAs into pounds sterling based on the underlying transactional currencies, and other movements in the table are presented on a constant currency basis.

Table 3: RWA flow statements of credit risk exposures under the IRB approach (CR8)

		Quarter ended			
		30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025
Ref		**£m**	£m	£m	£m
1	**RWAs at the opening period**	**33,138**	33,277	35,318	37,380
2	Asset size	**(620)**	1,472	(221)	(554)
3	Asset quality	**(118)**	(178)	(115)	36
4	Model updates	**2,670**	113	—	(40)
5	Methodology and policy	**(207)**	(1,357)	(1,090)	(1,599)
6	Acquisitions and disposals	**—**	—	(630)	(27)
7	Foreign exchange movements	**(169)**	(189)	15	122
9	**RWAs at the closing period**	**34,694**	33,138	33,277	35,318

The RWAs under the IRB approach increased by £1.6bn during 3Q26 primarily as a result of:

- a £2.7bn increase mainly driven by the impact of a redeveloped PD model for large corporates mainly in our CIB business;
- a £0.6bn decrease mainly driven by quarterly balance sheet movement within the CIB business;
- a £0.2bn decrease mainly driven by risk parameters refinements, including methodology changes within the CIB business;
- a £0.2bn decrease due to foreign exchange related movement; and
- a £0.1bn decrease due to portfolio mix changes.

The table below shows the drivers of the quarterly movements of counterparty credit risk RWAs under the internal model method approach.

Table 4: RWA flow statements of counterparty credit risk exposures under the IMM (CCR7)

		Quarter ended			
		30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025
Ref		**£m**	£m	£m	£m
1	**RWAs at the opening period**	**8,405**	7,829	7,639	7,260
2	Asset size	**(133)**	557	222	221
3	Credit quality of counterparties	**79**	13	(51)	—
5	Methodology and policy (IMM only)	**—**	—	(73)	140
7	Foreign exchange movements	**(22)**	6	92	18
9	**RWAs at the closing period**	**8,329**	8,405	7,829	7,639

RWAs under the IMM decreased by £0.1bn in 3Q26, primarily reflecting a fall in asset size driven by matured trades and mark-to-market volatility.

The table below shows the drivers of the quarterly movements of market risk RWAs under internal models approach ('IMA'), split by value at risk ('VaR'), stressed VaR ('SVaR'), incremental risk charge ('IRC') and other models. Rows 1a/1b and 8a/8b represent differences between RWAs reported for the period and RWAs calculated on a spot basis at the end of the reporting period, except RWAs in 'Other', which includes components that are calculated on an average basis.

Table 5: RWA flow statements of market risk exposures under IMA (MR2-B)

		VaR	**Stressed VaR**	**Incremental risk charge ('IRC')**	**Other**	**Total RWAs**	**Total own fund requirements**
Ref		**£m**	**£m**	**£m**	**£m**	**£m**	**£m**
1	**RWAs at 1 Jul 2026**	**3,623**	**6,318**	**1,916**	**886**	**12,743**	**1,019**
1a	Regulatory adjustment	**(2,655)**	**(4,921)**	**(41)**	**—**	**(7,617)**	**(609)**
1b	RWAs at the previous quarter-end (end of day)	**968**	**1,397**	**1,875**	**886**	**5,126**	**410**
2	Movement in risk levels	**187**	**1,157**	**84**	**(28)**	**1,400**	**112**
4	Methodology and policy	**(375)**	**(703)**	**—**	**—**	**(1,078)**	**(86)**
6	Foreign exchange movements	**(2)**	**(4)**	**(5)**	**(2)**	**(13)**	**(1)**
8a	RWAs at the end of the reporting period (end of day)	**778**	**1,847**	**1,954**	**856**	**5,435**	**435**
8b	Regulatory adjustment	**2,019**	**3,895**	**195**	**—**	**6,109**	**489**
8	**RWAs at 30 Sep 2026**	**2,797**	**5,742**	**2,149**	**856**	**11,544**	**924**
1	RWAs at 1 Apr 2026	3,265	6,313	2,105	949	12,632	1,011
1a	Regulatory adjustment	(2,241)	(4,679)	(45)	—	(6,965)	(557)
1b	RWAs at the previous quarter-end (end of day)	1,024	1,634	2,060	949	5,667	454
2	Movement in risk levels	(57)	(238)	(187)	(64)	(546)	(44)
4	Methodology and policy	—	—	—	—	—	—
6	Foreign exchange movements	1	1	2	1	5	—
8a	RWAs at the end of the reporting period (end of day)	968	1,397	1,875	886	5,126	410
8b	Regulatory adjustment	2,655	4,921	41	—	7,617	609
8	RWAs at 30 Jun 2026	3,623	6,318	1,916	886	12,743	1,019

RWAs under the IMA decreased by £1.2bn in 3Q26, primarily due to changes to the capital multiplier.

Leverage

The table below provides information on UK leverage ratios, buffers and average leverage ratios as per the UK's leverage ratio framework.

Table 6: Leverage ratio common disclosure (UK LR2-LRCom)

		At	
		30 Sep 2026	30 Jun 2026
25	**Leverage ratio excluding claims on central banks (%)**	**4.03**	4.06
UK-25c	Leverage ratio including claims on central banks (%)	**3.45**	3.48
27	**Leverage ratio buffer**	**0.40**	0.40
UK-27b	– of which: countercyclical leverage ratio buffer (%)	**0.40**	0.40
UK-32	Average total exposure measure excluding claims on central banks (£m)	**593,944**	582,486
UK-33	Average leverage ratio including claims on central banks (%)	**3.39**	3.50
UK-34	Average leverage ratio excluding claims on central banks (%)	**3.93**	4.03

Our leverage ratio was 4.03% at 30 September 2026, down from 4.06% at 30 June 2026. The decrease in Tier1 capital led to a fall of 0.07 percentage points in the leverage ratio. This was partially offset by rise of a 0.04 percentage points due to a decrease in leverage exposure.

At 30 September 2026, our UK minimum leverage ratio requirement of 3.25% was supplemented by a countercyclical leverage ratio buffer of 0.4%. The leverage ratio is expressed in terms of Tier1 capital but this buffer translated to a CET1 capital value of £2.3bn. We exceeded these leverage requirements throughout 3Q26.

At 30 September 2026, our average leverage ratio excluding central bank claims was 3.93%, down from 4.03% at 30 June 2026. The increase in average leverage exposure led to a fall of 0.08 percentage points in leverage ratio. This was compounded by a fall of 0.02 percentage points due to decrease in average Tier1 capital.

Liquidity

Management of liquidity and funding risk

We manage liquidity and funding risk at an operating entity level, in accordance with globally consistent policies, procedures and reporting standards.

Liquidity coverage ratio

The Liquidity coverage ratio ('LCR') aims to ensure that a bank has sufficient unencumbered high-quality liquid assets ('HQLA') to meet its liquidity needs in a 30-calendar day liquidity stress scenario. For the disclosure of the LCR, we follow Article 451a of the PRA Rulebook.

The average LCR for the 12 months to 30 September 2026 was 139% or £32bn (30 June 2026: 139% or £32bn) above the regulatory requirement. The average LCR HQLA of £115bn (30 June 2026: £112bn) was held in a range of asset classes and currencies.

Cross-currency management

The Group's internal liquidity and funding risk management framework requires all operating entities to monitor the LCR for material currency positions. Limits are set to ensure that outflows can be met, given assumptions on stressed capacity in the foreign exchange swap markets. This continuous monitoring helps with the overall management of currency exposures, in line with our internal framework.

Net stable funding ratio

We use the Net stable funding ratio ('NSFR') or other appropriate metrics as a basis to raise sufficient stable funding to support business activities. The NSFR is defined as the ratio between the amount of stable funding available and the amount of stable funding required.

The average NSFR over the previous four quarters was 113% at 30 September 2026 and 112% at 30 June 2026.

Source of funding

Our primary sources of funding are customer deposits, secured wholesale funding and wholesale securities.

- For further details of our approach to treasury risk management, see page 15 of the Annual Report and Accounts 2025.
- More details on the concentration of funding and liquidity sources may be found on page 61 of the Annual Report and Accounts 2025.

The table below sets out the granular split of cash outflows and cash inflows, as well as the available HQLA on both an unweighted and weighted basis, which are used to derive the LCR. All figures are based on the average over the preceding 12 months. Amounts in the table relate to HSBC Bank plc as a single entity and are not produced on a consolidated basis.

Table 7: Quantitative information of LCR (UK LIQ1)

UK-1a		Quarter ended							
		30 Sep 2026		30 Jun 2026		31 Mar 2026		31 Dec 2025	
		Total unweighted value	**Total weighted value**	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
		£m	**£m**	£m	£m	£m	£m	£m	£m
UK-1b	Number of data points used in the calculation of averages		**12**		12		12		12
High-quality liquid assets									
1	Total high-quality liquid assets ('HQLA')		**114,543**		111,863		110,395		110,242
Cash outflows									
2	Retail deposits and small business funding	**19,307**	**3,182**	19,080	3,142	18,726	3,088	18,632	3,081
3	– of which: stable deposits	**2,021**	**101**	1,965	98	1,913	96	1,862	93
4	less stable deposits	**17,286**	**3,081**	17,115	3,044	16,813	2,992	16,770	2,988
5	Unsecured wholesale funding	**125,291**	**72,469**	123,143	71,823	120,851	69,748	121,474	68,769
6	– operational deposits (all counterparties) and deposits in networks of cooperative banks	**32,398**	**8,043**	32,289	8,019	34,292	8,524	36,724	9,135
7	– non-operational deposits (all counterparties)	**89,568**	**61,101**	87,541	60,491	83,496	58,161	81,454	56,338
8	– unsecured debt	**3,325**	**3,325**	3,313	3,313	3,063	3,063	3,296	3,296
9	Secured wholesale funding		**24,943**		21,492		18,056		14,889
10	Additional requirements	**49,510**	**25,778**	46,427	23,608	44,157	22,119	42,137	20,383
11	– outflows related to derivative exposures and other collateral requirements	**25,642**	**19,286**	23,130	17,342	21,355	15,994	19,597	14,425
13	– credit and liquidity facilities	**23,868**	**6,492**	23,297	6,266	22,802	6,125	22,540	5,958
14	Other contractual funding obligations	**23,945**	**6,669**	23,460	7,157	22,844	7,565	22,069	7,920
15	Other contingent funding obligations	**38,256**	**2,743**	38,086	2,561	37,606	2,371	37,563	2,221
16	**Total cash outflows**		**135,784**		129,783		122,947		117,263
Cash inflows									
17	Secured lending transactions (including reverse repos)	**194,927**	**28,611**	183,687	27,224	168,200	24,288	152,566	22,044
18	Inflows from fully performing exposures	**7,674**	**7,419**	7,048	6,786	7,059	6,758	7,639	7,277
19	Other cash inflows	**18,732**	**17,184**	17,161	15,573	16,140	14,386	15,199	13,296
20	**Total cash inflows**	**221,333**	**53,214**	207,896	49,583	191,399	45,432	175,404	42,617
UK-20c	Inflows subject to 75% cap	**221,333**	**53,214**	207,896	49,583	191,399	45,432	175,404	42,617
Liquidity coverage ratio (adjusted value)									
UK-21	Liquidity buffer		**114,543**		111,863		110,395		110,242
22	Total net cash outflows		**82,570**		80,200		77,515		74,646
23	Liquidity coverage ratio (%)		**139**		139		142		148

Abbreviations

£	British pound
3Q26	Third quarter of 2026
AIRB[1]	Advanced internal-ratings based approach
Apr	April
Basel	Basel Committee on Banking Supervision
Basel III	Basel Committee's reforms to strengthen global capital and liquidity rules
CCR[1]	Counterparty credit risk
CCyB	Countercyclical capital buffer
CET1[1]	Common equity tier 1
CIB	Corporate and Institutional Banking, a business segment
CIU	Collective investment undertakings
CVA	Credit valuation adjustment
Dec	December
ESG	Environmental, Social and Governance
EU	European Union
FIRB[1]	Foundation internal-ratings based approach
Group	HSBC Holdings together with its subsidiary undertakings
HQLA	High-quality liquid assets
HSBC	HSBC Holdings together with its subsidiary undertakings
IAA	Internal assessment approach
IFRSs	International Financial Reporting Standards
IMA[1]	Internal models approach
IMM[1]	Internal model method
IRB[1]	Internal ratings-based approach
IRC	Incremental risk charge
Jul	July
Jan	January
Jun	June
LCR[1]	Liquidity coverage ratio
Mar	March
MREL	Minimum requirement for own funds and eligible liabilities
NSFR[1]	Net stable funding ratio
PRA[1]	Prudential Regulation Authority (UK)
Prudential rules	Refers to the UK Capital Requirements Regulation, the PRA Rulebook and any laws, regulations, requirements, rules, guidelines, standards and policies relating to capital adequacy, leverage and liquidity adopted by the relevant regulators, as applicable, and which are applicable to HSBC
PD	Probability of default
RWA[1]	Risk-weighted asset
RNIV	Risks not in VaR
SEC-ERBA	Securitisation external rating-based approach
SEC-IRBA	Securitisation internal rating-based approach
SEC-SA	Securitisation standardised approach
Sep	September
SREP	Supervisory review and evaluation process
STD	Standardised approach
SVaR	Stressed value at risk
T1 capital[1]	Tier 1 capital
UK	United Kingdom
UK Capital Requirements Regulation	Refers to Regulation (EU) No. 575/2013, as amended or supplemented, as it forms part of domestic law in the UK by virtue of the European Union (Withdrawal) Act 2018, as amended
VaR[1]	Value at risk

1 Full definition included in the Glossary published on HSBC website www.hsbc.com.

Cautionary statement regarding forward-looking statements

These Pillar 3 Disclosures at 30 September 2026 contain certain forward-looking statements with respect to the group's financial condition; results of operations and business, including the strategic priorities; financial, investment and capital targets; and ability to contribute to the HSBC Group's environmental, social and governance ('ESG') ambitions, targets and commitments.

Statements that are not historical facts, including statements about the group's beliefs and expectations, are forward-looking statements. Words such as 'may', 'will', 'should', 'expects', 'targets', 'anticipates', 'intends', 'plans', 'believes', 'seeks', 'estimates', 'potential' and 'reasonably possible', or the negative thereof, other variations of these words or similar expressions are intended to identify forward-looking statements. These statements are based on current plans, information, data, forecasts, estimates and projections, and therefore undue reliance should not be placed on them. Forward-looking statements speak only as of the date they are made. Any such forward-looking statements are not a reliable indicator of future performance, as they may involve significant stated or implied assumptions and subjective judgements which may or may not prove to be correct. There can be no assurance that any of the matters set out in forward-looking statements are attainable, will actually occur or will be realised or are complete or accurate. The assumptions and judgments may prove to be incorrect and involve known and unknown risks, uncertainties, contingencies and other important factors, many of which are outside the control of the group. The group makes no commitment to revise or update any forward-looking statements to reflect events or circumstances occurring or existing after the date of any forward-looking statements.

Forward-looking statements can be made in writing but may also be made verbally by the directors, officers and employees of the group (including during management presentations) in connection with this document.

Forward-looking statements involve inherent risks and uncertainties. Readers are cautioned that a number of factors, including ESG-related factors, could cause actual results, performance or other future events to differ, in some instances materially, from those anticipated or implied in any forward-looking statement. This may be due to a variety of risks, uncertainties and other factors including, without limitation, those which relate to general market or economic conditions, regulatory and government policy changes, continued volatility in trade and tariff policies, increased volatility in interest rates and inflation levels and other macroeconomic risks, geopolitical tensions such as the Russia-Ukraine war (including hybrid attacks across Europe attributed to Russia), the conflict in the Middle East, or any potential military action or conflict elsewhere, the efficacy of the company's and the HSBC Group's actions in managing and mitigating ESG-related risks, and in progressing towards the HSBC Group's ESG ambitions, targets and commitments, technology and cybersecurity risks (including risks relating to deployment of artificial intelligence), sanctions compliance risks, and regulatory enforcement actions.

For these reasons, recipients should not place reliance on, and are cautioned about relying on, any forward-looking statements.

This document should be read in conjunction with our Annual Report and Accounts 2025 and Interim Report 2026, which have been published on the HSBC Group website at www.hsbc.com/investors.

Additional risks and factors which may impact the group's future financial condition and performance are identified in 'Risk – Risk overview', 'Risk – Managing risk' and 'Risk – Top and emerging risks' on pages 7 to 9 of the Interim Report 2026.

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