



## 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	HSBC Holdings Plc
<b>LEI Code</b>	MLU0ZO3ML4LN2LL2TL39
<b>Country Code</b>	GB

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2020 EU-wide Transparency Exercise

### Key Metrics

HSBC Holdings Plc

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	114,292	114,704	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	113,622	113,728	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	136,222	136,165	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	135,551	135,188	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	158,778	158,280	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	158,108	157,303	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	782,292	763,167	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	781,915	762,807	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.61%	15.03%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.53%	14.91%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.41%	17.84%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.34%	17.72%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.30%	20.74%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.22%	20.62%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,539,892	2,501,684	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.36%	5.44%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

HSBC Holdings Plc

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	136,222	136,165	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	133,377	133,381	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,539,892	2,501,684	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,539,892	2,501,684	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.3%	C 47.00 (r330,c010)	

## 2020 EU-wide Transparency Exercise

### Capital

HSBC Holdings Plc

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>158,778</b>	<b>158,280</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>114,292</b>	<b>114,704</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,142	20,690	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	117,434	114,628	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-19,915	-22,125	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	24,671	24,076	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,097	3,604	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5,278	-1,414	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-10,986	-9,985	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,060	-1,352	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,483	-453	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-7,700	-6,616	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-7,299	-7,325	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	670	977	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	670	977	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>21,929</b>	<b>21,461</b>	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	19,085	18,677	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	2,845	2,783	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>136,222</b>	<b>136,165</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>22,557</b>	<b>22,115</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,933	14,643	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,242	-1,230	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	8,865	8,701	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	782,292	763,167	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	377	359	C 05.01 (r010,c040)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.61%</b>	<b>15.03%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.41%</b>	<b>17.84%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.30%</b>	<b>20.74%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>113,622</b>	<b>113,728</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.53%</b>	<b>14.91%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	670	977	C 05.01 (r440,c010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	377	359	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

HSBC Holdings Plc

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	617,941	605,860	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	149,023	143,467	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	92,926	93,391	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	362,839	356,866	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	38,294	33,261	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	3,149	3,268	C 02.00 (R640, c010)
Settlement risk	223	30	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	9,517	9,288	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	31,795	31,427	C 02.00 (R520, c010)
Of which the standardised approach	8,052	7,494	C 02.00 (R530, c010)
Of which IMA	23,743	23,932	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,343	1,282	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	81,373	80,033	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	81,373	80,033	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
<b>Total</b>	<b>782,292</b>	<b>763,167</b>	

<sup>1</sup> The positions 'of which' are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations). The 'Of which the advanced IRB (AIRB) approach' row does not include Non Credit obligatory Assets (NCOA) exposures and hence will not match Pillar 3 disclosures.

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



## 2020 EU-wide Transparency Exercise

### P&L

HSBC Holdings Plc

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	12,136	21,364
Of which debt securities income	2,459	4,272
Of which loans and advances income	9,238	16,461
Interest expenses	5,264	8,754
(Of which deposits expenses)	3,036	4,745
(Of which debt securities issued expenses)	1,611	2,879
(Expenses on share capital repayable on demand)	0	0
Dividend income	240	426
Net Fee and commission income	3,005	5,616
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	310	442
Gains or (-) losses on financial assets and liabilities held for trading, net	958	4,790
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,221	-860
Gains or (-) losses from hedge accounting, net	-7	3
Exchange differences [gain or (-) loss], net	190	346
Net other operating income /(expenses)	86	73
<b>TOTAL OPERATING INCOME, NET</b>	<b>12,875</b>	<b>23,445</b>
(Administrative expenses)	6,293	11,731
(Cash contributions to resolution funds and deposit guarantee schemes)		244
(Depreciation)	782	1,557
Modification gains or (-) losses, net	-1	0
(Provisions or (-) reversal of provisions)	284	533
(Payment commitments to resolution funds and deposit guarantee schemes)		1
(Commitments and guarantees given)	273	475
(Other provisions)	12	57
Of which pending legal issues and tax litigation <sup>1</sup>		
Of which restructuring <sup>1</sup>		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,460	5,553
(Financial assets at fair value through other comprehensive income)	-13	55
(Financial assets at amortised cost)	2,473	5,498
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	124	1,219
(of which Goodwill)	0	37
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	325	967
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	4	2
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,259</b>	<b>3,577</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,510</b>	<b>2,533</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,510</b>	<b>2,533</b>
Of which attributable to owners of the parent	2,275	2,135

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

HSBC Holdings Plc

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1		Level 2	Level 3			Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		171,305				238,301				IAS 1.54 (i)
Financial assets held for trading		532,557	138,006	387,041	7,511	463,891	128,439	328,583	6,869	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		11,757	447	7,983	3,328	9,630	525	5,434	3,671	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		535	514	21	0	405	386	19	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		316,041	235,728	78,548	1,765	348,298	273,148	73,257	1,893	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		1,350,087				1,273,352				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		1,978	3	1,976	0	1,804	3	1,801	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		191,463				183,853				
TOTAL ASSETS		2,575,724				2,519,534				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	313,901	152	121	-34	-7	-24	344,048	2,046	419	-92	-16	-15	Annex V. Part 1.31, 44(b)
	Loans and advances	75	0	0	0	0	0	74	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	35,566	13	0	-4	-12	0	34,911	140	0	-4	-12	0	Annex V. Part 1.31, 44(b)
	Loans and advances	1,214,466	96,002	13,980	-1,433	-2,963	-5,529	1,081,710	152,828	16,094	-1,788	-4,248	-6,278	Annex V. Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

HSBC Holdings Plc

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	390,254	338,893	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	137,752	135,927	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,856,138	1,860,733	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,361	3,107	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,040	5,029	IAS 37.10; IAS 1.54(l)
Tax liabilities	4,308	3,807	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	8,389	8,523	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>2,405,244</b>	<b>2,356,019</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>170,480</b>	<b>163,515</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>2,575,724</b>	<b>2,519,534</b>	<b>IAS 1.IG6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

HSBC Holdings Plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		325,646	270,906	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	6,735	6,580	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	49,722	52,711	Annex V.Part 1.31
Deposits	Central banks	36,543	35,677	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	6,835	9,824	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	20,094	22,501	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,873	7,680	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	80,898	72,916	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	39,591	35,692	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	269,974	240,188	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	142,528	138,994	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	474,830	518,463	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	348,530	378,703	ECB/2013/33 Annex 2.Part 2.9.1
	Households	683,228	695,269	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	502,497	524,222	Annex V.Part 1.42(f), 44(c)
Debt securities issued		233,429	240,535	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		30,576	30,093	Annex V.Part 1.37
Other financial liabilities		206,408	182,915	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>2,387,506</b>	<b>2,338,661</b>	

### 2020 EU-wide Transparency Exercise

Market Risk  
HSBC Holdings Plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	3,480	3,103	401	227	712	445							522	199	804	569							
Of which: General risk	665	877	240	107	465	257							298	146	477	281							
Of which: Specific risk	2,723	2,111	161	120	247	188							224	53	327	288							
Equities	448	977	211	161	318	305							254	185	368	344							
Of which: General risk	224	488	211	161	318	305							254	185	368	344							
Of which: Specific risk	224	488	0	0	0	0							0	0	0	0							
Foreign exchange risk	3,983	3,381	136	84	122	62							203	114	166	106							
Commodities risk	141	34	0	0	13	1							2	0	3	2							
<b>Total</b>	<b>8,052</b>	<b>7,494</b>	<b>487</b>	<b>290</b>	<b>745</b>	<b>364</b>	<b>668</b>	<b>652</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,743</b>	<b>604</b>	<b>267</b>	<b>801</b>	<b>276</b>	<b>509</b>	<b>448</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,932</b>

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	172,702	180,077	9,315		236,134	248,956	8,919	
	Regional governments or local authorities	10,585	10,395	1,512		10,795	10,834	1,445	
	Public sector entities	14,280	14,042	18		14,172	14,015	27	
	Multilateral Development Banks	27	27	0		26	26	0	
	International Organisations	1,329	1,329	0		1,291	1,290	0	
	Institutions	27,329	26,662	1,208		23,655	22,995	1,048	
	Corporates	136,925	69,687	65,479		126,625	63,844	60,245	
	of which: SME	0	0	0		0	0	0	
	Retail	68,336	17,816	12,916		68,247	16,704	12,123	
	of which: SME	3,210	2,507	1,435		3,122	2,276	1,303	
	Secured by mortgages on immovable property	29,525	28,690	10,636		28,639	27,777	10,394	
	of which: SME	55	55	19		67	64	20	
	Exposures in default	4,429	2,698	3,106	1,534	4,458	2,749	3,133	1,407
	Items associated with particularly high risk	4,718	3,682	5,523		4,929	3,897	5,845	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	346	346	346		381	381	381		
Equity	15,083	15,083	33,313		15,151	15,151	33,310		
Other exposures	11,412	11,412	7,959		13,275	13,275	8,492		
Standardised Total <sup>2</sup>	497,026	381,946	151,332	2,815	547,776	441,893	145,352	2,868	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	86,718	87,052	1,704		132,178	137,606	1,675	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,871	4,869	192		4,876	4,871	185	
	Corporates	2,788	2,103	1,845		2,087	1,518	1,484	
	of which: SME	0	0	0		0	0	0	
	Retail	3,214	2,280	1,375		3,128	2,062	1,245	
	of which: SME	2,279	1,878	1,073		2,197	1,686	963	
	Secured by mortgages on immovable property	2,107	2,090	790		1,350	1,350	493	
	of which: SME	0	0	0		3	0	0	
	Exposures in default	134	117	163	14	136	117	161	14
	Items associated with particularly high risk	815	743	1,115		1,045	941	1,412	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	330	330	330		370	370	370		
Equity	878	878	1,381		944	944	1,434		
Other exposures	2,557	2,557	2,218		2,895	2,895	2,446		
Standardised Total <sup>2</sup>				32				44	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
HONG KONG	Central governments or central banks	376	411	939		346	383	864	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,105	1,105	34		1,099	34	33	
	Corporates	26,398	10,108	9,348		25,654	10,407	9,551	
	of which: SME	0	0	0		0	0	0	
	Retail	12,508	467	350		13,974	640	480	
	of which: SME	29	12	9		28	10	8	
	Secured by mortgages on immovable property	3,245	2,941	1,188		3,293	2,910	1,182	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	92	68	89	24	92	70	91	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,448	1,448	2,501		1,474	1,474	2,522		
Other exposures	4,359	4,359	2,946		5,829	5,829	3,213		
Standardised Total <sup>2</sup>				61				67	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED STATES	Central governments or central banks	1,448	1,448	3,620		1,262	1,350	3,154	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,185	10,185	205		6,726	6,727	135	
	Corporates	6,740	4,922	4,365		5,647	3,939	3,425	
	of which: SME	0	0	0		0	0	0	
	Retail	2,967	760	570		2,245	673	505	
	of which: SME	2	0	0		1	0	0	
	Secured by mortgages on immovable property	501	499	175		461	460	161	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	90	66	76	10	129	102	112	11
	Items associated with particularly high risk	802	642	963		769	623	934	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,117	1,117	1,117		1,097	1,097	1,097		
Other exposures	494	494	271		557	557	305		
Standardised Total <sup>2</sup>				21				34	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
FRANCE	Central governments or central banks	52,718	53,785	438		67,899	68,973	427	
	Regional governments or local authorities	0	0	0		36	36	7	
	Public sector entities	2,562	2,562	2		2,040	2,039	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,350	3,663	80		4,549	3,877	79	
	Corporates	3,118	2,239	1,273		2,834	2,065	1,175	
	of which: SME	0	0	0		0	0	0	
	Retail	305	181	109		328	163	98	
	of which: SME	187	149	85		195	132	76	
	Secured by mortgages on immovable property	896	895	340		871	870	330	
	of which: SME	17	17	9		22	22	8	
	Exposures in default	98	63	92	8	150	67	86	7
	Items associated with particularly high risk	780	678	1,018		806	695	1,043	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	465	465	963		472	472	956		
Other exposures	248	248	65		223	223	207		
Standardised Total <sup>2</sup>				21				16	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
CHINA	Central governments or central banks	60	60	123		111	111	256	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	738	734	46		691	687	50	
	Corporates	4,664	2,021	1,985		4,555	1,816	1,814	
	of which: SME	0	0	0		0	0	0	
	Retail	4,381	779	585		4,074	772	579	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7,217	7,211	2,524		7,097	7,092	2,482	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	23	26	11	37	25	29	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	10,644	10,644	26,608		10,650	10,650	26,593		
Other exposures	731	731	731		718	718	718		
Standardised Total <sup>2</sup>				83				61	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
CANADA	Central governments or central banks	2,707	2,707	128		112	112	235	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		51	51	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		1	1	0	
	Corporates	734	235	237		743	253	252	
	of which: SME	0	0	0		0	0	0	
	Retail	1,612	208	155		1,670	213	159	
	of which: SME	53	6	3		63	5	3	
	Secured by mortgages on immovable property	66	66	23		64	64	22	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	3	2	5	2	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		5	5	5		
Other exposures	6	6	1		43	43	9		
Standardised Total <sup>2</sup>				10				7	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
SINGAPORE	Central governments or central banks	60	60	149		0	5	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	673	673	13		398	398	6	
	Corporates	3,956	826	554		4,129	658	546	
	of which: SME	0	0	0		0	0	0	
	Retail	6,856	922	692		7,624	871	653	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	537	403	141		511	374	131	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	10	12	10	23	13	14	10
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	86	86	214		81	81	203		
Other exposures	14	14	5		13	13	5		
Standardised Total <sup>2</sup>				55				56	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
GERMANY	Central governments or central banks	15,144	16,931	101		17,527	19,383	126	
	Regional governments or local authorities	5,042	5,042	0		5,427	5,467	0	
	Public sector entities	11,212	11,211	0		11,511	11,521	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,077	3,077	62		3,557	3,557	71	
	Corporates	1,258	789	755		1,389	754	722	
	of which: SME	0	0	0		0	0	0	
	Retail	220	29	22		247	26	19	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	113	113	56		150	150	70	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	30	36	2	35	33	42	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6	6	6		1	1	1		
Equity	38	38	38		43	43	43		
Other exposures	0	0	0		41	41	8		
<b>Standardised Total<sup>2</sup></b>				<b>3</b>				<b>6</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
AUSTRALIA	Central governments or central banks	52	52	131		58	113	144	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	303	303	6		123	123	2	
	Corporates	1,945	242	241		1,876	237	236	
	of which: SME	0	0	0		0	0	0	
	Retail	1,422	433	325		1,503	423	317	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	82	81	28		93	92	32	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	16	22	4	19	15	21	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	2	2	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>37</b>				<b>35</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	445	194	366		476	340	458	
	Regional governments or local authorities	1,443	1,391	319		1,240	1,361	293	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		0	0	0	
	Corporates	3,063	913	910		2,424	890	888	
	of which: SME	0	0	0		0	0	0	
	Retail	3,221	1,249	937		2,932	1,043	782	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,559	1,551	543		1,535	1,522	533	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	729	333	379	376	620	281	316	319
	Items associated with particularly high risk	128	46	68		121	40	60	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	78	78	18		30	30	8		
<b>Standardised Total<sup>2</sup></b>				<b>466</b>				<b>436</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
HSBC Holdings Plc

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	(in EUR, %)												
	Central banks and central governments	342,839	102	346,516	35,392	0	32	375,131	202	375,146	38,460	0	27
	Institutions	126,672	0	116,862	22,223	0	20	117,694	0	108,209	20,419	0	61
	Corporates	1,013,633	7,708	722,131	363,545	2,398	5,125	991,108	10,238	684,013	353,818	3,589	6,433
	Corporates - Of Which: Specialised Lending	49,227	972	43,712	25,154	330	437	49,462	803	43,219	24,691	185	377
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	495,707	3,098	416,993	70,012	3,351	2,283	496,765	3,039	415,937	68,447	3,487	2,511
	Retail - Secured on real estate property	291,763	2,117	295,794	38,605	2,001	369	296,591	2,093	292,267	39,187	1,935	413
	Retail - Secured on real estate property - Of Which: SME	1,306	55	1,291	418	72	28	1,294	51	1,279	430	66	26
	Retail - Secured on real estate property - Of Which: non-SME	293,456	2,062	294,493	38,237	1,929	241	295,386	2,042	290,988	38,757	1,869	267
	Retail - Qualifying Revolving	122,382	296	71,019	16,680	571	1,183	123,241	335	69,005	15,656	721	1,108
	Retail - Other Retail	73,542	635	50,189	14,674	780	831	76,234	611	47,665	13,604	831	990
	Retail - Other Retail - Of Which: SME	6,600	296	4,950	3,989	391	382	10,320	302	4,778	3,486	381	374
Retail - Other Retail - Of Which: non-SME	66,861	338	45,239	10,827	390	449	66,703	309	42,887	10,118	490	616	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>			554,224						493,279				

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	396	0	430	35	0	138	0	162	18	0	1	0
	Institutions	28,717	0	27,456	5,656	0	9	24,743	0	23,883	5,159	0	35
	Corporates	188,287	2,626	130,295	74,488	0	1,941	135,795	3,244	126,898	72,535	422	1,950
	Corporates - Of Which: Specialised Lending	15,778	609	15,325	8,482	0	239	14,858	478	13,826	8,254	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	184,631	1,331	121,971	22,355	2,115	1,392	184,810	1,410	169,549	21,254	2,362	1,693
	Retail - Secured on real estate property	125,245	791	129,666	6,217	964	131	124,333	791	128,625	6,234	905	269
	Retail - Secured on real estate property - Of Which: SME	66	4	63	25	5	1	59	4	54	24	4	2
	Retail - Secured on real estate property - Of Which: non-SME	125,179	787	129,552	6,193	959	130	124,274	787	128,572	6,210	901	268
	Retail - Qualifying Revolving	45,421	281	20,985	6,946	562	678	43,912	319	29,616	6,599	710	672
	Retail - Other Retail	13,965	259	12,380	9,491	589	582	16,566	300	11,308	8,661	647	753
	Retail - Other Retail - Of Which: SME	4,734	133	3,156	3,202	333	244	7,988	141	2,736	2,706	324	281
Retail - Other Retail - Of Which: non-SME	9,231	126	9,225	6,289	256	338	8,578	159	8,572	5,955	323	472	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
HONG KONG	(in EUR, %)												
	Central banks and central governments	44,612	0	44,542	1,230	0	0	55,674	0	55,906	1,568	0	0
	Institutions	8,275	0	8,117	1,085	0	0	8,392	0	8,009	1,356	0	1
	Corporates	204,858	466	155,593	69,566	337	500	202,344	764	150,362	68,547	699	618
	Corporates - Of Which: Specialised Lending	5,264	0	4,838	3,128	0	0	5,229	0	4,821	3,130	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	188,402	165	136,053	29,456	114	307	185,068	144	132,830	28,862	118	268
	Retail - Secured on real estate property	80,090	80	80,046	18,538	109	2	79,746	84	79,695	18,675	112	2
	Retail - Secured on real estate property - Of Which: SME	403	0	403	41	0	0	409	0	409	66	0	0
	Retail - Secured on real estate property - Of Which: non-SME	79,687	80	79,593	18,497	109	2	79,207	84	79,286	18,609	112	0
	Retail - Qualifying Revolving	70,861	11	30,647	7,948	0	288	68,550	12	34,722	7,432	0	234
	Retail - Other Retail	37,641	74	27,909	1,470	13	38	37,612	18	18,862	2,755	32	32
	Retail - Other Retail - Of Which: SME	126	0	126	19	0	0	120	0	120	20	0	0
Retail - Other Retail - Of Which: non-SME	37,415	74	27,783	1,451	13	38	37,492	18	18,742	2,735	32	32	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	(in EUR, %)												
	Central banks and central governments	112,952	0	112,952	7,883	0	1	112,018	0	112,018	7,491	0	10
	Institutions	12,696	0	12,383	2,307	0	0	8,300	0	8,131	1,729	0	3
	Corporates	156,931	268	103,578	54,003	395	317	154,560	381	96,990	50,621	361	385
	Corporates - Of Which: Specialised Lending	10,734	89	9,745	5,513	146	41	12,394	87	10,172	5,032	152	55
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	25,333	752	21,374	7,855	400	17	24,217	742	21,014	7,814	391	218
	Retail - Secured on real estate property	16,772	727	16,620	5,801	368	17	16,637	708	16,487	5,871	360	15
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16,770	727	16,619	5,801	368	17	16,636	708	16,485	5,871	360	15
	Retail - Qualifying Revolving	7,463	1	3,938	1,738	0	222	7,208	1	3,744	1,538	0	189
	Retail - Other Retail	1,088	34	816	417	32	13	1,075	33	783	405	31	15
	Retail - Other Retail - Of Which: SME	16	0	4	3	0	0	49	0	12	6	0	0
Retail - Other Retail - Of Which: non-SME	1,072	34	812	414	32	13	1,023	33	771	399	31	15	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FRANCE	(in EUR, %)												
	Central banks and central governments	202	0	202	5	0	0	0	0	0	0	0	0
	Institutions	6,714	0	6,565	1,391	0	1	6,209	0	6,093	1,189	0	9
	Corporates	46,252	601	28,041	13,508	416	321	46,929	591	29,338	14,718	358	369
	Corporates - Of Which: Specialised Lending	1,025	0	1,021	716	0	1	940	0	908	616	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	24,186	476	23,769	3,473	254	270	24,900	471	24,383	3,310	239	259
	Retail - Secured on real estate property	19,653	216	19,557	2,500	119	79	19,896	217	19,900	2,180	113	75
	Retail - Secured on real estate property - Of Which: SME	506	46	492	317	62	26	479	44	479	302	56	24
	Retail - Secured on real estate property - Of Which: non-SME	19,153	168	19,060	2,1								



	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
<b>CHINA</b>								
Central banks and central governments	30,720	0	30,806	2,352	0	28,054	0	28,235
Institutions	14,020	0	13,363	2,151	0	16,305	0	15,563
Corporates	82,709	204	53,163	20,338	27	76,796	185	49,232
Corporates - Of Which: Specialised Lending	1,387	0	1,295	966	0	1,328	0	1,223
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	5,203	10	4,202	458	0	5,260	10	4,269
Retail - Secured on real estate property	2,594	8	2,206	300	0	2,641	8	2,542
Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2
Retail - Secured on real estate property - Of Which: non-SME	2,591	8	2,204	300	0	2,639	8	2,540
Retail - Qualifying Revolving	1,452	0	656	121	0	1,385	0	610
Retail - Other Retail	1,138	2	1,040	37	0	1,233	2	1,117
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1,138	2	1,040	37	0	1,233	2	1,117
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
<b>IRB Total</b>								

<sup>1</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
<b>CANADA</b>								
Central banks and central governments	17,778	0	17,113	1,456	0	27,815	0	27,128
Institutions	9,630	0	9,496	860	0	8,994	0	8,801
Corporates	49,799	350	36,299	18,683	222	49,536	299	34,569
Corporates - Of Which: Specialised Lending	1,021	0	448	178	0	1,045	0	357
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	21,158	36	18,862	2,073	89	22,105	40	19,618
Retail - Secured on real estate property	13,354	30	12,709	1,070	62	20,254	34	18,523
Retail - Secured on real estate property - Of Which: SME	275	0	277	29	1	297	0	32
Retail - Secured on real estate property - Of Which: non-SME	19,079	30	17,432	1,041	61	19,958	33	18,226
Retail - Qualifying Revolving	792	2	282	104	8	771	3	274
Retail - Other Retail	1,054	3	810	298	19	1,080	3	821
Retail - Other Retail - Of Which: SME	231	2	259	145	14	239	2	255
Retail - Other Retail - Of Which: non-SME	823	1	551	154	5	840	1	565
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
<b>IRB Total</b>								

<sup>1</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
<b>SINGAPORE</b>								
Central banks and central governments	19,394	0	18,573	708	0	25,372	0	25,370
Institutions	0	0	0	0	0	2,719	0	2,465
Corporates	30,742	834	16,432	7,171	21	29,221	836	17,443
Corporates - Of Which: Specialised Lending	464	0	460	205	0	479	0	463
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	11,656	44	8,940	1,001	64	11,735	47	8,950
Retail - Secured on real estate property	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	6,135	44	6,135	818	64	6,432	47	6,407
Retail - Other Retail	181	0	75	17	0	177	0	73
Retail - Other Retail - Of Which: SME	5,339	0	2,638	166	0	5,135	0	2,470
Retail - Other Retail - Of Which: non-SME	231	0	259	145	14	239	0	255
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
<b>IRB Total</b>								

<sup>1</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
<b>GERMANY</b>								
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	2,118	0	1,917	618	0	1,894	0	1,518
Corporates	24,411	295	17,021	8,440	0	23,794	689	16,298
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	76	0	0	0	0	0	0	0
Retail - Secured on real estate property	33	0	32	4	0	13	0	13
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	33	0	32	4	0	13	0	13
Retail - Qualifying Revolving	26	0	11	3	0	26	0	11
Retail - Other Retail	17	0	0	0	0	17	0	5
Retail - Other Retail - Of Which: SME	3	0	0	0	0	1	0	0
Retail - Other Retail - Of Which: non-SME	14	0	0	0	0	6	0	5
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
<b>IRB Total</b>								

<sup>1</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
<b>AUSTRALIA</b>								
Central banks and central governments	7,639	0	7,689	354	0	11,209	0	11,190
Institutions	5,854	0	5,726	754	0	5,300	0	5,166
Corporates	22,767	46	16,210	7,311	8	24,885	106	16,336
Corporates - Of Which: Specialised Lending	2,773	0	2,606	865	0	2,958	0	2,719
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	14,496	77	13,305	836	101	16,288	69	14,936
Retail - Secured on real estate property	14,114	77	13,115	812	100	15,912	69	14,767
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	14,114	77	13,115	812	100	15,912	69	14,767
Retail - Qualifying Revolving	153	0	65	18	0	138	0	66
Retail - Other Retail	219	0	121	7	0	218	0	94
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	219	0	121	7	0	218	0	94
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
<b>IRB Total</b>								

<sup>1</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
<b>UNITED ARAB EMIRATES</b>								
Central banks and central governments	4,660	0	4,431	481	0	5,570	0	5,335
Institutions	2,180	0	1,821	372	0	1,942	0	1,995
Corporates	25,944	662	15,197	7,613	9	24,336	661	14,899
Corporates - Of Which: Specialised Lending	625	0	490	123	0	594	0	425
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	745	0	691	53	0	704	1	888
Retail - Secured on real estate property	169	0	162	21	0	154	1	146
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	168	0	161	21	0	153	1	145
Retail - Qualifying Revolving	8	0	4	1	0	8	0	3
Retail - Other Retail	568	0	525	30	0	543	0	538
Retail - Other Retail - Of Which: SME	4	0	4	0	0	4	0	3
Retail - Other Retail - Of Which: non-SME	564	0	525	30	0	542	0	538
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
<b>IRB Total</b>								

<sup>1</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











2020 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2020

Direct exposures																Risk weighted exposure amount
On balance sheet																
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Spain	74	74	0	0	74	0	0	0	0	0	0	0	50	0	
[ 3M - 1Y ]		73	73	58	0	15	0	0	0	331	0	0	0	0	0	
[ 1Y - 2Y ]		46	46	46	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	10	0	
[ 3Y - 5Y ]		5	5	5	0	0	0	0	1	0	0	11	0	236	3	
[ 5Y - 10Y ]		111	111	111	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	68	68	68	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>377</b>	<b>377</b>	<b>288</b>	<b>0</b>	<b>74</b>	<b>15</b>	<b>91</b>	<b>331</b>	<b>11</b>	<b>236</b>	<b>63</b>	<b>0</b>	<b>5</b>		
[ 0 - 3M ]	Sweden	14	14	0	0	14	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		296	296	12	0	284	0	0	0	6	85	0	0	0	0	
[ 1Y - 2Y ]		326	326	0	0	323	3	0	0	72	2,183	0	0	0	0	
[ 2Y - 3Y ]		415	415	1	0	414	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		146	146	0	0	146	0	0	34	135	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>1,196</b>	<b>1,196</b>	<b>13</b>	<b>0</b>	<b>1,180</b>	<b>3</b>	<b>34</b>	<b>135</b>	<b>78</b>	<b>2,268</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	United Kingdom	14,770	15,227	281	0	14,263	764	9	469	0	18	2	0	0		
[ 3M - 1Y ]		10,259	10,258	89	0	9,333	837	1	85	0	0	1,180	0	0		
[ 1Y - 2Y ]		396	396	304	0	91	1	0	0	0	0	2	0	0		
[ 2Y - 3Y ]		1,811	1,811	261	0	1,550	0	0	0	104	3,316	0	0	0		
[ 3Y - 5Y ]		3,810	3,810	956	0	2,854	0	0	0	0	17	0	0	0		
[ 5Y - 10Y ]		5,335	5,335	1,380	0	3,955	1	12	149	0	0	0	0	0		
[ 10Y - more ]	5,156	5,156	1,471	0	3,669	17	0	0	0	0	28	0	0			
<b>Total</b>		<b>41,537</b>	<b>41,994</b>	<b>4,741</b>	<b>0</b>	<b>35,715</b>	<b>1,620</b>	<b>21</b>	<b>703</b>	<b>104</b>	<b>3,351</b>	<b>1,211</b>	<b>0</b>	<b>20</b>		
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		5	5	5	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		6	6	6	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>11</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Liechtenstein															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
<b>Total</b>																
[ 0 - 3M ]	Norway	0	0	0	0	0	0	1	112	1	347	0	0	0		
[ 3M - 1Y ]		4	4	4	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		2	2	2	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		14	14	14	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		2	2	2	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		3	3	3	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>25</b>	<b>25</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>160</b>	<b>2</b>	<b>2,933</b>	<b>1</b>	<b>347</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Australia	1,688	1,688	92	0	1,593	3	2	0	0	2	0	0	0		
[ 3M - 1Y ]		3,061	3,060	340	0	2,720	0	30	103	1	25	15	0	0		
[ 1Y - 2Y ]		915	915	1	0	914	1	0	3	0	3	0	0	0		
[ 2Y - 3Y ]		1,292	1,292	236	0	1,055	0	0	0	0	0	3	0	0		
[ 3Y - 5Y ]		927	927	503	0	424	1	49	0	0	0	0	0	0		
[ 5Y - 10Y ]		1,585	1,585	639	0	945	0	0	0	0	0	0	0	0		
[ 10Y - more ]	502	503	502	0	0	1	0	0	0	0	0	0	0			
<b>Total</b>		<b>9,971</b>	<b>9,970</b>	<b>2,314</b>	<b>0</b>	<b>7,652</b>	<b>4</b>	<b>31</b>	<b>157</b>	<b>2</b>	<b>31</b>	<b>19</b>	<b>0</b>	<b>400</b>		
[ 0 - 3M ]	Canada	2,258	2,258	178	0	2,074	6	21	717	6	482	349	0	0		
[ 3M - 1Y ]		3,492	3,491	689	0	2,504	19	46	6,066	37	784	159	0	0		
[ 1Y - 2Y ]		1,860	1,859	407	0	1,451	1	0	0	3	1,888	3	0	0		
[ 2Y - 3Y ]		2,158	2,157	428	0	1,728	0	114	2,033	1	21	409	0	0		
[ 3Y - 5Y ]		6,406	6,406	344	0	6,060	2	32	1,235	0	286	0	0	0		
[ 5Y - 10Y ]		2,365	2,365	685	0	1,680	1	254	4,891	0	0	0	0	0		
[ 10Y - more ]	141	143	141	0	2	0	0	0	28	49	0	0	0			
<b>Total</b>		<b>18,681</b>	<b>18,680</b>	<b>3,072</b>	<b>0</b>	<b>15,577</b>	<b>30</b>	<b>467</b>	<b>14,945</b>	<b>75</b>	<b>3,225</b>	<b>1,206</b>	<b>0</b>	<b>1,205</b>		
[ 0 - 3M ]	Hong Kong	43,545	43,543	50	0	43,430	63	0	0	0	0	0	0	0		
[ 3M - 1Y ]		8,091	8,091	1,617	0	6,473	1	0	0	0	0	154	0	0		
[ 1Y - 2Y ]		1,051	1,051	965	0	75	11	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		911	911	897	0	14	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		562	562	448	0	114	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		908	908	818	0	90	0	0	0	0	0	0	0	0		
[ 10Y - more ]	106	108	106	0	2	0	0	0	0	0	55	0	0			
<b>Total</b>		<b>55,175</b>	<b>55,174</b>	<b>4,902</b>	<b>0</b>	<b>50,196</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>209</b>	<b>0</b>	<b>0</b>	<b>1,434</b>		

2020 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2020

Direct exposures																Risk weighted exposure amount
On balance sheet																
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Japan	10,954	10,954	5,641	0	5,313	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		3,144	3,143	1,093	0	2,050	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		5,600	5,598	480	0	5,118	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1,650	1,649	19	0	1,630	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		957	957	14	0	943	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		150	150	150	0	0	0	0	59	0	313	0	0	0	0	
[ 10Y - more	0	2	0	0	0	2	0	0	0	0	0	0	0	0		
Total		22,455	22,454	7,397	0	15,055	2	0	59	313	0	0	0	0	1,218	
[ 0 - 3M [	U.S.	8,439	8,439	1,282	0	7,156	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		8,367	8,367	3,269	0	5,098	0	0	1	757	1	0	0	0	0	
[ 1Y - 2Y [		24,052	24,051	3,142	0	20,909	15,820	2	45	0	0	0	0	0	0	
[ 2Y - 3Y [		8,324	8,323	1,857	0	6,466	0	37	930	2	9,990	0	0	0	0	
[ 3Y - 5Y [		14,507	14,505	3,423	0	9,465	0	0	50	0	0	0	0	0	0	
[ 5Y - 10Y [		22,000	21,996	3,933	0	15,443	2,620	0	0	0	0	0	0	0	0	
[ 10Y - more	10,350	10,352	4,938	0	5,405	8	0	0	0	0	0	0	0	0		
Total		96,039	96,033	21,845	0	54,123	20,065	39	1,035	3	10,748	1	0	0	6,017	
[ 0 - 3M [	China	6,360	6,360	1,178	0	5,182	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		8,857	8,854	2,161	0	6,681	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		6,809	6,807	1,420	0	5,386	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1,803	1,803	371	0	1,432	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		2,166	2,165	163	0	2,002	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		316	316	293	0	23	0	0	0	0	0	0	0	0	0	
[ 10Y - more	114	119	114	0	5	0	0	0	0	0	0	0	0	0		
Total		26,424	26,424	5,700	0	20,705	18	0	0	0	0	0	0	0	1,701	
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Other advanced economies non EEA	11,075	11,075	387	0	8,728	1,360	5	0	35	3,164	104	0	0	0	
[ 3M - 1Y [		8,666	8,665	384	0	8,161	121	58	32,901	6	2,588	19	0	0	0	
[ 1Y - 2Y [		4,351	4,351	336	0	3,647	368	0	0	0	38	35	0	0	0	
[ 2Y - 3Y [		831	831	102	0	729	0	0	0	0	0	11	0	0	0	
[ 3Y - 5Y [		1,904	1,904	470	0	1,433	9	0	449	0	0	152	0	0	0	
[ 5Y - 10Y [		1,168	1,168	726	0	413	29	0	0	0	0	0	0	0	0	
[ 10Y - more	525	526	395	0	130	1	0	0	0	0	0	0	0	0		
Total		28,520	28,519	3,399	0	23,242	1,878	72	33,350	42	5,791	322	0	0	1,214	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	9	9	1	0	9	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		693	693	366	0	327	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		115	115	48	0	67	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		402	402	138	0	264	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		405	405	405	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		826	826	776	0	3	47	0	0	0	0	8	0	0	0	
[ 10Y - more	65	65	65	0	0	0	0	0	0	0	0	0	0	0		
Total		2,515	2,515	1,798	0	670	47	0	0	0	8	0	0	0	383	
[ 0 - 3M [	Middle East	3,296	3,296	4	0	2,810	482	0	62	0	0	48	0	0	0	
[ 3M - 1Y [		2,211	2,210	11	0	1,203	996	3	89	0	0	417	0	0	0	
[ 1Y - 2Y [		652	651	2	0	369	279	0	0	0	0	1	0	0	0	
[ 2Y - 3Y [		5,940	5,539	110	79	1,074	4,191	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		458	457	122	0	319	17	2	268	0	0	4	0	0	0	
[ 5Y - 10Y [		486	485	60	0	114	214	2	218	0	0	134	0	0	0	
[ 10Y - more	370	366	32	0	334	0	0	0	0	0	108	1	0	0		
Total		13,013	13,003	341	79	5,889	6,609	7	637	0	712	1	0	0	2,875	
[ 0 - 3M [	Latin America and the Caribbean	1,929	1,924	297	0	662	966	6	133	0	0	47	0	0	0	
[ 3M - 1Y [		2,444	2,441	1,280	326	1,611	675	0	0	0	0	73	0	0	0	
[ 1Y - 2Y [		1,466	1,452	619	0	832	1	2	133	0	0	15	1	0	0	
[ 2Y - 3Y [		589	588	35	0	551	2	5	75	1	4	0	0	0	0	
[ 3Y - 5Y [		1,966	1,959	236	0	1,593	130	212	3,063	0	0	5	0	0	0	
[ 5Y - 10Y [		634	631	269	0	298	65	84	1,295	13	54	0	0	0	0	
[ 10Y - more	539	536	253	0	78	105	0	11	45	0	0	0	0	0		
Total		9,568	9,532	3,089	326	4,689	1,428	309	4,699	24	102	140	1	0	3,305	

2020 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2020

Direct exposures																Risk weighted exposure amount
On balance sheet										Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading				of which: Financial assets at fair value through other comprehensive income		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa	1,093	1,092	129	0	962	1	0	0	0	0	0	0	5	0	3,161
[ 3M - 1Y [		2,439	2,430	105	0	2,308	17	0	0	0	0	0	0	24	0	
[ 1Y - 2Y [		456	455	201	0	158	96	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		213	212	22	0	190	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		225	224	90	0	29	105	0	0	0	0	0	0	13	0	
[ 5Y - 10Y [		848	847	513	0	0	334	0	6	294	0	0	0	141	1	
[ 10Y - more	517	517	488	0	0	29	0	0	0	0	0	0	149	1		
<b>Total</b>		<b>5,791</b>	<b>5,777</b>	<b>1,546</b>	<b>0</b>	<b>3,648</b>	<b>582</b>	<b>6</b>	<b>294</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>332</b>	<b>3</b>		
[ 0 - 3M [	Others	3,652	3,652	888	0	2,160	604	0	1	0	0	0	0	266	0	4,724
[ 3M - 1Y [		4,411	4,404	647	0	3,708	49	0	0	0	0	0	0	578	1	
[ 1Y - 2Y [		2,874	2,869	395	0	2,396	78	0	0	0	0	0	0	118	0	
[ 2Y - 3Y [		3,185	3,179	218	0	2,935	26	0	0	0	0	0	0	77	0	
[ 3Y - 5Y [		3,097	3,093	241	0	2,845	7	0	0	0	0	0	0	2	0	
[ 5Y - 10Y [		1,130	1,128	439	0	566	123	0	0	0	0	0	0	41	0	
[ 10Y - more	555	574	372	0	0	201	5	19	0	0	0	0	95	0		
<b>Total</b>		<b>18,903</b>	<b>18,899</b>	<b>3,201</b>	<b>0</b>	<b>14,610</b>	<b>1,088</b>	<b>5</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,177</b>	<b>2</b>		

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2020 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 HSBC Holdings Plc

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>				Of which performing but past due >=90 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
<b>Cash balances at central banks and other demand deposits</b>									<b>233,121</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>351,186</b>	<b>0</b>	<b>121</b>	<b>121</b>	<b>57</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>382,856</b>	<b>0</b>	<b>419</b>	<b>419</b>	<b>419</b>	<b>125</b>	<b>15</b>	<b>15</b>	<b>0</b>	
Central banks	61,700	0	0	0	3	0	0	0	72,374	0	17	17	17	7	2	2	0	
General governments	208,576	0	121	121	12	24	0	0	232,208	0	401	401	401	58	13	13	0	
Credit institutions	36,217	0	0	0	1	0	0	0	36,803	0	0	0	0	12	0	0	0	
Other financial corporations	39,629	0	0	0	31	0	0	0	37,506	0	0	0	0	31	0	0	0	
Non-financial corporations	5,063	0	0	0	9	0	0	0	3,965	0	0	0	0	18	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,497,968</b>	<b>1,820</b>	<b>13,980</b>	<b>13,980</b>	<b>4,399</b>	<b>5,529</b>	<b>4,685</b>	<b>1,255,822</b>	<b>1,981</b>	<b>16,094</b>	<b>16,094</b>	<b>16,094</b>	<b>6,036</b>	<b>6,278</b>	<b>6,278</b>	<b>5,654</b>		
Central banks	215,371	0	0	0	6	0	0	39,480	0	0	0	0	15	0	0	0		
General governments	9,096	0	21	21	7	5	15	9,865	0	15	15	15	20	1	1	15		
Credit institutions	141,194	23	0	0	10	0	0	112,726	0	8	8	8	38	5	5	0		
Other financial corporations	235,322	56	237	237	144	88	13	222,191	23	406	406	406	174	53	53	10		
Non-financial corporations	514,268	479	9,225	9,225	1,993	4,253	2,251	492,225	463	10,978	10,978	10,978	3,070	4,962	4,962	2,979		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Loans collateralised by commercial immovable property at amortised cost	<b>114,627</b>	<b>93</b>	<b>1,779</b>	<b>1,779</b>	<b>400</b>	<b>767</b>	<b>801</b>	<b>111,309</b>	<b>166</b>	<b>2,067</b>	<b>2,067</b>	<b>2,067</b>	<b>635</b>	<b>785</b>	<b>785</b>	<b>1,191</b>		
Households	382,717	1,262	4,497	4,497	2,240	1,182	2,407	379,335	1,496	4,686	4,686	4,686	2,718	1,258	1,258	2,651		
of which: Loans collateralised by residential immovable property at amortised cost	<b>286,836</b>	<b>727</b>	<b>2,737</b>	<b>2,737</b>	<b>174</b>	<b>378</b>	<b>2,136</b>	<b>286,645</b>	<b>897</b>	<b>2,792</b>	<b>2,792</b>	<b>2,792</b>	<b>409</b>	<b>376</b>	<b>376</b>	<b>2,412</b>		
of which: Credit for consumption at amortised cost	<b>52,159</b>	<b>366</b>	<b>1,194</b>	<b>1,194</b>	<b>2,000</b>	<b>626</b>	<b>125</b>	<b>50,189</b>	<b>483</b>	<b>1,380</b>	<b>1,380</b>	<b>1,380</b>	<b>2,220</b>	<b>685</b>	<b>685</b>	<b>190</b>		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,849,154</b>	<b>1,820</b>	<b>14,101</b>	<b>14,101</b>	<b>4,456</b>	<b>5,552</b>	<b>4,685</b>	<b>1,871,799</b>	<b>1,981</b>	<b>16,513</b>	<b>16,513</b>	<b>16,513</b>	<b>6,162</b>	<b>6,294</b>	<b>6,294</b>	<b>5,654</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>659,271</b>		<b>1,497</b>	<b>1,497</b>	<b>515</b>	<b>253</b>	<b>164</b>	<b>672,704</b>		<b>1,748</b>	<b>1,748</b>	<b>1,409</b>	<b>745</b>	<b>223</b>	<b>135</b>	<b>230</b>		

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2020 EU-wide Transparency Exercise

Forborne exposures

HSBC Holdings Plc

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,561	5,527	1,712	1,670	2,638		6,181	5,233	1,715	1,660	2,652	2,404
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	6	6	5	5	0		1	1	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	39	32	12	12	3		32	30	11	11	4	2
Non-financial corporations	4,555	3,528	1,342	1,300	1,460		4,269	3,324	1,325	1,270	1,529	1,283
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	1,961	1,961	354	354	1,175		1,879	1,879	379	379	1,119	1,119
DEBT INSTRUMENTS other than HFT	6,561	5,527	1,712	1,670	2,638		6,181	5,233	1,715	1,660	2,652	
Loan commitments given	75	73	0	0	71		167	165	0	0	163	163
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice								0				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								0				

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



**2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 HSBC Holdings Plc

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	5,871	260	5,871	156	0	6,076	277	277	6,076	166	0	
B Mining and quarrying	13,976	518	13,976	276	0	13,417	1,178	1,178	13,417	515	0	
C Manufacturing	107,576	1,882	107,558	1,484	0	98,263	2,200	2,200	98,255	1,638	0	
D Electricity, gas, steam and air conditioning supply	13,441	71	13,233	87	0	13,912	62	62	13,718	87	0	
E Water supply	3,159	28	3,159	31	0	2,946	21	21	2,946	36	0	
F Construction	15,198	824	15,198	531	0	14,567	676	676	14,567	573	0	
G Wholesale and retail trade	95,887	2,192	95,664	1,577	0	88,280	2,692	2,692	88,125	2,025	0	
H Transport and storage	24,111	547	24,111	269	0	25,201	563	563	25,201	386	0	
I Accommodation and food service activities	22,320	229	22,320	160	0	22,683	292	292	22,683	300	0	
J Information and communication	18,866	231	18,866	119	0	17,868	85	85	17,868	143	0	
K Financial and insurance activities	1,586	48	1,586	45	0	1,285	55	55	1,285	51	0	
L Real estate activities	120,843	1,157	120,843	641	0	114,031	1,259	1,259	114,031	876	0	
M Professional, scientific and technical activities	23,437	380	23,411	220	0	23,435	460	460	23,418	275	0	
N Administrative and support service activities	26,019	416	26,019	257	0	26,018	590	590	26,018	427	0	
O Public administration and defence, compulsory social security	361	3	361	4	0	1,425	3	3	1,425	15	0	
P Education	2,242	16	2,242	33	0	2,755	15	15	2,755	44	0	
Q Human health services and social work activities	4,855	205	4,855	111	0	5,147	218	218	5,147	155	0	
R Arts, entertainment and recreation	2,717	19	2,717	31	0	2,502	37	37	2,502	51	0	
S Other services	11,805	200	11,793	212	0	12,413	293	293	12,401	270	0	
Loans and advances	514,268	9,225	513,781	6,246	0	492,225	10,978	10,978	491,838	8,032	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.