

HSBC Holdings plc

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

31 Dec 2017

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 2017*. 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 2016*, the *Interim Report 2017*, the *Annual Report and Accounts 2017* 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			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 SA	Value of trading book exposures for internal models	Exposure value for SA	Exposure value for IRB	of which: General credit exposures	of which: General trading book	of which: Securitisation exposures			
	010	020	030	040	050	060	070	080	090	100	110	120
010 Breakdown by country												
010 Algeria	344	35	-	-	-	-	27	-	-	27	0.00	0.000%
010 Andorra	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010 Anguilla	5	74	-	-	-	-	3	-	-	3	0.00	0.000%
010 Antigua And Barbuda	-	1	-	-	-	-	0	-	-	0	0.00	0.000%
010 Argentina	3,830	572	0	1	-	-	305	0	-	305	0.01	0.000%
010 Armenia	408	18	-	-	-	-	34	-	-	34	0.00	0.000%
010 Aruba	0	64	-	-	-	-	1	-	-	1	0.00	0.000%
010 Australia	1,529	29,675	-	151	-	1,879	919	19	12	950	0.02	0.000%
010 Austria	12	1,033	9	25	-	-	71	13	-	84	0.00	0.000%
010 Azerbaijan	97	83	-	0	-	-	2	0	-	2	0.00	0.000%
010 Bahamas	1	549	-	-	-	-	7	-	-	7	0.00	0.000%
010 Bahrain	770	1,171	-	1	-	-	95	0	-	95	0.00	0.000%
010 Bangladesh	168	3,062	-	-	-	-	224	-	-	224	0.00	0.000%
010 Barbados	0	92	-	-	-	-	3	-	-	3	0.00	0.000%
010 Belarus	0	0	-	2	-	-	0	0	-	0	0.00	0.000%
010 Belgium	336	940	2	47	-	-	62	10	-	72	0.00	0.000%
010 Belize	0	15	-	-	-	-	1	-	-	1	0.00	0.000%
010 Bermuda	1,881	2,048	0	2	-	-	190	1	-	190	0.00	0.000%
010 Bolivia, Plurinational State Of	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010 Bosnia And Herzegovina	1	0	-	-	-	-	0	-	-	0	0.00	0.000%
010 Botswana	-	1	-	-	-	-	0	-	-	0	0.00	0.000%
010 Brazil	775	3,077	2	156	-	-	250	29	-	279	0.01	0.000%
010 Brunei Darussalam	12	32	-	-	-	-	1	-	-	1	0.00	0.000%
010 Bulgaria	3	3	-	12	-	-	0	5	-	5	0.00	0.000%
010 Cambodia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010 Cameroon	0	31	-	-	-	-	2	-	-	2	0.00	0.000%
010 Canada	974	57,221	-	152	-	-	1,868	10	-	1,878	0.04	0.000%
010 Cayman Islands	869	5,527	13	4	-	0	325	6	0	331	0.01	0.000%
010 Chile	307	1,325	-	108	-	-	57	9	-	67	0.00	0.000%
010 China	23,518	62,269	-	1,276	-	-	5,703	33	-	5,735	0.11	0.000%
010 Colombia	0	507	-	14	-	-	20	2	-	22	0.00	0.000%
010 Cook Islands	1	-	-	-	-	-	0	-	-	0	0.00	0.000%
010 Costa Rica	1	30	-	-	-	-	0	-	-	0	0.00	0.000%
010 Côte D'Ivoire	-	32	-	-	-	-	1	-	-	1	0.00	0.000%
010 Croatia	3	0	-	0	-	-	0	0	-	0	0.00	0.000%
010 Curaçao	10	85	-	-	-	-	6	-	-	6	0.00	0.000%
010 Cyprus	42	126	-	-	-	-	8	-	-	8	0.00	0.000%
010 Czechia	809	89	-	13	-	-	68	2	-	69	0.00	0.500%
010 Denmark	1	3,381	41	21	-	-	76	3	-	79	0.00	0.000%
010 Dominican Republic	1	20	-	-	-	-	0	-	-	0	0.00	0.000%
010 Ecuador	4	64	-	-	-	-	2	-	-	2	0.00	0.000%
010 Egypt	1,969	860	-	-	-	-	212	-	-	212	0.00	0.000%
010 El Salvador	1	20	-	-	-	-	0	-	-	0	0.00	0.000%
010 Fiji	0	2	-	-	-	-	0	-	-	0	0.00	0.000%
010 Finland	1	609	20	26	-	-	14	11	-	25	0.00	0.000%
010 France	5,323	57,784	1,179	122	-	1,868	1,825	36	16	1,877	0.04	0.000%
010 Gabon	0	2	-	-	-	-	0	-	-	0	0.00	0.000%
010 Georgia	0	3	-	3	-	-	0	2	-	2	0.00	0.000%
010 Germany	1,480	18,054	236	270	-	662	897	26	24	947	0.02	0.000%
010 Ghana	39	302	8	-	-	-	19	0	-	19	0.00	0.000%
010 Gibraltar	0	49	-	-	-	-	1	-	-	1	0.00	0.000%

Row		General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements			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 SA	Value of trading book exposures for internal models	Exposure value for SA	Exposure value for IRB	of which: General credit exposures	of which: General trading book	of which: Securitisation exposures			
010	Greece	952	2,584	-	7	-	-	222	6	-	228	0.00	0.000%
010	Guatemala	1	23	-	-	-	-	0	-	-	0	0.00	0.000%
010	Guernsey	380	572	-	-	-	-	75	-	-	75	0.00	0.000%
010	Haiti	0	4	-	-	-	-	0	-	-	0	0.00	0.000%
010	Heard Island And Mcdonald Islands	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Honduras	0	20	-	-	-	-	0	-	-	0	0.00	0.000%
010	Hong Kong	22,361	292,814	-	281	-	-	8,828	9	-	8,837	0.17	1.250%
010	Hungary	58	372	-	5	-	-	19	0	-	19	0.00	0.000%
010	Iceland	0	0	-	1	-	-	0	0	-	0	0.00	1.250%
010	India	3,066	14,066	-	192	1,132	-	841	17	91	949	0.02	0.000%
010	Indonesia	1,607	5,786	-	155	-	-	557	16	-	573	0.01	0.000%
010	Iran, Islamic Republic Of	2	-	-	-	-	-	0	-	-	0	0.00	0.000%
010	Iraq	0	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	Ireland	1,330	4,382	2	10	-	5	262	2	0	264	0.01	0.000%
010	Isle Of Man	42	747	-	-	-	-	31	-	-	31	0.00	0.000%
010	Israel	758	603	-	56	-	-	75	3	-	77	0.00	0.000%
010	Italy	58	2,935	4	139	262	330	172	19	59	251	0.00	0.000%
010	Jamaica	1	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Japan	173	3,782	-	5	-	-	125	2	-	127	0.00	0.000%
010	Jersey	672	2,629	-	-	-	-	171	-	-	171	0.00	0.000%
010	Jordan	16	18	-	1	-	-	2	0	-	2	0.00	0.000%
010	Kazakhstan	5	252	-	104	-	-	14	8	-	21	0.00	0.000%
010	Kenya	1	25	-	-	-	-	0	-	-	0	0.00	0.000%
010	Korea, Republic Of	1,201	4,522	-	9	-	598	161	2	4	166	0.00	0.000%
010	Kuwait	186	1,185	-	21	-	-	48	6	-	55	0.00	0.000%
010	Kyrgyzstan	-	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Latvia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Lebanon	2	135	-	-	-	-	4	-	-	4	0.00	0.000%
010	Liberia	28	331	-	-	-	-	10	-	-	10	0.00	0.000%
010	Liechtenstein	10	144	-	-	-	-	2	-	-	2	0.00	0.000%
010	Lithuania	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Luxembourg	1,177	6,723	0	3	-	0	300	11	0	311	0.01	0.000%
010	Macao	1,624	3,447	-	14	-	-	211	5	-	216	0.00	0.000%
010	Madagascar	1	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Malaysia	3,030	13,742	-	133	1	-	715	9	1	725	0.01	0.000%
010	Maldives	3	173	-	-	-	-	15	-	-	15	0.00	0.000%
010	Mali	0	6	-	-	-	-	0	-	-	0	0.00	0.000%
010	Malta	3,738	177	-	-	-	-	182	-	-	182	0.00	0.000%
010	Marshall Islands	0	279	-	-	-	-	8	-	-	8	0.00	0.000%
010	Mauritius	264	1,032	-	-	-	-	70	-	-	70	0.00	0.000%
010	Mexico	16,027	3,536	0	55	331	-	1,199	12	14	1,226	0.02	0.000%
010	Monaco	511	346	-	-	-	-	30	-	-	30	0.00	0.000%
010	Mongolia	0	133	-	10	-	-	13	4	-	16	0.00	0.000%
010	Montenegro	3	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Morocco	0	79	-	7	-	-	5	1	-	6	0.00	0.000%
010	Mozambique	0	35	-	-	-	-	3	-	-	3	0.00	0.000%
010	Myanmar [Burma]	1	2	-	-	-	-	0	-	-	0	0.00	0.000%
010	Namibia	0	4	-	-	-	-	0	-	-	0	0.00	0.000%
010	Nepal	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Netherlands	2,280	11,665	150	41	-	100	716	15	2	733	0.01	0.000%
010	New Zealand	151	3,816	33	0	-	69	128	2	0	130	0.00	0.000%
010	Nigeria	15	22	-	0	-	-	1	0	-	1	0.00	0.000%
010	Norway	45	1,538	338	0	-	1	78	4	0	82	0.00	2.000%
010	Oman	2,172	1,935	-	0	-	-	236	0	-	236	0.00	0.000%
010	Other	3	-	-	-	-	-	0	-	-	0	0.00	0.000%
010	Pakistan	11	85	-	-	-	-	3	-	-	3	0.00	0.000%
010	Panama	60	370	-	1	-	-	7	0	-	7	0.00	0.000%
010	Papua New Guinea	0	5	-	-	-	-	0	-	-	0	0.00	0.000%
010	Paraguay	3	7	-	-	-	-	1	-	-	1	0.00	0.000%
010	Peru	1	484	-	7	-	-	8	1	-	9	0.00	0.000%
010	Philippines	480	1,652	-	16	-	-	106	4	-	110	0.00	0.000%

Row		General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements			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 SA	Value of trading book exposures for internal models	Exposure value for SA	Exposure value for IRB	of which: General credit exposures	of which: General trading book	of which: Securitisation exposures			Total
010	Poland	1,236	359	-	57	-	-	112	22	-	133	0.00	0.000%
010	Portugal	3	77	5	17	-	20	6	2	1	9	0.00	0.000%
010	Puerto Rico	0	61	-	-	-	-	2	-	-	2	0.00	0.000%
010	Qatar	922	4,029	-	4	-	-	162	1	-	163	0.00	0.000%
010	Romania	2	12	-	0	-	-	1	0	-	1	0.00	0.000%
010	Russian	683	1,424	17	383	-	-	144	30	-	174	0.00	0.000%
010	Saint Kitts And Nevis	0	14	-	-	-	-	1	-	-	1	0.00	0.000%
010	Saint Lucia	-	5	-	-	-	-	0	-	-	0	0.00	0.000%
010	Saint Vincent And The Grenadines	1	0	-	-	-	-	0	-	-	0	0.00	0.000%
010	Samoa	10	45	-	-	-	-	3	-	-	3	0.00	0.000%
010	Saudi Arabia	18,038	2,409	-	9	-	-	1,283	1	-	1,284	0.02	0.000%
010	Senegal	0	5	-	-	-	-	0	-	-	0	0.00	0.000%
010	Seychelles	1	3	-	-	-	-	0	-	-	0	0.00	0.000%
010	Singapore	2,721	25,662	0	199	-	-	961	12	-	973	0.02	0.000%
010	Slovakia	112	1	-	1	-	-	8	0	-	8	0.00	0.500%
010	Slovenia	5	0	-	2	-	-	0	0	-	0	0.00	0.000%
010	Solomon Islands	0	16	-	-	-	-	0	-	-	0	0.00	0.000%
010	South Africa	934	516	-	32	-	-	90	5	-	95	0.00	0.000%
010	Spain	2,080	1,848	189	155	-	266	299	24	3	326	0.01	0.000%
010	Sri Lanka	293	1,384	3	-	-	-	130	0	-	130	0.00	0.000%
010	Sweden	29	1,797	130	3	-	0	68	5	0	73	0.00	2.000%
010	Switzerland	1,487	4,652	-	32	307	18	255	4	5	264	0.01	0.000%
010	Taiwan, Province Of China	1,399	10,887	-	221	-	-	315	5	-	320	0.01	0.000%
010	Tanzania, United Republic Of	1	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Thailand	92	3,686	-	38	-	-	162	4	-	166	0.00	0.000%
010	Tokelau	-	13	-	-	-	-	1	-	-	1	0.00	0.000%
010	Trinidad And Tobago	26	2	-	-	-	-	2	-	-	2	0.00	0.000%
010	Tunisia	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Turkey	6,576	1,418	-	9	-	-	513	2	-	515	0.01	0.000%
010	Turks And Caicos Islands	21	19	-	-	-	-	2	-	-	2	0.00	0.000%
010	Uganda	0	4	-	-	-	-	0	-	-	0	0.00	0.000%
010	Ukraine	0	0	-	8	-	-	0	2	-	2	0.00	0.000%
010	United Arab Emirates	5,533	16,852	1	125	-	-	935	11	-	946	0.02	0.000%
010	United Kingdom	10,939	346,557	414	748	-	15,942	10,328	49	266	10,643	0.20	0.000%
010	United States	11,282	124,888	0	465	-	13,528	5,279	33	874	6,186	0.12	0.000%
010	Uruguay	820	93	-	5	-	-	58	2	-	60	0.00	0.000%
010	Venezuela	0	39	0	-	-	-	1	0	-	1	0.00	0.000%
010	Viet Nam	283	3,009	-	-	-	-	192	-	-	192	0.00	0.000%
010	Virgin Islands, British	366	4,195	0	-	-	-	122	0	-	122	0.00	0.000%
010	Virgin Islands, U.S.	-	1	-	-	-	-	0	-	-	0	0.00	0.000%
010	Zimbabwe	0	1	-	-	-	-	0	-	-	0	0.00	0.000%
020	Total	175,930	1,196,160	2,796	6,194	2,033	35,285	50,392	590	1,371	52,352	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