

Bank Name	HSBC Continental Europe
LEI Code	F0HUI1NY1AZMJMD8LP67
Country Code	FR

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.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,731	5,742	6,501	6,555	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,731	5,742	6,501	6,555	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,481	6,492	7,499	7,552	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	6,481	6,492	7,499	7,552	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,887	7,898	8,905	8,953	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,887	7,898	8,905	8,953	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	47,396	47,795	46,481	47,876	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,396	47,795	46,481	47,876	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.09%	12.01%	13.99%	13.69%	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	12.09%	12.01%	13.99%	13.69%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.67%	13.58%	16.13%	15.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.67%	13.58%	16.13%	15.77%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.64%	16.52%	19.16%	18.70%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.64%	16.52%	19.16%	18.70%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	153,316	154,604	152,716	191,757	C 47.00 (r0300,c0010)	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	4.23%	4.20%	4.91%	3.94%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,481	6,492	7,499	7,552	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,481	6,492	7,499	7,552	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	153,316	154,604	152,716	191,757	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	153,316	154,604	152,716	191,757	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.23%	4.20%	4.91%	3.94%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.23%	4.20%	4.91%	3.94%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital HSBC Continental Europe

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	7,887	7,898	8,905	8,953	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	,		,	-	C 01.00 (40010,20010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,731	5,742	6,501	6,555		Article 50 of CRR
	A.1.1	instruments)	2,628	2,628	3,328	3,328	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,545	2,698	2,702	2,828	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,571	1,564	1,567	1,685	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CSR
	A.1.7	Adjustments to CET1 due to prudential filters	-53	-45	-71	-194	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-84	-79	-86	-77	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	-114	-100	-64	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-60	-55	-38	-18	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of OSP, Articles 36(1) point (b) (b), 24(1) point (b) and 256 of OSP, Articles 36(1) point b) (ii) and 259(1) of OSP, Articles 36(1) point b) (iv) and 155(0) of OSP, Article
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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	0	0	C 01.00 (r0480,c0010)	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	0	0	C 01.00 (r0490,c0010)	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 	-708	-740	-672	-772	C 01.00 (r0500,c0010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-1	-15	-25	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-107	-114	-114	-137	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
							C 01.00 (405.0,00010)	Articles 409 to 47.2, 478 and 461 or CMX Article 51 of CMR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	750	750	998	998	C 01.00 (r0540,c0010) C 01.00 (r0540,c0010) + C 01.00	Article 61 of CIRIC
	A.2.1	Additional Tier 1 Capital instruments	750	750	998	998	(r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$ \begin{array}{l} C\ 0.00\ (r0690,c0010) + C\ 01.00 \\ (r0700,c0030) + C\ 01.00\ (r0740,c0010) + C \\ 01.00\ (r0740,c0010) + C\ 01.00\ (r0744,c0010) \\ + C\ 01.00\ (r0748,c0010) \end{array} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,481	6,492	7,499	7,552	C 01.00 (r0015,c0010)	Article 25 of CSR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,406	1,406	1,406	1,400	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,876	1,876	1,876	1,870	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-470	-470	-470	-470	$\begin{array}{c} C \ 01.00 \ (r0910,c0010) + C \ 01.00 \\ (r0920,c0010) + C \ 01.00 \ (r0930,c0010) + C \\ C \ 01.00 \ (r0940,c0010) + C \ 01.00 \ (r0950,c0010) + C \\ C \ 01.00 \ (r0955,c0010) + C \ 01.00 \ (r0974,c0010) + C \\ 01.00 \ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	47,396	47,795	46,481	47,876	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.09%	12.01%	13.99%	13.69%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.67%	13.58%	16.13%	15.77%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	16.64%	16.52%	19.16%	18.70%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,731	5,742	6,501	6,555	[A1-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)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.09%	12.01%	13.99%	13.69%	(D.1)/(B-8.1)	
- Lwy louded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾ The fully baded 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.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated.



Overview of Risk exposure amounts

		RW	IAc		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	34,046	35,449	34,896	35,458	C 92.00 (1994), C9010) - [C 97.00 (1999), c3220, s901) + C 97.00 (1911), c3220, s901) + C 97.00 (1913), c3220, s901) + C 98.01 (1994), c3220, s901) + C 98.01 (1994), c3220, s901) + C 98.01 (1994), c3220, c3220, s901), s901, s9
Of which the standardised approach	8,421	8,251	8,093	8,360	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,241	2,098	1,931	1,840	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	22,645	24,120	23,867	24,275	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	739	979	1,005	983	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,591	3,541	3,914	4,028	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.01 (r0040, c1260, s002) +
Credit valuation adjustment - CVA	1,225	893	709	674	C 02.00 (r0640, c0010)
Settlement risk	0	0	7	52	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	619	570	515	521	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,158	2,884	2,127	2,666	C 02.00 (r0520, c0010)
Of which the standardised approach	1,009	477	76	376	C 02.00 (r0530, c0010)
Of which IMA	3,149	2,407	2,051	2,289	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,ch450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,283	3,557	3,557	3,557	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,283	3,557	3,557	3,557	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	475	900	756	921	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	47,396	47,795	46,481	47,876	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.



2022 EU-wide Transparency Exercise P&L HSBC Continental Europe

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,243	1,773	477	982
Of which debt securities income	117	223	59	112
Of which loans and advances income	656	893	233	495
Interest expenses	887	1,253	315	623
(Of which deposits expenses)	92	132	37	93
(Of which debt securities issued expenses)	72	93	40	64
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	15	0	28
Net Fee and commission income	768	1,026	245	541
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	18	15	-3	-7
Gains or (-) losses on financial assets and liabilities held for trading, net	201	131	-516	-942
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	75	138	596	1,148
Gains or (-) losses from hedge accounting, net	-8	-9	-7	-8
Exchange differences [gain or (-) loss], net	-47	15	78	-24
Net other operating income /(expenses)	112	174	25	53
TOTAL OPERATING INCOME, NET	1,483	2,025	580	1,149
(Administrative expenses)	1,312	1,769	466	833
(Cash contributions to resolution funds and deposit guarantee schemes)	148	149	132	134
(Depreciation)	52	65	14	28
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-28	-15	26	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-30	-20	26	-6
(Other provisions)	2	5	0	2
Of which pending legal issues and tax litigation ¹	0	-21	0	0
Of which restructuring ¹	0	-132	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	37	54	4	2
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	38	55	4	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	10	16	8	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	1	1	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	172	220	81	108
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-102
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	122	207	12	146
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	147	268	29	127
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	147	268	29	127
Of which attributable to owners of the parent	147	269	29	127

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		Fa	ir value hieran	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierarc	:hy	
ASSETS:	Carrying amount	Level 1	Carrying amount		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	41,217				41,143				41,537				42,287				IAS 1.54 (i)
Financial assets held for trading	59,217	14,366	44,584	267	52,490	10,863	41,499	128	57,441	13,884	43,371	186	67,129	13,377	53,574	178	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	311	1	0	310	326	1	0	324	365	1	0	364	271	1	0	270	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,629	5,055	79	494	5,766	5,200	63	504	6,497	5,933	60	504	6,043	5,476	60	507	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	85,861				83,844				86,686				83,013				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	28	0	28	0	23	0	23	0	47	0	47	0	25	0	25	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				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	16,688				14,648				14,115				19,569				
TOTAL ASSETS	208,949				198,240				206,688				218,339				IAS 1.9(a), IG 6

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

(min E	EUR)			s of 30/09/20	21					As of 31	/12/2021					As of 31	1/03/2022					As of 30	06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accu	nulated impair	ment ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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	credit risk since		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaire	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 2 Credit-impaired assets t	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	5,607	0	0	0	0	0	5,734	0	0	0	0	0	6,464	0	0	0	0	0	6,013	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6	0	0	0	0	0	7	0	0	0	0	0	7	0	0	0	0	0	7	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	79,630	5,668	1,329	-42	-103	-657	78,515	4,823	1,292	-46	-97	-650	77,556	8,576	1,354	-46	-115	-648	70,642	11,865	1,214	-55	-102	-558	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	61,061	52,090	56,359	63,121	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	14,991	14,705	13,817	12,728	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	124,385	122,856	126,829	130,619	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	39	36	46	59	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	464	378	347	280	IAS 37.10; IAS 1.54(I)
Tax liabilities	81	69	69	48	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	422	457	588	380	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	2,255	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	201,444	190,590	198,055	209,491	IAS 1.9(b);IG 6
TOTAL EQUITY	7,506	7,649	8,633	8,848	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	208,949	198,240	206,688	218,339	IAS 1.IG6

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



Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

			Carrying	j amount		1
Breakdown of financial liabilil	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		40,935	35,878	37,486	47,734	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	621	1,365	2,370	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit positions	Debt securities	20,158	15,618	17,541	13,059	Annex V.Part 1.31
	Central banks	11,831	11,796	11,648	10,202	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	631	601	452	471	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	202	153	198	2,224	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	202	153	198	2,054	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,958	13,165	13,682	15,172	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	7,050	5,312	6,844	6,460	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	7,465	12,386	12,130	11,157	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,603	8,113	8,279	8,024	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	40,740	40,966	39,732	37,700	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	36,913	37,192	36,660	34,061	ECB/2013/33 Annex 2.Part 2.9.1
	Households	21,020	20,943	21,105	21,466	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,841	19,756	19,930	20,274	Annex V.Part 1.42(f), 44(c)
Debt securities issued		19,388	22,067	20,191	19,741	Annex V.Part 1.37, Part 2.98
Of which: Subc	rdinated Debt securities issued	16	16	16	16	Annex V.Part 1.37
Other financial liabilities		24,777	16,093	21,972	25,702	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		200,477	189,686	197,051	206,528	



2022 EU-wide Transparency Exercise Market Risk

HSBC Continental Europe

_							м									IM						
	SA		VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	INCREME AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memor	andum item)	STRESSED VaR (/	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk	142 111 0 752 376 376	4 3 0 0	56 42 14 7 7	11 8 4 2 2	163 142 21 7 7	38 33 5 2 2							50 36 14 9	8 6 3 2 2	130 108 21 9	26 22 4 2 2						
Foreign exchange risk Commodities risk	115 0	473 0	6	1 0	9	2							5 0	1 0	10 0	3						
Total	1,009 As of 31/03/2022	477 As of 30/06/2022	39	6	147	31 As of 31/	42 03/2022	54	0	0	0	3,149	38	7	119	20 As of 30/06		21	Ō	0	0	2,407
Traded Debt Instruments	2	1	43	8	115	28							47	12	107	29						
Of which: General risk	2	1	33	6	100	24							38	10	90	26						
Of which: Specific risk Equities Of which: General risk	0	0 274 137	10 10 10	2 2 2	16 11	3 2 2							9 6	2 1 1	17 9	3 3						
Of which: Specific risk Foreign exchange risk	0 74	137 137 102	0 10	0 3	0 30	0 12							0 15	0 4	0 45	0 12						
Commodities risk Total	76	376	35	5	96	23	33	33	0	0	0	2.051	37	9	106	22	40	40	0	0	0	2,289

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



					Standardisc	ed Approach							
			As of 30,	09/2021			As of 31,	12/2021					
		Original Exposure ¹	nal Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure provisions										
	(min EUR, %)												
	Central governments or central banks	45,136 355	45,480	54		49,528	49,864	24					
	Regional governments or local authorities Public sector entities	4.624	388 3,794	2		357 4.761	390 3.922	2					
	Public sector entities Multilateral Development Banks	4,024	3,794			4,761	3,922	10					
	International Organisations	294	294			293	293						
	Institutions	5,505	5.139	481		5,530	5,137	421					
	Cornorates	10.460	7,553	4,675		10,092	7,104	4.497					
	of which: SME	11,110	.,	0		555	439	362					
	Retail	322	143	93		375	164	104					
	of which: SME	162	99	59		200	118	69					
Consolidated data	Secured by mortgages on immovable property	1.471	1.418	645		1,408	1.355	571					
	of which: SME	108	108	56		246	246	112					
	Exposures in default	378	144	159	134	296	125	134	1				
	Items associated with particularly high risk	98	62	93		76	46	69					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	631	631	1,577		647	647	1,618					
	Other exposures	1,907	1,907	1,576		1,916	1,916	1,588					
	Standardised Total ²	71,183	66,952	9,363	173	75,278	70,964	9,038	16				

**Objective appears, while Exposurs value, a reported before taking in the counted were first on the counted convenient condition in indigations individuals (a.s., substitution effects).

(5) Substitution first disks are included the Socialistics and proposation value in the masks per to the 2020 enemies.

**Only the beant selected counters are disclosed. These have been selected under the following rule: Counterins of contenting covering up to 50% of Intial original exposure or Top 15 counterins relieful by original exposure, collectional and many counterins relieful by original exposure or contenting and countering countering up to 50% of Intial original exposure or Top 15 counterins relieful by original exposure.

**Only the most elevent counters are disclosed. These have been selected under the following rule: Counterins or contenting covering up to 50% of Intial original exposure or Top 15 counterins relieful by original exposure.

**Only the most elevent counters are disclosed. These have been selected under the Scholaring and Counterins or Cou

Committed concentrations or control based Committed concentrations Co						Standardisc	d Approach			
Commit disconnected and section Committed Committed Section Committed Committed Section Committed				As of 30,	09/2021			As of 31,	12/2021	
Commit discoverementary or control basels 34,877 35,151 5 45,078 41,227 5 5 5 5 5 5 5 5 5			Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
## Minuted source means on Note and minutes ## Minutes series ## Minutes series ## Minutes series ## Minutes series ## Minutes ## Mi			20.002	20.010			40.070	41.022		
# Ablic sector wettles			38,897	38,918	0		40,978	41,022	0	
######################################			2 206	2 501	2		2 527	2 220	2	
Elementation Constitution 0 0 0 0 0 0 0 0 0			0	100,1	0		0,007	1,120	0	
			0	i i	0		0	0	0	
d d D D D D D D D D			3.057	3.058	68		3.387	3.387	74	
#### 256 121 76 24C 112 76 24C 112 76 24C 112 77 25 24C 11		Corporates	2,607	1,754	1,091		2,630	1,687	1,007	
FRANCE of winds 2005		of which: SME	0	0	0			265	216	
PRANUE										
Secural for nonlinease on Immunication are more by SM	EDANCE	of which: SME								
######################################	FRANCE									
Tames associates with particularly high risk 59 C2 S3 76 66 Converted bonds 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								110	55	
Curverd books			158			1/	64	40	96	14
Claims on institutions and convolves with a ST credit assessment 0 </th <th></th> <th></th> <th>20</th> <th>0.2</th> <th>93</th> <th></th> <th>/0</th> <th>40</th> <th>07</th> <th></th>			20	0.2	93		/0	40	07	
Collective Investments undertakines (CIU)							0		0	
Equity 631 631 1,577 647 647 1,618	I						0			
	I		631	631	1 577		647	647	1 618	
									1,429	
			1,11	27.22	1/2.	28	1,		1,111	22

Objied expoure, utilise Expoure value, is reported before taking tele account any effect due to credit convenion detens or credit risk integration between (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the convenion. The tender country of country and country of country and countr

		exposures, but includes gener	a creat risk adjustments.								
					Standardise	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021	2021		
	(rele FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
NETHERLANDS	Central consenses or contral seals of administration of a contral seals of administration of a contral seal of administration of a contral seal of contral seal seal seal of contral seal seal seal seal seal seal seal se	453 0 0 0 0 19 687 0 0 0 333 0 0 0	453 0 0 0 0 0 5 482 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 478 0 0 0 174 0 0 0 0 0	٥	510 0 0 0 18 716 0 0 296 112 10 0 0 0 0	510 0 0 0 4 499 4 0 0 251 112 0 0 0	0 0 0 0 0 2 499 3 3 0 0 117 47 0 0 0 0			
	Standardised Total ²			,	2			,	8		

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control overcomments or control analos applicad government or bod an atherities should apply the control of t	2,800 247 1,177 0 0 682 51 0 0 0 0 0 0 0	2,800 0 247 247 1,177 0 0 0 605 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 24 7 7 0 0 0 0 0 0 0	0	3.190 249 1,158 0 0 0 501 38 0 0 0 0 0 0	3,190 249 1,158 0 0 449 10 0 0 0 0 0 0 0 0 0 0	1 0 0 0 18 7 7 0 0 0 0 0 0	a
	Standardised Total ²				0				0

		(2) Total value adjustments and exposures, but includes general		interparty excludes those for se	curtisation exposures, additions	ii valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	ed Approach			
			As of 30,	09/2021			As of 31/	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	77	77	2		0	0		
	Regional governments or local authorities	0		i i		ō	i	i	i i
	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	223	223	5		263	263	6	
	Corporates	3,234	3,106	1,344		2,965	2,881	1,401	
	of which: SME	0		U		U	0	0	
	Retail	0		U		U	0	0	
UNITED KINGDOM	of which: SME Secured by mortsages on immovable property of which: SME	ů,	4			4	4	, ,	
	of which: SME	i i	,	i i		i		ا أ	
	Exposures in default	i	ī	ī	0	ī	0	o o	
	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		0	0		0	0	0	
	Other exposures			0		0	0		
1	Standardised Total ²				1				

Objected depositing, unlike Expositive value, is reported before taking into account any effect due to credit convention factors or credit risk indigation bedreigues (e.g. substitution effects).
(2) Total value adjustments and provisions per contry of constrainty wouldook those for securitation expositive, additional valuation adjustments (ANAs) and other cred funds expositive provisions. The funds of contraints of the design of the contraints of the design of the contraints.



HSBC Continental Europe

					Standardisc	d Approach						
			As of 30,	09/2021			As of 31	/12/2021				
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
LUXEMBOURG	Central General matter or control abouts. Accident General Central Ce	82 0 0 0 0 11 224 24 59 0 0 0 0 0 0	82 0 0 0 11 15 606 0 1 1 1 2 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 11 237 0 0 0 0 388 6 0 0 0 0	0	81 0 0 0 9 219 129 135 22 0 0 0 0 0 0	81 0 0 9 668 22 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 275 10 0 66 66 10 0 0				
		(ii) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).					

		exposures, but includes genera	diction risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control oversmente or control seales sociolosal oversmente or control seales sociolosal oversmente sociolosal oversmente sociolosal oversmente sociolosal so	1344 100 0 0 0 0 0 992 0 0 0 29 0 0 0 0 0 0 0	1955 550 0 0 0 3 3 288 0 0 0 23 3 0 42 0 0 0 0 0 0 0 42 0 0 0 0 0 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 2 295 0 0 0 11 1 0 43 0 0 0 0 0	22	1800 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221 50 0 0 0 3 3 3 3 0 0 22 2 0 0 0 0 0 0 0 3 3 3 3	2 0 0 0 0 2 228 3 3 0 0 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0	23
	Other exposures Standardised Total ²	40	45	4/	34	33	33	33	35

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021		As of 31/12/2021					
	(min FIE %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
ITALY	Cachel devertements or central seales sectional devertements or local arthriffies produced for command or local arthriffies produced for the command of the	15 0 0 0 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44 0 0 0 0 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 113 0 0 0 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	15 0 0 0 0 82 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	64 66 67 22 28 60 60 60 60 60 60 60 60 60 60 60 60 60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

					Standardisc	d Approach				
			As of 30,	/09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities	0		0		0	0			
	Public sector entities	0		0		0	0	0		
	Multilateral Development Banks	ō	i i	ō		0	ō	i i		
	International Organisations	0	0	0		0	0	0		
	Institutions	690	625	162		593	521	122		
	Corporates	149	51	51		122	33	33		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
UNITED STATES	of which: SME	0	0	0		0	0	0		
OHITED STATES	Secured by mortoages on immovable property	1	1	0		1	1			
	of which: SME Exposures in default	0		U		0	U			
	Exposures in default Items associated with particularly high risk	0		0			0			
	Covered bonds	0		0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	ı .		0			0			
	Collective investments undertakings (CIU)	ō	i i	ō		0	ō	i i		
	Equity	ō	i i	0		0	ō	i o		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²									

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	ourbisation exposures, additions	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisi	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central oovernments or central banks Regional governments or local authorities	289 0	289 0	5		297 0	297 0	4 0	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Internations Corporates	15 263	15 193	3 177		15 264	15 193		
	of which: SME Retail of which: SME	0	0	0		28 0	28 0	23	
IRELAND	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0	
	Exoosures in default Items associated with particularly high risk Covered bonds	0	0	0	0	2 0 0	2 0	3 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	16	16	16	1	15	15	15	

⁽ⁱ⁾ Objanil appears, utilis Exposer value, is reported before taking into account any effect due to credit convenion factors or credit rais entirpation tachniques (e.g., substitution effects).
(2) Total view adjustments and provisions per country of counterparty encludes those for reconstruction exposure, additional viewation adjustments (AVAs) and other core funds exhaustion reflects to the exposure, but includes and control and adjustments (AVAs) and other core funds exhaustion reflects to the exposure, but includes and control and adjustments (AVAs) and other core funds exhaustion reflects to the exposure, but includes and control and adjustments (AVAs) and other core funds in the exposure funds and adjustments (AVAs) and other core funds and ad

Ac of 30/09/2021 Ac of 31/12/2021 Ac of 31/12						Standardisc	d Approach			
Central governments or central brains Contral governments are central brains Contral governments are central gov				As of 30,	09/2021			As of 31,	12/2021	
Central governments or contral banks 2577 656 5 556 60 60 60 60 6		Carlo Sill Sill	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Risk exposure amount	Value adjustments and provisions ²	
	POLAND	Control operationate or control shares A public auto or wide or control securities A public auto or wide or control securities A public auto or wide or control securities A public auto or control securities Control or control	0 31 0 0	0 15 0 0 2	0 0 8 0 1 554 0 0 0 1 1 0 0 0 0 0 0		0 33 0 0 1 1,633	0 12 0 0 2		2



					Standardise	d Approach						
			As of 31,	03/2022			As of 30/	06/2022				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	47,630 47,890 22 49,595 49,815 18										
	Regional governments or local authorities	354	358	2		380	388	2				
	Public sector entities	4,869 4,020 10 4,896 4,166 8										
	Multilateral Development Banks	0						0				
	International Organisations Institutions	287 4,790	287 4,367	319		281 5.007	281 4.600	417				
	Institutions Cornorates	10.777	7,611	4,797		11.462	4,600 8.160	5,201				
	of which: SME	348	286	232		570	6,160	3,201				
	Betail	382	189	119		400	197	125				
	of which: SMF	223	146	87		243	158	96				
Consolidated data	Secured by mortgages on immovable property	1,408	1,357	573		1,333	1,316	574				
	of which: SME	264	264	120		264	264	131				
	Exposures in default	300	122	137	135	286	121	131	134			
	Items associated with particularly high risk	60	39	58		44	29	44				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and cornorates with a ST credit assessment	0		0		0	0	0				
	Collective investments undertakings (CIU)	717	0 717	0		0 731	0 731	1.826				
	Equity Other exposures	1,800	1.800	1,793		2,212	731 2,212	1,826				
	Other exposures Standardised Total ²	73,376	68,759	9.053	180	76.626	72,015	9,531	169			
	Standardised Total *	73,576 68,791 9,035 169										

		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	03/2022			As of 30/	As of 30/06/2022			
	(min EUR, %)	Original Exposure Value Risk exposure amount Value adjustments and providinar Original Exposure Exposure Value Risk exposure amount Value adjustments and providinar									
	Central governments or central banks	41,068	41.068			43,240	43,208	0			
	Regional governments or central banks Regional governments or local authorities	41,000	41,000	2		43,240	43,208	2			
	Public sector entities	3.742	2,926	n n		3.702	2.985	i i			
	Multilateral Development Banks	0	0	0		0	0	ō			
	International Organisations	0	0	0		0	0	0			
	Institutions	2,767	2,768	60		2,494	2,495	54			
	Corporates	2,553	1,764	1,100		2,511	1,630	964			
	of which: SME	147	135	106		155	141	110			
	Retail	247	136	85		326	173	108			
FRANCE	of which: SME	154	113	68		232	155	94			
TICHICL	Secured by mortpages on immovable property	704	703	292		643	643	271			
	of which: SME	108 60	107	54 38		109 50	108	54 37			
	Exposures in default	60	31	.38 58	13	50	34	3/	12		
	Items associated with particularly high risk Covered bonds	00	39	30		***	29	**			
	Claims on institutions and corporates with a ST credit assessment		0			ů	0				
	Collective investments undertakings (CIU)	ů	0	0		ů	0	0			
	Equity	717	717	1,793		731	731	1,826			
	Other exposures	1.653	1.653	1,106		1.990	1.990	975			
	Standardised Total ²	7,155	7,111	-,,	20	1,111	1,111		18		

		exposures, but includes general	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control of control of the Control of Control	513 0 0 0 19 699 32 0 0 0 0 0 0 0	513 0 0 0 0 5 471 28 0 0 261 155 0 0 0	0 0 0 0 0 2 466 23 23 0 0 119 66 0 0 0		58.3 0 0 0 0 18 97.1 17.0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	583 0 0 0 5 666 165 0 229 154 0 0 0	0 0 0 0 0 2 645 119 0 0 129 76 0 0 0 0	·
ĺ	Standardised Total ²				8				2

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %) Central governments or central banks	2,930	2,930	1		1,853	1,853	0	
	Regional governments or local authorities	246	246	0		252 1.166	252 1.166	0	
	Public sector entities	1,062	1,062	0		1,166	1,166	0	
	Multilateral Development Banks International Organisations	°							
	International Organisations Institutions	634	511	22		651	561	22	
	Corporates	64	10	7		67	7	4	
	of which: SME	0	0	i			i i	i i	
	Retail	ō	ō	i i		ō	ō	ō	
CEDMANN/	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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)	0	0	0		0	0	0	
	Equity	0	0			0	0		
	Other exposures	0	U			0	Ü		

		As of 31/	03/2022	Standardise	d Approach	As of 30/	06/2022				
		As of 31/	03/2022			As of 30/	06/2022				
	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Exposure Value* Risk exposure amount Value adjustments and provisions* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Original Exposure* Original Exposure* Risk exposure amount Value adjustments and Original Exposure* Original Expo										
(min EUR. %)	Inginal Exposure*	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Control of consensation of control absorbed some control absorbed	3,355 0 0 5 0 12 0 0 0	3,331 0 0 0 5 0 11 0 0 0	0 0 2 17 0 0 0	0		3,555 0 0 0 5 0 11 0 0 0	0 0 2 2 17 0 0 0				



ITALY

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	HSBC Continental Europe								
					Standardise	d Approach			
			As of 31	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR, %)								
LUXEMBOURG	Coult of communities or coult to Jacks's Adults acutes certified to Jacks's Markine acutes certified Markine acutes certified Markine acutes certified Markine acutes certified Markine acutes acutes Markine acutes Mar	82 0 13 0 0 9 282 0 0 0 143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2 0 0 0 9 543 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 251 0 0 0 71 7 0 0 0 0 0	0	67 0 0 0 0 10 20 0 0 0 173 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 0 0 10 10 525 0 0 0 173 0 0 0 0	0 0 0 0 10 1238 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
L	Standardised Total ²				1				2
		(1) Original exposure, unlike E	sposure value, is reported befo	e taking into account any effec	t due to credit conversion factor	i or credit risk mitigation technic	jues (e.g. substitution effects)		

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) a	and other own funds reduction	is related to the	
		eccours, cut indudes owner	a crox nix assistments.		Standardise	d Approach			
			As of 31,	03/2022			As of 30	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	102	139			236	264		
	Central governments or central banks Regional governments or local authorities	102	139			236	269	0	
	Regional governments or local authorities Public sector entities	100	20			100	20	0	
	Multilateral Development Banks	ő				,			
	International Organisations	ů	0	0		0	0	0	
	Institutions	n n	0	0		0	-	3	
	Corporates	681	269	263		562	237	235	
	of which: SME	42	10	8		46	12	10	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	22	22	11		21	21	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	73	39	39	24	73	39	39	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0				0	0		
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	u u	0			0	U	0	
	Equity					00			
	Other exposures	44	44	- 44		92	92	92	

			Standardise	d Approach			
	As of 31,	/03/2022			As of 30/	06/2022	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
521	551	0		518	619	0	
0	0				0	0	
ő	o o	ő		ŏ	o o	ő	
0	0	0		0	0	0	
0	0	0		0	0	0	
125	97	92		225	194	189	
30	27	23		30	28	24	
0	0	0		0	0	0	
ō	0	i i		ō	ō	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	
0	0	0		0	0	0	
					0		
ő	o o	ő		ŏ	o o	ő	
0	0	0		0	0	0	

				nterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) a	and other own funds reduction	is related to the	
		exposures, but includes gener	d credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR, %)		^						
i	Central governments or central banks Regional governments or local authorities	0					0	0	
	Public sector entities	ů	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	ō		ō	ō	i i	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	180	47		494	422	92	
	Corporates	168	34	34		242	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0		0		0	0	0	
OHITED STATES	Secured by mortgages on immovable property	1	1				0	0	
	of which: SME Exposures in default	u u	0			0	U	0	
	Exposures in default Items associated with particularly high risk	0			0		0	0	
	Covered bonds	ů	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	i o	ő	ŏ		ŏ	ů ů	l ő	
I	Collective investments undertakings (CIU)		ō	ō		o o	ō	i o	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

		(2) Total value adjustments an exposures, but includes gener		unserparty excuses those for se	cunsiation exposures, additions	i variación adjuschients (AXAS)	and other own rungs reduction	is related to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Could be convenient to control be the Could be a convenient to be all subsetties which exists a beautiful and the could be a convenient to be all subsetties which exists a convenient to be a convenient to convenient to be a convenient to be	296 0 0 0 22 319 28 2 2 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0	296 0 0 0 22 239 29 29 20 0 0 0	3 0 0 4 225 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	287 0 0 0 0 0 0 0 18 18 1477 279 29 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	287 0 0 0 18 28 28 1 1 0 0 0 0	3 0 0 0 4 24 24 24 0 0 0 0 0 0	0
	Standardised Total ²				1				

		exposures, but includes gener							
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR. %) Central governments or central banks	508	535	0		537	560	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	31	11	6		29	16	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	2	0		1	2	1	
	Corporates	1,601	533	524		1,769	620	620	
	of which: SME	61	59	49		60	58	49	
	Retail	0	0	0		0	0	0	
POLAND	of which: SME		0	0			0	0	
	Secured by mortoages on immovable property	1	1	1		0	U	0	
	of which: SME Pynosures in default	17		4	2	17	2	4	
	Items associated with particularly high risk					17	,	-	
	Covered bonds	o o				ů	0	0	
	Claims on institutions and corporates with a ST credit assessment	o o	0	i i		ō	ō	o o	
	Collective investments undertakings (CIU)	0		i o		ō	ō	0	
	Equity	0	0	0		0	0	0	
	Other exposures	16	16	2		16	16	3	
	Standardicad Total ²				4				

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

HSBC Continental Europe

		I						IRB Ap	proach					
					As of :	0/09/2021					As of 3	31/12/2021		
			Original E		Exposure Value ¹	Risk exposure		Value adjustments and	Original I		Exposure Value ¹	Risk exposure		Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and	central governments	1,602	0	1,565	119	0	0	1,712	0	1,688	142	0	0
	Institutions		3,730	0	2,941	1,052	0	4	3,938	0	3,114	988	0	3
	Corporates	ates - Of Which: Specialised Lending	77,925 488	819	42,340 356	20,456 226	242	442	98,416 517	818	60,184 392	21,918 282	199	451
		ates - Of Which: Specialised Lending ates - Of Which: SME	488	0	356	226	0	0	51/	0	392 77	282		0
	Retail	ates • Of Wilds: SHE	24.788	386	24.833	5.878	245	243	24.362	374	24.553	5.877	247	233
		- Secured on real estate property	21,016	171	29,833	4.742	121	203	20.826	163	20,677	4,689	118	71
	recui	Retail - Secured on real estate property - Of Which: SME	407	38	407	255	47	34	391	36	391	7,000	48	72
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sh	20.608	133	20.444	4.487	74	45	20.435	126	20.287	4.440	70	49
	Retail	- Qualifying Revolving	272	1	1	0	0	2	327	1	1	0	0	1
		- Other Retail	3.500	215	3.981	1.135	124	171	3.209	211	3.875	1.188	129	160
		Retail - Other Retail - Of Which: SME	1,558	139	1,370	323	25	105	1,307	139	1,303	318	34	99
		Retail - Other Retail - Of Which: non-SME	1,943	77	2,611	813	98	67	1,902	72	2,572	870	95	61
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other non credit-ol	ligation assets				0						0		
	IRB Total ²					27,505						28.924		

(1) 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 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countermarty covering up to 95% of

		as or ask quarter											
							IRB Ap	oproach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹			Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,165	0	1,023	307	0	4	1,514	0	1,381	331	0	3
	Corporates	41,414	558	22,796	10,664	232	362	50,816	572	32,994	10,895	182	356
	Corporates - Of Which: Specialised Lending	353	0	339	213	0	0	359	0	350	253	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	21	0	21	10	0	0
	Retail	24,653	386	24,807	5,869	244	243	24,298	374	24,534	5,870	247	232
	Retail - Secured on real estate property	21,014	170	20,850	4,741	121	70	20,826	162	20,677	4,688	118	71
FRANCE	Retail - Secured on real estate property - Of Which: SME	406 20.608	37 133	405	254	47 74	24	391 20.435	36 126	390 20,286	248	48 70	22
THUTTEL	Retail - Secured on real estate property - Of Which: non-Sh		133	20,444	4,487	74	46		126	20,286	4,440		49
	Retail - Qualifying Revolving	271	1	1	0	0	2	327	1	1	0	0	1
	Retail - Other Retail	3,368 1.427	215 139	3,957 1 347	1,128 316	124 25	171	3,145 1,243	211	3,857 1,285	1,182	129	160 99
	Retail - Other Retail - Of Which: SME		76			25 98	105	1,243	139				
	Retail - Other Retail - Of Which: non-SME	1,941	76	2,610	812	98	66	1,902	72	2,572	870 0	95 0	61
	Equity Other non-credit-obligation assets			0	0	0			- 0	- 0	0		
	IRB Total												

19 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 Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	nnks and central governments	0	0	0	0	0	0	0	0	0	0 180	0	0
	Corporate		7,472		317 4,279	1.680	0		350 8.599	41	350 4.843	180		3
	Corporate		7,472	1	4,279	1,680	0	0	8,599	41	4,843	1,856		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0		0	0	0	0	0
	Retail	corporates of Wilds. She		0	2			0			ĭ		0	0
	recuii	Retail - Secured on real estate property	0	0	n	0	0	0	0	0	n n	0	0	o o
		Retail - Secured on real estate property - Of Which: SME	ō	ō	0	0	ō	ō	ō	ō	ō	ō	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	8	0	2	0	0	0	8	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	8	0	2	0	0	0	8	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

ginal 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 Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	360	0	359 1 406	176	0	0	320 4.804	0	320	146	0	0
	Corporates	2,227	0	1,406	562		0	4,804	0	3,006	959	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0		0	0	0	0		0	0		0	0
	Retail - Secured on real estate property	4	0	0	0	0	0	3	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0			0
GERMANY	Retail - Secured on real estate property - Of Which; non-S	n n		0		0	0	, a	0				ů
	Retail - Qualifying Revolving	ů		0		0	0	, a	0				o o
	Retail - Other Retail	4	ő	o o	ő	o o	ő	3	o o	ő	ő	ő	ő
	Retail - Other Retail - Of Which: SME	3		0	0	0	0	3	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	0	0	0	ō	0	0	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

TO Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	67	0	56	25	0	0	64	0	54	22	0	0
	Corporates Corporates - Of Which: Specialised Lending	2,232	0	1,860	810	0	0	2,971	0	2,588	860	0	1 0
	Corporates - Of Which: Specialised bending	0		0	0	0	0		0				0
	Retail	4	0	1	0	0	0	18	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SI	E 0	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: no		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	1	0	0	0	18	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	18	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

HSBC Continental Europe

							IRB Ap	proach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	49	0	49	9	0	0	73	0	73	11	0	0
	Corporates	2,493	0	1,320	701	0	2	5,064	1	3,166	906	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	11		0		0		0	0	0			0
		11	0	8	3	0	0	8		8	4		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SV			0		0		0	0	0			0
LONEI IDOONG	Retail - Secured on real estate property - Ut which: non-Si Retail - Qualifying Revolving			0	0	0	0		0	0	0	0	0
	Retail - Qualifying Revolving	10			3	0	0	8	0		2		0
	Retail - Other Retail - Of Which: SME	10		,	3	0	0	8	0		3		0
	Retail - Other Retail - Of Which: non-SME	0	0	ń	0	0	0	0	0	0	ñ	0	o o
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		_	Ů	_	Ů	Ů	_	Ů	Ů	-	, i	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	220 3.551	0 57	186 1.431	78 1.037	0	0 12	236 3.405	12	195 1.280	65 748	0	0
	Corporates - Of Which: Specialised Lending	3,331	3/	1,431	0	0	0	3,403	12	1,200	740		ů
	Corporates - Of Which: SME	0		0	0	0	0	33	0	7	4		
	Retail	13	0	3	1	0	0	0	0	ń	0	0	, i
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	3	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	13	0	3	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												

(1) 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 Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	253	0	104	50	0	0	346	0	112	49		0
	Corporates	3,290	0	1,195	803	0	4	3,959	0	1,911	991	0	2
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0	0	0	0
	Corporates - Of Which: SME Retail	70		0		0	0		0		0	0	0
		70		0	0	0	0		0	0	0	0	0
	Retail - Secured on real estate property			0		0	0		0		0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SV			0		0	0		0		0	0	0
	Retail - Secured on real estate property - Ut Which: non-Si Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	70					ő				0	0	0
	Retail - Other Retail - Of Which: SME	70		0	0	0	ő	0			0	0	0
	Retail - Other Retail - Of Which: non-SME	70	0	0	n	0	0	0	0	1 0	0	0	0
	Equity	ñ	ı ö	0		0	ő	0	0	0	0	0	0
	Other non credit-obligation assets		Ů			Ů	Ů	-	Ů	Ů		, i	<u> </u>
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	172	0	172	23	0	0	344	0	344	45	0	0
	Institution		177	0	171	39	0	0	8	0	8	6	0	0
	Corporate	Corporates - Of Which: Specialised Lending	1,842	28	1,388	823	0	18	2,499	29	1,615	818		18
		Corporates - Of Which: SME Corporates - Of Which: SME			0		0	0		0				0
	Retail	Corporates - Or Which: SME	0	0	0	0	0	0		0	0	0		0
	Recall	Retail - Secured on real estate property	0		0	0	0	0		0	0		0	0
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0			0			0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	ō
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 22	0	0 18	0	0	0	0 17	0	0	0	0	0
	Corporates	2,434		1.146	417	0	1	3.148	0	1.539	588	0	2
	Corporates - Of Which: Specialised Lending	0	ő	0	0	0	ō	0	0	0	0	0	ő
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	19	0	8	1	0	0	18	0	7	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	0	0	0	0	0	0	0	0	0	0	0	0
THE BUILD	Retail - Secured on real estate property - Ut which: non-sh Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	19	0	8	1	0	0	18	0	7	1	0	0
	Retail - Other Retail - Of Which: SME	19	ō	8	1	ō	ō	18	0	7	1	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7	0	7	3	0	0	6	0	6	1	0	0
	Corporates	245		129	85	0	0	241	0	124	94	0	0
	Corporates - Of Which: Specialised Lending	15		15	11	0		35	0	35	22	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SM	. 0		0		0	0	0	0		0	0	0
POLAND	Retail - Secured on real estate property - Of Which: no		0	0	0	0	0	0	0	o o	0	0	0
	Retail - Qualifying Revolving	0	0	ō	ō	ō	ō	0	0	ō	ō	0	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original evens	ure unlike Evnogu	re value is renorte	d before taking into accou	nt any effect due t	n medit mewersion	factors or credit of	ide mitination tech	ninues (e n. substi	tution effects).		

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of :	31/03/2022					As of 3	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	1,768	0	1,743	144	0	0	1,551	0	1,547	125	0	0
	Institutio		4,666	0	3,817	1,136	0	2	4,499	0	3,687	1,035	0	3
	Corporati	Corporates - Of Which: Specialised Lending	90,405 558	802	51,315 421	21,604 309	184	481	93,009 1.085	842	52,559 918	21,965 678	508	455
		Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME	38	0	421 38	309 19	0	1	1,085	0	918 40	6/8 21	0	1
	Retail	Corporates - Ut Which: SME	38 24,539	356	38 24,646	5.810	245	222	24,593	358	24,700	5.794	241	210
	Recam	Retail - Secured on real estate property	21,060	159	20.872	4,690	116	69	21,181	162	21,007	4.705	115	210
		Retail - Secured on real estate property - Of Which: SME	381	34	381	234	48	10	366	34	365	219	46	10
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	20,679	125	20.491	4.457	69	50	20.815	128	20.642	4.486	70	50
		Retail - Qualifying Revolving	278	1	1	0	0	2	309	1	1	0	0	1
		Retail - Other Retail	3.201	197	3,773	1.119	129	151	3.103	195	3.692	1.089	125	147
		Retail - Other Retail - Of Which: SME	1,337	129	1,236	287	37	94	1,261	128	1,183	262	31	93
		Retail - Other Retail - Of Which: non-SME	1,864	68	2,537	833	92	58	1,842	66	2,509	827	94	54
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other nor	r credit-obligation assets				0						0		
	IRB Total	7				28,693						28,919		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 354	0	0	0	0	0	0 345	0	0
	Institutions Corporates	1,641	522	1,503 23.605	354 10.065	167	367	1,712 42.810	551	1,573 24.892	10.640	290	352
	Corporates - Of Which: Specialised Lending	399	0	381	278	107	0	334	331	321	247	290	332
	Corporates - Of Which: SME	38	0	38	19	0	ů	41	0	40	21	0	1
	Retail	24,425	356	24.612	5.801	245	221	24.503	357	24,669	5.785	241	218
	Retail - Secured on real estate property	21,060	158	20,871	4,690	116	69	21,180	162	21,006	4,704	115	70
FRANCE	Retail - Secured on real estate property - Of Which: SME	381	34	380	233	47	19	366	34	364	219	45	19
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	20,679	125	20,491	4,456	69	50	20,815	128	20,642	4,486	70	50
	Retail - Qualifying Revolving	278	1	1	0	0	2	309	1	1	0	0	1
	Retail - Other Retail	3,087	197	3,740	1,111	129	151	3,014	195	3,662	1,080	125	147
	Retail - Other Retail - Of Which: SME	1,223	129	1,203	278	37	93	1,172	128	1,152	253	31	93
	Retail - Other Retail - Of Which: non-SME Equity	1,864	68	2,537	832	92	58	1,842	66	2,509	827	94	54
	Other non credit-oblication assets	0	0				0	0			U		
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		348	0	347	177	0	0	375	0	374	177	0	1
	Corporate		8,862	42	4,304	1,914	0	2	8,094	15	4,292	1,989	0	3
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates - or winds: since	13	0	4	1		0	1		0	0	0	0
	recen	Retail - Secured on real estate property	0	0	0	n n	0	0	n	0	o o	0		0
		Retail - Secured on real estate property - Of Which: SME	ō	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-St		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	13	0	4	1	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	13	0	4	1	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets		0	0	0	0		0	0		0	Ů	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	421	0	420	167	0	0	349	0	349	126	0	0
	Corporates	5,403	0	3,033	1,108	0	/	5,703	0	2,790	1,043	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	60	0	13	3	0	0	10	0	3	1	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0	0	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	60	0	0 13	0	0	0	10	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	60	0	13	3		0	10	0	3	1		0
	Retail - Other Retail - Of Which: non-SME	60	0	13	3	0	0	10	0	3	1	0	0
	Recall - Other Recall - Of Which: non-SME Equity		0	0	0	0	0	0	0		0		0
	Other non credit-obligation assets		U		0			0	0	0	0		-
	IRB Total												

							IRB Ap	nroach					
				As of :	31/03/2022		- NO AP	product		As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 78	0	0 68	0 26	0	0	93	0	0 84	0	0	0
	Corporates	2,888	0	2,184	686	0	1	2,845	0	2,105	584	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0		0	0	0	0			0		0
	Retail - Other Retail	3	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	i	0	0	0	1 3	0	I î l	0		0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	0	0	0	0	ō	0	0	0
	Equity	ō	0	ō	ō	0	0	0	ō	0	0	ō	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

HSBC Continental Europe

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		76	0	76	12	0	0	58	0	58	10	0	0
	Corporati		5,695	0	3,778	1,033	0	1	5,942	0	3,738	1,090	0	- 4
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	curputates - or winds; since		0	8	2								0
	rectain	Retail - Secured on real estate property		0	n n	3						,		0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-St		0		o o	0					0		0
		Retail - Qualifying Revolving	0	0	0	0	0	0	n	0	0	n	0	0
		Retail - Other Retail	8	0	7	3	0	0	8	0	8	3	0	0
	T'	Retail - Other Retail - Of Which: SME	8	ō	7	3	0	l ö	8	ō	8	3		ō
	T'	Retail - Other Retail - Of Which: non-SME	0	0	ò	0	0	ō	ō	0	ō	0	0	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	r credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	263	0	230	77	0	0	213	0	212	60	0	0
	Corporates	3,263	27	1,138	713	0	11	3,628	22	1,336	684	0	9
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	32	0	2	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non	S7 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0

1) 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 Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	417	0	174	74	0	0	429	0	196	77	0	0
	Corporates	3,535	23	1,249	753	0	2	3,561	24	1,191	681	0	- 4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME Retail		0	0							0		0
	Retail - Secured on real estate property	0	0	0	0	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
ITALY	Retail - Secured on real estate property - Of Which: non-Si	0	0					0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō		0	l ö	0	0		0	0	ō
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	0	ō	ō	0	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

	_												
							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	335	0	335	42	0	0	348	0	348	42	0	0
	Institutions Corporates	8 2.726	0 29	2,095	6 926	0	0 14	34 3.057	0	34 2.207	11 1.067	0	0 28
	Corporates - Of Which: Specialised Lending	2,726	29	2,095	926	0	14	3,057	31	2,207	1,06/	0	28
	Corporates - Of Which: SME		0	0	0	0	0	0			0	0	0
	Retail		0	0	0	0	0	n	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	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	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	. 0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

(1) Driginal exposure, untille Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (u.g., substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	48	0	44	24	0	0	37	0	33	25	0	0
	Corporates	3,414	0	1,814	554	0	1	3,368	0	1,959	559	0	1 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0		0
	Retail	22	0		1	0		22	0	11	2		0
	Retail - Secured on real estate property		0	n n									0
	Retail - Secured on real estate property - Of Which: SME	o o	0	0							0		0
IRELAND	Retail - Secured on real estate property - Of Which: non-Si	o o	0	0	0	0	0	n	0	0	n	0	0
	Retail - Qualifying Revolving	ō	0	ō	ō	0	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail	22	0	5	1	0	0	22	0	11	2	0	0
	Retail - Other Retail - Of Which: SME	22	0	5	1	0	0	22	0	11	2	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3	0	3	-	0	0	3	0	3	2	0	0
	Corporates Corporates - Of Which: Specialised Lending	250 35	0	134 35	90 20	0	0	286 35	0	157 35	106 24	0	0
	Corporates - Of Which: SME	33	0	33	0	0		33	0	33	0		0
	Retail	0	0	0	0	0	0	0	0	o o	0	0	0
	Retail - Secured on real estate property	ō	0	ō	ō	0	ō	0	ō	ō	0	ō	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0		0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	- 0		0	0	0	- 0		- 0	U	0	- 0
	Other non credit-obligation assets IRB Total												1
					eported before taking i								



General governments exposures by country of the counterparty

							HSBC Continental Euro	pe						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Of Willett, Filldfieldf assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total		10	10		1		10		0	0		0		
[0 - 3M [0	0	d		0	0		0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Belgium	0 0 23	0 23	0		0 0	0	(0	0	0	0		
[10Y - more Total		33	33	0		0 0 23	0 10	0	0	0	0	0		5
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Bulgaria													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
f 10Y - more Total f 0 - 3M f		0	0			0 0	0		0	0	0	0		
「3M - 1Y 「 「1Y - 2Y 「		0	0	0		0	0		0	0	0	0		
[2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic	0	0	0		0 0	0	(0	0	0	0		
[10Y - more Total [0 - 3M [0	0	0		0 0	0	0	0	0	0	0	(0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Denmark													
[10Y - more Total [0 - 3M [
[3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							As of 31/12/2021							
						Dire	t exposures							
	(min EUR)			On balance s	heet	2	at exposures		Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	iitive fair value	Derivatives with	negative fair value	Off-balance sh	ieet exposures	<u></u>
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 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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France	4 698 373 9 9 308 162 40	4 698 373 98 308 162 400	0 0 0 0 0	0 0 0 0 0	0 775 171 0 274 85 0 605	40	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 251 0 214 0 300 0	0 0 0	2
Total	Germany	14 0 25 15 173 92 0	14 0 226 15 173 92	0 0 0 0 0	0 0 0 0 0	14 0 226 15 173 92 0 520	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece	230 5 0 0 0 0 0	230 5 0 0 0 0 0 235	0 0 0 0 0	0 0 0 0 0	230 5 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia		v	v	·	·		v		,		3		· ·



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe .						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
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 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	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y 10Y - more	Luxembourg	0 22 0 0 0	0 22 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 22 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	420 76 2 3 0 0 0	420 76 3 25 0 0	0 0 0 0 0	0 0 0 0 0	420 66 3 22 ((0 10 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 12 9 0 0 0	0 0 0 0 0	6
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe .						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Tatal coming amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 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	exposure amount
[0 - 3M [Spain	11 12 6 6 6	0 0 0 0 3 3 3 3 3 3 3 3 3 3 3 5 5 5 5 5	0 0 0 0 0	0 0 0 0 0		0 3 13 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	100 8 0 3 3 0 0	0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	b	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 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	exposure amount
[0 - 3M [Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [u.s.	255 88 8	0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 ⁹ 8 8	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((45
[0 - 3M [China													
To - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 13Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 3 3 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((3
To - 3M	Middle East	5	0 9 9 4 4 0 0	(0		0 9 9 0 4 4 4 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(0)	
Total	Latin America and the Caribbean		20				20	·						Ü



General governments exposures by country of the counterparty

HSRC Continental Europe

								HSBC Continental Euro	pe						
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non designative financial a	ssets by accounting portfolic		Derivatives with po	olikiya falir yaliya	Donivatives with	n negative fair value	Off-balance si	heet exposures	
						Non-derivative illiancial as	ssets by accounting portionic		Derivauves mui po	sitive fail value	Delivatives with	Theyarive lan value			Risk weighted
	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 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	exposure amount
	[0 - 3M	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
•	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	16: 66: 66: 66: 66: 66: 66: 66: 66: 66:	0 0 0 0 0 1 1 151 151 151 151 151 151 15	(0 0 0 0 161 161 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							As a 620 (06 (2022							
							As of 30/06/2022							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Table and complete amount of con-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	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 [Austria													
[0 - 3M [Belgium	22	0 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	5	59 59 6 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		59 60 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(221)				Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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)											Risk weighted exposure amount
			position	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland													
[0 - 3M [France	26 166 33: 122 444 2.27 2.77 3.33	261 166 5 335 8 128 9 440 4 2,274 36 3,639			0 0 123 132 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	700 400 214 2 9 101 0		
[0 - 3M [Germany	1 52 2 2 1 1 1 1 1,18	4 24 5 126 386 113			195 520 24 126 0 386 113 0 118		000000000000000000000000000000000000000	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
To - 3M	Croatia	3,200	3,100			2,120	ÿ	·			3	J		
Total Tota	Greece	24 10:	245 5 105 0 0 0 0 0 0 0 0 0 0 351	(245 105 0 0 0 0 0 0 0 0 0 0 0 351	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	321	331			331	v	Ü				3		
10 - 3M	Ireland													
[0 - 3M [Italy	50.	0 53 50 0 0 0 0 0 0 0 0 0 0 5 0 0 0 0 0	(0 503 0 0 0 0 0 0 0 0 0 0 0 0 0 0 503	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia	344	333			333	J					J		
IOTAI	1					1			1					



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								B	isto de la contra	Park and an artist	and the filters and the	Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	· 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 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	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M 1 1 1 1 1 1 1 1 1	Luxembourg	0 31 0 0 0 0	0 31 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 31 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M 1 1 1 1 1 1 1 1 1	Poland	326 14 12 12 0 0 0 0	326 14 12 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	325 (1) (1) (1) (1) (1) (2) (3)	1 14 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 8 3 0 0 0	0 0 0 0 0	3
[0 - 3M [Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

		HSBC Continental Europe												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					No. decision for the second				iki a falamatan	Park and an artist	and the filters have	Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio) 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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 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	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 7 0 0 0	0 0 7 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 7 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10 100 6 0 0	0000	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
[0 - 3M [Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe .						
							As of 30/06/2022	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan		0 0 7 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	5 0
[0 - 3M [u.s.	26. 34.	85	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((26) 88 ((346	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 ()	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
[0 - 3M [China													
TO - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 3 3 3 3 3 3 3 3 3	000000000000000000000000000000000000000		(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	5 3
0 - 3M	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
TO - 3M	Latin America and the Caribbean									J		J	, and the second	



General governments exposures by country of the counterparty

HSRC Continental Europe

								HSBC Continental Euro	pe						
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						No. doi: No. Complete	ssets by accounting portfolic		Derivatives with po	alaba dalamata		n negative fair value	Off-balance sl	heet exposures	
						Non-derivative illiancial as	ssets by accounting portionic		Derivatives with po	Sitive fall value	Derivatives with	i negative ian value			Risk weighted
	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 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	kisk Weighted exposure amount
	[0 - 3M [Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
•	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	199 88 6 5: 4:	0 0 0 198 198 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 198 0 80 0 0 53 0 47 0 0 378	0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures HSBC Continental Europe

				As of 30	10/09/2021								As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount			Accumulated impa	irment, accumulated negative change t risk and provisions ^{0,8}	es in fair Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated ne fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non	performing ¹		On performing exposures ²	On non-performing exposure	financial guarante	es	Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days	Of which:	defaulted Of which	ich Stage 3		Of which !	Stage 3		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	41,05	6 0	0	0	0	0	0	0	0 40,98	8 0	0			0	0	0	0
Debt securities (including at amortised cost and fair value)	5,61	3 0	0	0	0	0	0	0	0 5,74	1 0	0				0	0	0
Central banks		6 0	0	0	0	0	0	0	0	7 0	0			0	0	0	0
General governments	2,49	9 0	0	0	0	0	0	0	0 2,58	12 0	0			0	0	0	0
Credit institutions	2,49	3 0	0	0	0	0	0	0	0 2,53	12 0	0			0	0	0	0
Other financial corporations	61	5 0	0	0	0	0	0	0	0 62	0	0			0	0	0	0
Non-financial corporations		0 0	0	0	0	0	0	0	0	0 0	0			0	0	0	0
Loans and advances(including at amortised cost and fair value)	86,80	4 31	1,371	1,371	1,329	146	668	657	343 84,76	6 263	1,294	1,294	1,292	144	652	650	329
Central banks	1,22	5 0	0	۰	0	0	0	0	0 3,72	22 0	0			0	0	0	0
General governments	85	3 0	۰	0	0	0	0	0	0 93	o 0	0			0	0	0	0
Credit institutions	19,99	2 0	0	۰	0	0	0	0	0 12,76	66 0	0			1	0	0	0
Other financial corporations	12,39	7 0	2	1	1	1	1	1	0 11,76	so s	0			1	0	0	a
Non-financial corporations	28,99	4 6	969	969	927	114	529	518	149 32,34	16 237	921	921	918	115	516	515	137
of which: small and medium-sized enterprises		0 0	۰	۰	0	0	0	0	0 1,99	1	164	164	164	17	108	108	48
of which: Loans collateralised by commercial immovable property	1,56	8 0	17	17	16	19	2	2	15 1,48	12 0	15	15	15	19	2	2	13
Households	23,34	4 25	401	401	401	29	139	139	195 23,23	21	373	373	373	26	136	136	192
of which: Loans collateralised by residential immovable property	3,40	3 8	229	229	138	s	91	91	138 3,32	3	221	221	221	6	88	88	131
of which: Credit for consumption	83	11 2	10	10	10	5	3	3	1 81	2	9	s	s	4	4	4	1
DEBT INSTRUMENTS other than HFT	133,47	3 31	1,371	1,371	1,329	146	668	657	343 131,49	6 263	1,294	1,294	1,292	144	652	650	329
OFF-BALANCE SHEET EXPOSURES	112,73	1	207	207	88	25	20	5	7 107,79	0	182	182	74	19	36	7	6

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures HSBC Continental Europe

I					value due to create risk and provisions. Collaterals and financial guarantees received on non-									As of 30/06/2022			
		Gross c	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated na fit risk and provisions ^{0,8}	egative changes in fair	Collistorate and		Gress carr	ying amount/ Nomina	il amount		Accumulated imp	pairment, accumulated negative changes i dit risk and provisions ^{4,8}	fair Collaterals and
		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ming exposures ²	financial guarantees		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3		Of which Sta	e 3
Cash balances at central banks and other demand deposits	41,38	5 0		0	0	0		0		42,144				0	0	0	0 0
Debt securities (including at amortised cost and fair value)	6,47	2 0			0	0		0	0	6,020				0	0	0	0 0
Central banks		7 0		0	0	0		0	0	7		0		0	0	0	0 0
General governments	4,27	3 0		0	0	0		0	0	3,374		0		0	0	0	0 0
Credit institutions	1,62	s 0		0	0	0		0	0	2,067		0		0	0	0	0 0
Other financial corporations	56	6 0		0	0	0		0	0	572	. 0	0		0	0	0	0 0
Non-financial corporations		0 0		0	0	0		0	0	0	0	0		0	0	0	0 0
Loans and advances(including at amortised cost and fair value)	87,65	1 375	1,358	1,358	1,354	161	651	648	340	83,783	463	1,217	1,217	1,214	158	560	558 269
Central banks	1,14	0 0		0	a	0	ı a	0	0	2,696	0	0		0	0	0	0 0
General governments	69	8 0		0	0	0	a	0	0	2,620	0	0		0	0	0	0 0
Credit institutions	17,81	4 0		0	0	0	o o	0	0	14,510	8	0		0	0	0	0 0
Other financial corporations	12,78	2 22		0	0	4	a	0	0	9,957		1		1	4	0	0 0
Non-financial corporations	32,01	1 247	1,02	1,021	1,017	129	519	516	163	30,976	408	931	931	928	128	476	474 159
of which: small and medium-sized enterprises	1,93	4 1	177	172	172	8	101	101	62	2,022	13	156	156	156	7	99	99 49
of which: Loans collateralised by commercial immovable property	1,41	8 1	20	16	16	12	2	2	14	1,358	13	16	16	16	20	2	2 14
Households	23,20	6 106	333	337	337	27	132	132	177	23,025	47	285	285	285	25	84	84 110
of which: Loans collateralised by residential immovable property	3,25	5 9	211	210	210	6	87	87	122	2,851	28	106	100	106	4	41	41 64
of which: Credit for consumption	78	9 1		6	6	4	3	3		782	1	6		6	5	3	3 1
									1								
DEBT INSTRUMENTS other than HFT	135,509	9 375	1,358	1,358	1,354	161	651	648	340	131,947	463	1,217	1,217	1,214	158	560	558 269
OFF-BALANCE SHEET EXPOSURES	112,000	•	170	170	66	21	39	8	8	113,341		150	150	46	18	22	4 2

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	nancial guarantees exposures with the measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	o	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	o	o	0	0	0	0	0
Central banks	0	0	0	0	C		0	0	0	0	O	
General governments	0	0	0	0	C		0	0	0	0	O	
Credit institutions	0	0	0	0	C		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,451	330	116	107	58	58	1,320	288	109	99	53	51
Central banks	0	0	0	0	C	0	0	0	0	0	O	0
General governments	0	0	0	0	C	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	C	0
Other financial corporations	0	0	0	0	C	0	0	0	0	0	O	0
Non-financial corporations	1,367	245	105	96	19	19	1,235	203	98	88	14	11
of which: small and medium-sized enterprises	0	0	0	0	C		6	4	2	2	4	1
Households	84	84	11	11	39	39	86	86	11	11	39	39
DEBT INSTRUMENTS other than HFT	1,451	330	116	107	58		1,320	288	109	99	53	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ 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.



Forborne exposures

HSBC Continental Europe

			As of 31	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	o	0	0	0	o
Debt securities (including at amortised cost and fair value)	o	o	0	o	o	0	o	o	o	0	0	o
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)	1,308	235	82	82	55	42	1,475	183	96	62	79	54
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	О
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,231	167	71	71	19	14	1,418	148	93	60	27	23
of which: small and medium-sized enterprises	8	5	2	2	5		9	7	2	2	7	
Households	76	68	11	10	35	27	58	35	3	3	53	31
DEBT INSTRUMENTS other than HFT	1,308	235	82	82	55		1,475	183	96	62	79	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading HSBC Continental Europe

Ī			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount	2013	0,03,2022		Accumulated	Gross carr	ying amount	2013	-//		Accumulated	Gross carry	ying amount	2013	2,03,2022		Accumulated	Gross carr	ying amount	23 0. 30	700,2022		Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to
(min EUR)			of which: defaulted	impairment	inpainter	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impaintent	credit risk on non-performing exposures ¹			of which: defaulted	impairment	mpanner	credit risk on non-performing exposures ^t			of which: defaulted	impairment	inpanient	credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	151	2	2	151	2	0	126	2	2	126	2	0	84	2	2	84	3	0	175	50	50	175	5	0
B Mining and guarrying	161	0	0	161	0	0	549	17	17	549	4	0	371	15	15	371	4	0	211	0	0	211	0	0
C Manufacturing	4,192	130	130	4,192	84	0	4,622	140	140	4,622	82	0	5,066	190	190	5,066	73	0	4,836	123	123	4,836	59	0
D Electricity, gas, steam and air conditioning supply	826	3	3	691	0	0	2,000	4	4	1,866	1	0	1,638	5	5	1,477	6	0	1,123	6	6	1,063	0	0
E Water supply	111	0	0	111	0	0	68	0	0	68	0	0	6	0	0	6	0	0	30	0	0	30	0	0
F Construction	454	79	79	454	36	0	434	77	77	434	35	0	452	77	77	452	35	0	487	73	73	487	32	0
G Wholesale and retail trade	3.486	153	153	3.486	135	0	3.658	152	152	3.658	128	0	3.857	137	137	3.857	122	0	3.628	126	126	3.628	104	0
H Transport and storage	1.576	16	16	1.576	21	0	1.809	13	13	1.809	20	0	1.891	16	16	1.891	40	0	1.879	15	15	1.879	17	0
I Accommodation and food service activities	528	31	31	528	18	0	515	31	31	515	18	0	514	29	29	514	16	0	509	28	28	509	13	0
J Information and communication	785	9	9	785	8	0	740	9	9	740	8	0	1.359	8	8	1.359	8	0	1.608	9	9	1.608	7	0
K Financial and insurance activities	434	34	34	434	1	0	38	0	0	38	0	0	52	37	37	52	24	0	0	0	0	0	0	0
L Real estate activities	4.910	57	57	4.910	49	0	4.861	51	51	4.861	47	0	4.731	48	48	4.731	39	0	4.717	44	44	4.717	29	0
M Professional, scientific and technical activities	1,461	30	30	1,461	9	0	938	2	2	938	3	0	757	2	2	757	3	0	513	2	2	513	2	0
N Administrative and support service activities	8,140	316	316	8,140	229	0	10,663	314	314	10,663	237	0	9,655	332	332	9,655	212	0	9,746	341	341	9,746	294	0
O Public administration and defence,	16	0	0	16	0	0	9	0	0	9	0	0	6	3	3	6	0	0	5	0	0	5	0	0
P Education	95	1	1	95	2	0	20	0	0	20	1	0	18	0	0	18	1	0	23	0	0	23	0	0
Q Human health services and social work	402	4	4	402	3	0	361	3	3	361	3	0	252	3	3	252	2	0	243	4	4	243	3	0
R Arts, entertainment and recreation	208	7	7	208	9	0	207	6	6	207	7	0	204	6	6	204	5	0	161	7	7	161	4	0
S Other services	1,059	98	98	1,059	38	0	728	98	98	728	36	0	1,100	110	110	1,100	53	0	1,084	103	103	1,084	35	0
Loans and advances	28,994	969	969	28.858	643	0	32.346	921	921	32.213	631	0	32.011	1.021	1.021	31.851	648	0	30.976	931	931	30.916	604	0

⁽¹⁾ 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 FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.