

Bank Name	HSBC Bank Malta p.l.c.
LEI Code	549300X34UUBDEUL1Z91
Country Code	MT

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	396	412	392	375	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	381	398	381	367	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	396	412	392	375	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	. 381	398	381	367	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	458	474	454	437	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	443	460	443	429	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	2,441	2,244	2,241	2,297	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 no been applied	t 2,429	2,232	2,231	2,291	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	16.23%	18.38%	17.50%	16.33%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - a if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.69%	17.81%	17.09%	16.02%	(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	16.23%	18.38%	17.50%	16.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.69%	17.81%	17.09%	16.02%	(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	18.77%	21.15%	20.27%	19.03%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	20.59%	19.87%	18.72%	(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	6,459	6,528	6,664	6,926	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	6.13%	6.32%	5.89%	5.42%	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	396	412	392	375	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	381	398	381	367	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	6,459	6,528	6,664	6,926	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	6,444	6,513	6,653	6,918	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.13%	6.32%	5.89%	5.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.91%	6.10%	5.73%	5.30%	[A.2]/[B.2]	



# 2022 EU-wide Transparency Exercise Capital HSBC Bank Malta p.l.c.

		Í	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	AS OF 30/09/2021	474	AS 67 31/03/2022	437	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	396	412	392	375	C 01.00 (10010,00010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	108	108	108	108	C 01.00 (40030,c0010)	
	A.1.2	instruments)  Retained earnings	296	308	308	310	C 01.00 (*0130,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	25	24	16	2	C 01.00 (10150,00010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	6	6	6	6	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (10230.40010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR.
	A.1.8	(-) Intangible assets (including Goodwill)	-9	-5	-6	-6	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 CRR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs.	0	0	0	0	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	0	0	0	0	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 CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 344(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 378(3) of CRR; Articles 36(1) point b) (iii) and 378(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 5(1) point b) (v) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	01.00 (r0471,c0010)+ C 01.00 (r0472,c0010) C 01.00 (r0460,c0010)	36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.  Articles 36(1) point (k) (i), 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	does not have a significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (10480,c0010)	Articles 4(27), 39(1) point (n); 43 to 49, 49 (2) and (3) and 70 of CRR  Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(*) Holdings of CETI capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	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	a significant investment  (-) Amount exceeding the 17.65% threshold	-2	0	-1	-8	C 01.00 (*0510.c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	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
Hallstonal period	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	-22	-22	-27	-24	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-21	-21	-21	-19	C 01.00 (+0529,+0010)	
	A.1.21	Transitional adjustments	15	15	11	8	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 484 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 (+/-)	15	15	11	8	C 0s.00 (r0520,c00s0)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 0s.00 (r0530,c00s0)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (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 Ter 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0310) + C 01.00 (r0700,c0310) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0746,c0010)	
	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)	396	412	392	375	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	62	62	62	62	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	62	62	62	62	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	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	2,441	2,244	2,241	2,297	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	12	12	10	6	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.23%	18.38%	17.50%	16.33%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	18.38%	17.50%	16.33%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.77%	21.15%	20.27%	19.03%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	381	398	381	367	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.69%	17.81%	17.09%	16.02%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	15	15	11	8	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	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	12	12	10	6	C 05.01 (r0440,c0040)	

<sup>(1)</sup> 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

					1
		RW	/As		
(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 Secuntisations) <sup>1</sup>	2,195	2,002	1,986	2,034	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, c026) + C 08.01 (r0040, c0260, c026) + C 08.01 (r0040, c0260, s002)
Of which the standardised approach	2,195	2,002	1,986	2,034	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	7	13	24	25	C 07.00 (10990, 02202, 5001) + C 07.00 (10110, 1222, 5001) + C 97.00 (10130, 10220, 5001) + C 08.01 (10040, 01250, 5002) + C 08.01 (10050, 01250, 5002) + C 01.00 (10050, 5002) + C 01.00
Credit valuation adjustment - CVA	1	1	3	10	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	1	1	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	1	1	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c/801)*12.5+C 20.00 (r0010;c/H59)*12.5+HAV(C 24.00(r0010, c/0090);C 24.00(r0010,c/0100);C 24.0
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	237	228	228	228	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	237	228	228	228	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	2,441	2,244	2,241	2,297	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



# 2022 EU-wide Transparency Exercise P&L HSBC Bank Malta p.l.c.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	80	106	25	51
Of which debt securities income	2	2	0	1
Of which loans and advances income	78	104	25	50
Interest expenses	6	8	2	5
(Of which deposits expenses)	3	4	1	2
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	17	24	6	12
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	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	4	6	2	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1	1	0	0
TOTAL OPERATING INCOME, NET	96	128	30	62
(Administrative expenses)	64	87	20	41
(Cash contributions to resolution funds and deposit guarantee schemes)	5	5	4	9
(Depreciation)	5	7	2	5
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	-1	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	-1	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	-1	0	-12
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	-1	0	-12
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	1	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	23	30	5	21
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	15	20	3	14
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	15	20	3	14
Of which attributable to owners of the parent	15	20	3	14

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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)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		R	air value hieran	chy		R	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	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	1,300				1,509				1,428				1,980				IAS 1.54 (i)
Financial assets held for trading	4	0	4	0	5	0	5	0	7	0	7	0	19	0	19	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily 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)(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	994	807	187	0	1,074	846	228	0	1,047	841	205	0	1,054	816	238	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	3,726				3,574				3,791				3,483				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 <sup>1</sup>	149				149				169				168				
TOTAL ASSETS	6,173				6,311				6,442				6,704				IAS 1.9(a), IG 6

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

(min	EUR)		As of 30/09/2021							As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amou	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accur	nulated impair	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 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-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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 credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	994	0	0	0	0	0	1,074	0	0	0	0	0	1,047	0	0	0	0	0	1,054	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	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	3,351	264	169	-14	-16	-27	3,208	256	168	-15	-16	-28	3,461	240	157	-15	-17	-35	3,167	236	143	-14	-16	-33	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> 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 Bank Malta p.l.c.

#### (mln EUR)

		Carrying	j 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	4	5	7	18	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	5,674	5,807	5,940	6,195	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	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	22	20	19	19	IAS 37.10; IAS 1.54(I)
Tax liabilities	7	4	5	7	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	15	20	30	24	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	5,722	5,856	6,000	6,264	IAS 1.9(b);IG 6
TOTAL EQUITY	451	455	442	440	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	6,173	6,311	6,442	6,704	IAS 1.IG6

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



## Breakdown of liabilities

HSBC Bank Malta p.l.c.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	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		4	5	7	18	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHORE POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	72	61	65	74	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	66	55	59	68	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	63	123	123	137	Annex V.Part 1.42(c),44(c)
Donath	of which: Current accounts / overnight deposits	1	1	1	15	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	495	466	538	532	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	483	461	527	523	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	817	871	829	1,037	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	784	839	799	977	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,174	4,258	4,346	4,378	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,488	3,590	3,709	3,756	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		54	29	38	38	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		5,678	5,812	5,946	6,214	



# 2022 EU-wide Transparency Exercise Market Risk

HSBC Bank Malta p.l.c.

	SA						м									IM						
	JA.		VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	INCREME AND MIC	NTAL DEFAULT GRATION RISK VAL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memori	andum item)	STRESSED VaR (I	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	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0	0 0 0	0						
Of which: Specific risk Foreign exchange risk Commodities risk Total	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0	0	0	0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0						
Commodities risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.



HSBC Bank Malta p.l.c.

		Standardised Approach												
			As of 30/	09/2021			As of 31,	12/2021						
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value* Pisk exposure Value* Pisk exposu												
	(min EUR, %)													
	Central governments or central banks Regional governments or local authorities	1,208	1,550	95		2,037	2,368	81						
	Public sector entities	443	183	0		449	192							
	Multilateral Development Banks	122	122	0		122	122							
	International Organisations	0	0	0		0	0	ō						
	Institutions	925	919	184		357	352	75						
	Corporates	1,441	793	554		1,334	671	513						
		473	168	146		455	162	150						
	Retail	668	265	198		670	288	216						
Consolidated data		10	3	3		10	3	3						
John Som Gutta	Secured by mortgages on immovable property	2,280	2,263	827		2,196	2,180	795						
		189 189	185 153	79 177		157 188	154	70 171	7					
	Exposures in default  Items associated with particularly high risk	189	153	1//	Д	188	146	1/1						
	Items associated with particularly high risk Covered bonds	20	19	29		22	10							
	Claims on institutions and comorates with a ST credit assessment	ŏ	ő	ů o		ő	ő	ő						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Other exposures	127	127	137		126	126	138						
	Standardised Total <sup>2</sup>	7,428	6,395	2,202	55	7,498	6,461	2,014	5					
		(2) Standardised Total does no (2) Standardised Total does no (2) Only the most relevant coun calculated as of last quarter	include the Securitisation pos	tion unlike in the results prior t				untries ranked by original expor	kani,					

					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
MALTA	Central executaments or control sharing  Manisand oursements of local submillions  Public source established  Manisand oursements of local submillions  Public source established  International Of accelerations  International Of accelerations  (of submillion)  (	1,190 00 00 0 0 0 0 0 0,022 469 667 199 2,280 199 2,50 0 0 0 0 0	1,532 0 7 7 0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5	95 0 0 0 1 1 1 1 198 198 827 197 297 297 0 0 0 0 0	S 5	2,024 0 257 0 0 1,045 4523 6623 100 110 121 186 222 0 0 0	2,356 0 0 0 0 0 0 20 114 145 238 3 2,180 145 145 165 0 0 0 0	81 0 0 0 0 275 275 2216 2216 2216 20 20 20 20 20 20 20 20 20 20 20 20 20	27
		(ii) Original exposure, unlike Ex							1 55
		Total value adjustments an exposures, but includes gener	d provisions per country of cou					ns related to the	

Control conservation control hashs   18						Standardisi	ed Approach			
Compared Expension   Expension Vision   Expension				As of 30,	09/2021			As of 31	/12/2021	
Contail discontensed for control absolute   12		Code SER TO	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Titted extractions  Standardised Total 0	FRANCE	Central occurrences or central sharins  Residual commente for heal arthriftes  Residual commente tentral  Residual commente tentral  International Possidamente tentral  International Possidamente tentral  International Possidamente  International Possida	18 73 0 910 910 0 0 0 0 0 0 0 0	18 0 73 0 0 903 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 181 191 0 0 0 0 0 0 0 0 0	0	13 73 0 0 344 0 0 0 0 0 0 0 0 0	13 0 73 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 73 0 0 0 0 0 0 0	0

		exposures, but includes gener	al credit risk adjustments.	unapary excess close for se	an elebon eliposoles, acciso e	THEOREM REQUIREMENT (ANAL)	and down dear rolling reduction	a readed to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Consideration of control at least to the control and c	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0
	Other exosures	0		0		0	0	0	

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Public sector entities the Militateral Develop International Orac International Committee Committee (Country of Country of Counterpart 4 (Sector of Militate Sector o	is or central shakes the or horal ashirotise unment fasics catelines sets on immerable arrowstv sets on immerable arrowstv sith particularly high rink sith particularly high rink sith catelines to and corporates with \$57 croft assessment the undertakines (CU)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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

<sup>101</sup> Original exposure, unlike Exposure value, in reported before taking rice account any effect due to credit conventure factors or credit risk militagion techniques (e.g., substitution effects).
(3) Total value adjustments and provinces per country of counterparty encludes those for excurtisation exposure, additional valuation adjustments (AlbAs) and other core funds reductions related to the exposure, but includes greater dutal this adjustments (AlbAs) and other core funds reductions related to the exposure, but includes greater dutal this adjustments (AlbAs) and other core funds reductions reduced to the exposure, but includes and contributions are consistent to the exposure for the adjustments (AlbAs) and other core funds reductions reduced to the exposure of the exposure of the adjustments (AlbAs) and other core funds reductions reduced to the exposure of the exposure of the adjustments (AlbAs) and other core funds reductions reduced to the exposure of the exposure of



HSBC Bank Malta p.l.c.

					Standardisc	d Approach						
			As of 30	/09/2021			As of 31,	/12/2021				
	(min EUR, %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks											
Country of Counterpart 5	Relational disconnection for facility and inflational final inflational disconnection for the facility and the configuration of the con		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	000000000000000000000000000000000000000	0			
	Standardised Total <sup>2</sup>				0							
		(x) Original exposure, unlike E	oposure value, is reported befor	e taking into account any effec	t due to credit conversion factors	or credit risk mitigation technic	ues (e.a. substitution effects).					
	(2) Yotal value adjustments and provisions per country of counterparty excludes those for securtisation exposures, additional valuation adjustments (AVAs) and other own funds exclutions related to the											

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 6	Central conveniences or central salessis  Beninder convenience beninder beninder  Beninder convenience beninder  Beninder der verberen beninder b	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				0						

<sup>(ii)</sup> Original exposure, unlike Exposure value, is reported before taking tele account any effect due to credit convention factors or credit risk moligation stochaspas (a.g., substitution effects).
(2) Total value adjustments and provisions per country of conscripting endudes those for securitization exposures, but includes overall credit as discharges.

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31/12/2021				
	(min FIE %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 7	Central devertements or central subside a decisional observations or local authorities and control of the contr	000000000000000000000000000000000000000	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 0 0	0		

© Original appearse, unlike Exposure value, in appointed before taking into account any effect due to credit convention factors or credit risk integration techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuations adjustments (AVA) and other own funds induction related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)								
	Central oovernments or contral banks Resional oovernments or local authorities Public sector entities Public sector entities Public sector entities Publicational Organisations International Organisations Institutions Institutions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Country of Counterpart 8	Corporates of which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0	0	0		0	0	0 0	
Counterpart o	of which: SME Exposures in default Thems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0	0	0000	0	0000	0 0	0 0 0	
	Collective investments undertakings (CIU) Equity Other exposures Standardized Tabail	0 0 0	0	0		0	0 0	0	

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	9	0		0	0	0	
	Institutions Corporates	0		0		0	U	0	
	of which: SME	0		0			0		
	Retail	0		ů ů		0	0	ů	
Country of	of which: SME	i i		ō		ō	ō	ō	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart	of which: SME	0		0		0	0	0	
	Exposures in default	0		0		0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0	9	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CIU) Equity	0		0			0		
	Other exposures	ů o		ŏ		Ö	ů o	ŏ	
	Standardised Total <sup>2</sup>								

				Standardis	d Approach			
		As of 3	0/09/2021			As of 31	/12/2021	
(role EUR. %)	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of	sociamient	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0			0



HSBC Bank Malta p.l.c.

		Standardised Approach									
					Standardise	d Approach					
			As of 31,	/03/2022			As of 30/	06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	2,299 0	2,607 0	110 0		2,285 0	2,603 0	96 0			
	Public sector entities	440	184	0		420 107	173	0			
	Multilateral Development Banks International Organisations	101	101	0		107	107	0			
	International Organisations Institutions	324	320	74		706	702	190			
	Cornerates	1,200	610	465		1,114	501	416			
	of which: SME	458	189	174		471	204	183			
	Retail	731	305	229		762	338	253			
Consolidated data	of which: SME	9	3	3		11	5	5			
Consolidated data	Secured by mortgages on immovable property	2,219	2,201	805		2,191	2,172	795			
	of which: SME	185	178	80	27	176 165	170	74			
	Exposures in default	173	136	158 26	D	165	123	147	3		
	Items associated with particularly high risk Covered bonds	26	1/	26		21	15	23			
	Claims on institutions and cornerates with a ST credit assessment	ő	ů o	ŏ		ő	o o	ů o			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	127	127	143		128	128	140			
	Standardised Total <sup>2</sup>	7,640	6,608	2,010	57	7,900	6,862	2,059	58		

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mb EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
MALTA	Coult of accommends or counts of basines  Noted of commends or broad activations  Middlinear Development Basins  Middlinear	2,285 0 0 0 0 9488 453 730 9 2,219 185 173 26 0 0	2,993 0 0 0 0 0 0 0 388 189 365 3 2,201 178 126 0 0 0 0	110 0 0 0 0 0 0 0 3464 124 229 3 805 806 158 2 6 0 0 0 0	22	2,265 0 047 0 0 0 985 468 761 11 1,191 164 124 0 0 0	2,983 0 0 0 0 0 0 378 224 338 5 2,172 170 123 15 0 0 0 0	96 0 0 0 0 0 0 354 183 233 5 795 74 147 23 0 0 0 0	30
	Other exposures Standardised Total <sup>2</sup>	127	127	143	57	128	128	140	57

		exposures, but includes gene		uneparty endudes order for se	carasacon exposores, austron	r vacacori acposimenta (Ariva)	and delet dell farias reductor	is reason to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
FRANCE	Could be consumed to County have 0.07. %)  Could be consumed to the county of the coun	14 0 65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	144 0 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 722 0 0 0 0 0 0	0	20 0 65 0 0 0 0 0 0 0 0 0 0	20 0 55 0 0 0 0 0 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	Charles Control		i i	·	0	×	· ·		0

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

(2) Total value adjustments and previous per country of counterparty endudes from for securitation exposure, additional valuation adjustments (AVAs) and other own funds enductions related to the

		exposures, but includes gene		Company endades order for se	Carasacon exposores, aparcon	racacon aquacinans (AIAs)	and delet destructed	IS PERSON TO THE	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EER, %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	o o	ő		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0			0	0	0	
	of which: SME	0		1		0	0	0	
	Retail	ů o	l o	i		ŏ	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0			0	0	0	
	Items associated with particularly high risk	0	1 0			0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		1		0	0	0	
	Collective investments undertakings (CIU)	ů o	l o	i		ŏ	0	0	
	Equity	0		ō		ō	0	o o	
	Other exposures	0	0	0		0	0	0	
	Chandardard Value								

		excesses. but includes central credit risk actualments.											
					Standardise	ed Approach							
			As of 31	/03/2022			As of 30,	/06/2022					
	(min EUR. *fe)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>				
Country of Counterpart 4	Control or control below: to class absolute  actional convenience to class absolutes  actional convenience to class absolutes  formation or convenience to class actional convenience  actional convenience to class actional convenience  actiona	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000					



## ERA UNDIAN 2022 EU-wide Transparency Exercise

EBA SUNDITIVE 2022 EU-wide Transparency Exerci	se			
Credit Risk - Standardised Approach  HSBC Bank Malta p.l.c.				
HSBC Bank Maita p.i.c.		Standardise	od Approach	
	As of 31/			1/06/2022
		Value adjustments and		Value adjustments an
(min FIR 46)	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>	Risk exposure amount provisions <sup>2</sup>
Central governments or central banks Regional governments or local authorities Public sector entities	0 0	0	0	0
Public sector entities Multilateral Development Banks International Organisations	0 0	0	0	
Institutions Corporates of which SMF	0 0	0	0	0
Country of Retail of which: SME	0 0	0	0	
Counterpart 5 Secured by mortosoes on immovable property of which SHE Exposures in default	0 0		0	0
	0 0		0	
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0	0	0	0
Equity Other exposures Standardiced Total <sup>2</sup>	0 0		0	
•	<ol> <li>Criginal exposure, unlike Exposure value, is reported befor</li> <li>Total value adjustments and provisions per country of cour</li> </ol>	e taking into account any effect due to credit conversion factor interparty excludes those for securitisation exposures, additional	is or credit risk mitigation techniques (e.g. substitution effects il valuation adjustments (AVAs) and other own funds reductio	i). ins related to the
	exposures, but includes general credit risk adjustments.		ed Approach	
	As of 31/	03/2022	As of 30	1/06/2022
	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments an provisions <sup>2</sup>
(min ELR, %)		provisions		provisions
Central governments or central banks Regional governments or local authorities Public series entities	0 0		0	
Multilateral Development Banks International Organisations	0 0	0	0	0
Institutions Corporates of which: SME	0 0		0	
Country of Retail of which: SME	0 0	0	0	0
Counterpart 6 Secured by mortpages on immovable preperty of which: SME Employment in default	0 0		0	
Emoneures in default Thema associated with particularly high risk Covered bonds	0 0		0	0
Covered Bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0		0	
Other exposures Standardised Total <sup>2</sup>	0 0	0		0
	<ol> <li>Criginal exposure, unlike Exposure value, is reported befor</li> <li>Total value adjustments and provisions per country of cour</li> </ol>	e taking into account any effect due to credit convenion facto interparty excludes those for securitisation exposures, additional	is or credit risk mitigation techniques (e.g. substitution effects il valuation adjustments (AVAs) and other own funds reductio	i).  In related to the
	excosures, but includes general credit risk adjustments.	Standardise	ed Approach	
	As of 31/	03/2022	As of 30	/06/2022
	Original Exposure¹ Exposure Value¹	Risk exposure amount Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>	Risk exposure amount
(min ELR. %)		provisions"		Risk exposure amount provisions <sup>2</sup>
Central oovernments or central banks Resional governments or local authorities Public sector entities	0 0	0	0	
Multilateral Development Banks International Organisations	0 0	0	0	0
Institutions Corporates of which: SNE	0 0	0	0	
Country of Retail of which: SME	0 0	0	0	0
Counterpart 7 Secured by mortoages on immovable property of which: SNE Exposures in default	0 0	0	0	
Thomas preparated with manticularly binds sink	0 0	0	0	0
Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakines (CIU)	0 0	0	0	0
Other was a second				
Standardised Total <sup>2</sup>	0 0	0	ő	0
Other excounts Standardised Total <sup>2</sup>	(1) Original exposure, unlike Exposure value, is reported before     (2) Total value adjustments and provisions per country of country.	e taking into account any effect due to credit convenion factor	s or credit risk mitigation techniques (e.g. substitution effects	O). ess related to the
Supplement Test?	O     Original exposure, unitile Exposure value, in reported before     (2) Total value adjustments and provisions per country of country	e taking into account any effect due to credit convension facto nterparty excludes those for securitisation exposures, addition	s or credit risk mitigation techniques (e.g. substitution effects	).
Court of the Total	(3) Outpail organies, until the Eposium value, is imported with a Gold of CO (2) Total value adjustments and provisions; per country of country of country, but includes general could risk adjustments.  As of 31/	e taking into account any effect due to credit convinsion facto interparty encludes those for securifisation exposures, additions Standardise	is or credit risk mitigation techniques (e.g. substitution effects il valuation adjustments (AVAs) and other own funds reduction and Approach	)- 
Construction Visit	(2) Total value adjustments and provisions per country of cou- exposures, but includes general credit risk adjustments.	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	is or credit risk mitigation techniques (e.g. substitution effects il valuation adjustments (AVAs) and other own funds reduction and Approach	ns related to the
Examination (Verse)*  (int Ed., %)	(2) Total value adjustments and provisions per country of country of country of the decision o	e tiking into account any effect due to credit convenien facto repressor de convenient	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Renderinal Years*  Renderinal Years*  Control overmonents or central banks  Reldic sector entities  Reldic sector entities	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Exercise fixed "Year"  Fixed at deveroments or came is hards  Recipied exercements are came is hards  Recipied exercements are came in the second of the sec	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Elevative diseased "Visital"  Contrast of convernments or content is banke.  Revisional convernments or content is banke.  Revisional convernments or beard settlements.  Millimitated to provincement is banke.  Revisional convernments or beard settlements.  Millimitated to provincement is banke.  Revisional depositations.  Representations.  Contraction of Contractions.	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Public sector untilizes  Resident de la constitución de la constitució	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Public sector untilizes  Resident de la constitución de la constitució	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Public sector unitities well-based becomessed baseds institutions Composition Country of	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Public sector untition  Management of permethen action  Externational departments of permethen  Country of  Country of  Country of  Country of  Country of  Secured on inverticence on immovable proceety  Secured on inverticence on immovable proceety  Secured on inverticence on intercountry  Secured on inverticence on inverticence on intercountry  Secured on inverticence on invert	(2) Total value adjustments and provisions per country of country of country of the decision o	e taking into account any effect due to credit convenion facto nterparty endudes those for securifisation exposures, addition.  Standardiss 03/2022	s or codt risk mitigation techniques (u.g. substitution effectivisation algorithms (AVA) and other own funds reduction of Approach  As of 30	//05/2022
Public sector unitities well-based becomessed baseds institutions Composition Country of	(2) Total via an algorithms and provisions per control of an amprovision. But including period with this diplication and with this diplication.  As of \$1/.  Criginal Exposure*  Exposure Value*  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sking his accust any effect due to most common half interpretay enclands from the sacrification opcourse, welfacts from the sacrification opcourse, welfacts (00 / 2022)  Standard Clos  S	se road fink regispan behavyo (p. ja. salasharo effective se salasharo effetive se salasharo	(106/2022  Blik aspectors amount  Value adjustments an aprovisions* an
Public sector unitities well-based becomessed baseds institutions Composition Country of	(2) Total value adjustments and provisions per country of country of country of the decision o	so king ma ancount any effect due to most common front management programs, and management programs affects from the securities opposition, selection of contracting contracting and contracting contr	se road die dragten beleepe (e.g. substation effective com fann industrie effective com fann industrie splatiment (1986) per der com fann industrie splatiment (1986) per der com fann industrie der de propriet (e.g. substation splatiment (e.g. substation industrie der der com fann industrie der der der com fann industrie der der der der der der der der der de	(164/2022  Risk engineers amount)  Value adjustments and providents and provident
Public sector unitities well-based becomessed baseds institutions Composition Country of	(2) Total via explainment and provisions per control of an explainment.  As of \$1/.  Criginal Exposure*  Exposure Value*  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sking his account any effect due to most common half harmonic reports, self-contract reports of the contract and provided and provided reports amount of the contract reports	se routil nie inspigen inhimpse, (i.e., substation infantises)  All Appropriation  Are of 3c  Original Expressors  Conjunction Schools of the Conjunction Schools  Are of 3c  original Expressors  Schools of Appropriation  Schools of Appropriation  Schools of Appropriation  Schools of Appropriation Schools of the Schools of Appropriation Indiana.	106/2022
Public sector unitities well-based becomessed baseds institutions Composition Country of	(2) Total via explainments and promotine par control of an explainments. But including partial wide in the displainments are control of an explainment.  An of \$1/  Original Expension*  Expressor's Value*  Expressor's Value*  O	sking his account any effect due to confirmment information representation operation, selection operation, selection operation, selection operation, selection operation, selection operation, selection operation opera	se routil nie inspigen inhimpse, (i.e., substation infantises)  All Appropriation  Are of 3c  Original Expressors  Conjunction Schools of the Conjunction Schools  Are of 3c  original Expressors  Schools of Appropriation  Schools of Appropriation  Schools of Appropriation  Schools of Appropriation Schools of the Schools of Appropriation Indiana.	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector unitities well-based becomessed baseds institutions Composition Country of	(2) Total via explainment and provisions per control of an explainment.  As of \$1/.  Criginal Exposure*  Exposure Value*  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sking his account any effect due to most common half harmonic reports, self-contract reports of the contract and provided and provided reports amount of the contract reports	se routil nie inspigen inhimpse, (i.e., substation infantises)  All Appropriation  Are of 3c  Original Expressors  Conjunction Schools of the Conjunction Schools  Are of 3c  original Expressors  Schools of Appropriation  Schools of Appropriation  Schools of Appropriation  Schools of Appropriation Schools of the Schools of Appropriation Indiana.	106/2022
Public sector untities  Bernardisco de generations  Bernardisco de generations  Country of  Country of  Country of  Secured Sector de Country  Secured Sector  Secured Sector  Sector de Country  Sector de	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to confirmment information representation operation, selection operation, selection operation, selection operation, selection operation, selection operation, selection operation opera	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector utiliza  Button control of generations  Country of  Country of  Country of  Country of  Country of  Country of  Secund one	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to confirmment information representation operation, selection operation, selection operation, selection operation, selection operation, selection operation, selection operation opera	se road nie ingegen beleeping (e.g. substation effective com faction effective community communi	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector untities  Research and the specialistics of periodicular depositions of	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to confirmment information representation operation, selection operation, selection operation, selection operation, selection operation, selection operation, selection operation opera	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector untilled  Butter stated or deposited being a facility of the state of	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to confirmment information representation operation, selection operation, selection operation, selection operation, selection operation, selection operation, selection operation opera	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector untities  In the control of position and action  Institutions  Country of  Country of  Country of  Country of  Secured ones  Sec	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to confirmment information representation operation, selection operation, selection operation, selection operation, selection operation, selection operation, selection operation opera	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector writtee  A provide sector writtee  A provide sector writtee  Country of	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to continuement has been proportional to expose, selection operation, selection operation, selection operation, selection operation, selection operation, selection of continuement of continuement operations. The continuement operation operatio	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector writtee  A provide sector writtee  A provide sector writtee  Country of	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to continuement has been proportional to expose, selection operation, selection operation, selection operation, selection operation, selection operation, selection of continuement of continuement operations. The continuement operation operatio	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector utilization about the sector utilization and activation and activation and activation and activation activation and activation ac	(2) Total via an adjustment and provinces per control of an adjustments. But including personal world in a significant control of the control	sking his account any effect due to continuement has been proportional to expose, selection operation, selection operation, selection operation, selection operation, selection operation, selection of continuement of continuement operations. The continuement operation operatio	se routi de inspigue sobreça (e) qui attata en disci de indicisso (della periode del inspigue sobre com fanta mission (della periode della p	(104/2022  Blisk angularing amounts  Value adjustments an approximate analysis and approximate an approximate a
Public sector writtee  A provide sector writtee  A provide sector writtee  Country of	(2) Organia Responses*  (3) Organia Responses*  (4) Organia Responses*  (5) Organia Responses*  (6) Organia Responses*  (7) Organia Responses*  (8) Organia Responses*  (9) Organia Responses*  (1) Organia Responses*  (2) Organia Responses*  (3) Organia Responses*  (4) Organia Responses*  (5) Organia Responses*  (6) Organia Responses*  (7) Organia Responses*  (8) Organia Responses*  (9) Organia Responses*  (9) Organia Responses*  (1) Organia Responses*  (1) Organia Responses*  (2) Organia Responses*  (3) Organia Responses*  (4) Organia Responses*  (5) Organia Responses*  (6) Organia Responses*  (7) Organia Responses*  (8) Organia Responses*  (9) Organia Responses*  (9) Organia Responses*  (9) Organia Responses*  (1) Organia Responses*  (1) Organia Responses*  (2) Organia Responses*  (3) Organia Responses*  (4) Organia Responses*  (5) Organia Responses*  (6) Organia Responses*  (6) Organia Responses*  (7) Organia Responses*  (8) Organia Responses*  (9) Organia Responses*  (1) Organia Responses*  (1) Or	sking in a count any effect due to most convenient before the property enclands from the securities opposition, selection (2017) 2022  State depotent amount  Value adjustments and provincians, and provincians, and provincians, and provincians, and a strong transcription of the securities of the secu	ser could not insignate subveyage (a) particulation of find from confusion explainment (2000), and other confusion find modes (2000), and other confusion find modes (2000). The confusion find for the confusion find for the confusion find for the confusion find for the confusion find find find for the confusion find find find find find find find fin	1/64/2022   Risk deposers amount   Value adjustments and providence   Value adjustments   Value adjustme
Public sector untition International dependency and particular and	(2) Total via explainment and promises per control of an explainment.  Act of \$1/  Original Expensive*  Expressive Violent  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	se laken pin ancount any effect de la varie del common hall herrity modelen from les activitation oppositus, sellator (2012) 2022  Standard Clark (2012) 2022  Standard Cl	se routi ni insiguen inhique, in ju adataban ellati del del protechi d	Total contract a minute of the contract and
Public sector untition International dependency and particular and	(2) Today also applicates and provinces per control of an expension. Not includes personal water its adjustments.  An of \$1/4  Griginal Expension*  Expension Value*  Expension Value*  (3) Output expension, unlike Expension value, in reported folion  (4) Output expension, unlike Expension value, in reported folion  (5) Output expension, unlike Expension value, in reported folion  (6) Output expension, unlike Expension value, in reported folion  (7) Output expension, unlike Expension value, in reported folion  (8) Output expension  (9) Output expension  (1) Output expension  (1) Output expension  (2) Output expension  (3) Output expension  (4) Output expension  (5) Output expension  (6) Output expension  (7) Output expension  (8) Output expension  (9) Output expension  (1) Output expension  (2) Output expension  (3) Output expension  (4) Output expension  (5) Output expension  (6) Output expension  (7) Output expension  (8) Output expension  (9) Output expension  (1) Output expension  (2) Output expension  (3) Output  (4) Output  (4) Output  (5) Output  (6) Output  (7) Output  (7) Output  (8) Output  (8) Output  (9) Output  (9) Output  (1) Ou	sking in a count any effect due to most common half interpretary anches from the securities openium, self-protection of protection of the securities of protection of the securities of protection of the securities of the securiti	ar could not engine indexesso (e.g., substitute enfection (and particular) explainment (2000), and other come funds exclusion explainment (2000), and other come funds exclusion (and particular).  As of 30 Configuration (Expressive Violent)  Original Expressive Violent)  Original Expressive Violent (and particular) and other come funds exclusion (2000) and other come funds exclusion of Approach.  As of 30 Configuration (2000) and other come funds exclusion of Approach.	1/64/2022   Value adjustments amount   Value adjustments   Value adjustm
Public sector untition International dependency and particular and	(2) Toda via explaners had promise per control of an explaners.  An of 31/  Griginal Exposure*  Expressor Value*  Expressor Value*  (3) Output exposure, with Expressor value, a reported folion  (4) Toda via explaners, with Expressor value, a reported folion  (5) Toda via explaners, with Expressor value, a reported folion  (6) Toda via explaners and pressors are morely of an explaners.  An of 31/  Criginal Exposure*  Expressors Value*  Expressors Value*  (5) Toda via explaners and pressors are morely of an explaners.  An of 31/  Criginal Exposure*  (6) Criginal Exposure*  (7) Criginal Exposure*  (8) Criginal Exposure*  (9) Criginal Exposure*  (10) Criginal Exposure*  (11) Criginal Exposure*  (12) Criginal Exposure*  (13) Criginal Exposure*  (4) Criginal Exposure*  (5) Criginal Exposure*  (6) Criginal Exposure*  (7) Criginal Exposure*  (8) Criginal Exposure*  (9) Criginal Exposure*  (9) Criginal Exposure*  (9) Criginal Exposure*  (10) Criginal Exposure*  (11) Criginal Exposure*  (12) Criginal Exposure*  (13) Criginal Exposure*  (14) Criginal Exposure*  (15) Criginal Exposure*  (16) Criginal Exposure*  (17) Criginal Exposure*  (18)	sking in a count any effect due to most common half interpretary anches from the securities openium, self-protection of protection of the securities of protection of the securities of protection of the securities of the securiti	ar could not engine indexesso (e.g., substitute enfection (and particular) explainment (2000), and other come funds exclusion explainment (2000), and other come funds exclusion (and particular).  As of 30 Configuration (Expressive Violent)  Original Expressive Violent)  Original Expressive Violent (and particular) and other come funds exclusion (2000) and other come funds exclusion of Approach.  As of 30 Configuration (2000) and other come funds exclusion of Approach.	Total contract a minute of the contract and
Public sector untition International dependency and particular and	(2) Today also applicates and provinces per control of an expension. Not includes personal water its adjustments.  An of \$1/4  Griginal Expension*  Expension Value*  Expension Value*  (3) Output expension, unlike Expension value, in reported folion  (4) Output expension, unlike Expension value, in reported folion  (5) Output expension, unlike Expension value, in reported folion  (6) Output expension, unlike Expension value, in reported folion  (7) Output expension, unlike Expension value, in reported folion  (8) Output expension  (9) Output expension  (1) Output expension  (1) Output expension  (2) Output expension  (3) Output expension  (4) Output expension  (5) Output expension  (6) Output expension  (7) Output expension  (8) Output expension  (9) Output expension  (1) Output expension  (2) Output expension  (3) Output expension  (4) Output expension  (5) Output expension  (6) Output expension  (7) Output expension  (8) Output expension  (9) Output expension  (1) Output expension  (2) Output expension  (3) Output  (4) Output  (4) Output  (5) Output  (6) Output  (7) Output  (7) Output  (8) Output  (8) Output  (9) Output  (9) Output  (1) Ou	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	ar could not engine indexesso (e.g., substitute enfection (and particular) explainment (2000), and other come funds exclusion explainment (2000), and other come funds exclusion (and particular).  As of 30 Configuration (Expressive Violent)  Original Expressive Violent)  Original Expressive Violent (and particular) and other come funds exclusion (2000) and other come funds exclusion of Approach.  As of 30 Configuration (2000) and other come funds exclusion of Approach.	This express amount value adjustments as provisions of the control
Public sector entities projection about the sector of the projection of the projecti	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	sking the account any effect due to cold convenient facilities opposities, which is the provision of provisions of the provision of the provis	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	(164/2022  Risk expensers amount  Value adjustments and provisions  Order of the sequence amount  Value adjustments and provisions  Order of the sequence amount  Value adjustments and provisions  Order of the sequence amount  Value adjustments and provisions  Order of the sequence amount  Value adjustments and provisions  Order of the sequence amount  Value adjustments and provisions  Order of the sequence amount  Value adjustments and provisions  Order of the sequence amount  Orde
Public sector entities projection about the sector of the projection of the projecti	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	This express amount value adjustments as provisions of the control
Public sector utilizaria habita sector utilizaria habita sector utilizaria habita depositulizaria habita depositulizaria depositulizaria depositulizaria depositulizaria depositulizaria depositulizaria depositulizaria del periodo del constituti de	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	This express amount value adjustments as provisions of the control
Public sector untilled about the sector untilled about the sector untilled or generations of personal processing of the sector of personal processing of personal personal processing of personal pers	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	This express amount value adjustments as provisions of the control
Public sector within a brain a	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	This express amount value adjustments as provisions of the control
Public sector written  Public sector written  Country of  Country of  Country of  Country of  Country of  Country of  Secured on the public of	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	This express amount value adjustments as provisions of the control
Public sector within a brain a	(2) Total via explainment and promous per control of an explainment.  As of 31/  Original Exponents*  Exponents Violen*  (3) Dispart argonisms and account site. In September 10 of	side give account any effect due to confidence on common that investment programs, which is not confidence opposition, which are given the confidence of the	se routil nis instiguen indresso, le je substitute e rifection de desiration e rifection substitute e rifection institute inst	This express amount value adjustments as provisions of the control



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

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.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

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.



General governments exposures by country of the counterparty

		HSBC Bank Malta p.l.c.												
							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	
		Table and consider amount of an	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfolio	•	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	assets (net inflanced 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													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		HSBC Bank Malta p.l.c.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet 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	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	1: 3: 2:	7 7 14 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 0 0	0 0 0 0 0	1 3 2 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	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Germany													
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

		HSBC Bank Malta p.l.c.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	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	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta	166 1117 1111 77 186 165 165 8	1 111 70 5 185 5 165	0 0 0 0 0	0 0 0 0 0	166 116 107 70 185 106 (	4 0 0 59 85	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 10 0 0 0 0 96	000000000000000000000000000000000000000	0
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

		HSBC Bank Malta p.l.c.												
							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	
			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	
[ 0 - 3M [	Spain													
[ 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 Bank Malta p.l.c.												
							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	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	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	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 - 3M [	U.S.													
[ 0 - 3M [	China													
To - 3M	Switzerland													
[0-3M] [3M-17] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
To - 3M	Other Central and eastern Europe countries non EEA													
[ 0 - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

HSBC Bank Malta p.l.c.

			HSBC Bank Matta p.i.c.											
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial assets by accounting portfolio				sitive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
			Total carrying amount of											Risk weighted exposure amount
	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	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

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

							HSBC Bank Malta p.l.c.	·						
							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	
					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	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 [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
Total	Czech Republic													
0 - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	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 far 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   1   1   1   1   1   1   1   1   1	Finland													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	France	0 24 32 22 21 8 0 0	0 24 32 21 8 0 0	0 0 0 0	0 0 0 0	( 22 33 22 8 ( 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 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
[ 0 - 3M   [ 3M - 1Y   [ 11Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Germany													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Croatia													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Ireland													
[ 0 - 3M [	Italy													
To - 3M	Latvia													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	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	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta	222 66 99 66 233 122 9	90 8 68 3 238 129 1 91	0 0 0 0 0	0 0 0 0 0	221 66 88 66 213 100 (	1 0 25 29	0 0 0 0 0	0 0 0 0 0 0 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 6 0 0 0 0 89	000000000000000000000000000000000000000	0
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	Č	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	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 [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
Total	Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							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	
					Non-derivative financial as	sets by accounting portfolio	•	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 [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
Total	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total   Tota	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

HSRC Rank Malta n Lo

							HSBC Bank Malta p.l.c							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
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] [10Y-more Total	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Others													

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 Bank Malta p.l.c.

1				As of 30/09/2021								As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount		Accumulated imp	nairment, accumulated negative changes in fair lit risk and provisions <sup>4,8</sup>	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	airment, accumulated neg lit risk and provisions <sup>48</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-performin	g <sup>t</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FIRE)		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 Stage 3	
Cash balances at central banks and other demand deposits	1,27	5 0	0			0 0	0	1,482	. 0	0	0			0	0	0
Debt securities (including at amortised cost and fair value)	99	4 0	0					1,074		0	0			0	0	0
Central banks			0						0	0	0			0	0	0
General governments	87	2 0	o			0		952	0	0	0		0	0	0	0
Credit institutions	12	2 0	0			0	0	121	0	0	0		0	0	0	0
Other financial corporations			o			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)	3,78	4 5	169 16	169	30	27 27	111	3,632	9	168	168	168	30	28	28	102
Central banks	5	3 0	0	0	0	0	0	41	. 0	0	0		0	0	0	0
General governments	15	4 0	۰			0		151	. 0	0	0		0	0	0	0
Credit institutions	42	9 0	0			0		335	0	0	0		0	0	0	0
Other financial corporations	16	1 0	4		5	0	0	126	5 0	4	4		3	0	0	0
Non-financial corporations	70	11 0	69 6	9 61	10	18 11	25	699	3	75	75	79	11	19	19	21
of which: small and medium-sized enterprises	45	4 0	68 6	61	7	17 1:	25	414	3	74	74	74	8	18	18	21
of which: Loans collateralised by commercial immovable property	21	8 0	30 3	30	7	8	22	262	0	31	31	3:	. 6	9	9	17
Households	2,28	16 S	96 9	5 98	15	9 9	86	2,279	6	89	89	81	16	8	8	80
of which: Loans collateralised by residential immovable property	2,15	0 4	94 9	6 9	14	8	96	2,187	6	87	87	8:	14	7	7	80
of which: Credit for consumption	17	4 1	14 1	1	1	1	12	167	, 0	13	13	1	1	1	1	12
DEBT INSTRUMENTS other than HFT	6,05	2 5	169 16	169	30	27 27	111	6,188	9	168	168	168	30	28	28	102
OFF-BALANCE SHEET EXPOSURES	1,18	5	9		2	0 0		1,108		11	11	11	1	1	1	0

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# Performing and non-performing exposures HSBC Bank Malta p.l.c.

					As of 31/03/2022								As of 30/06/2022				
		Gress c	arrying amount/ Nomina	d amount		Accumulated imparts of the control o	pairment, accumulated no fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and	Gros	s carrying amount/ Nomis	al amount		Accumulated impa value due to credi	airment, accumulated no t risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	9*	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures	Of which performing but past due >30 days and <=90 days	g ys	Of which non-performin	9,	On performing exposures <sup>2</sup>	On non-perfore	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min ESR)		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 Stage 3	
Cash balances at central banks and other demand deposits	1,404				0			0	0	1,956	0	0			0	0	0
Debt securities (including at amortised cost and fair value)	1,047	, .				۰			۰	1,054	•				0		0
Central banks		0			0		0	0	0	0	0	0	0	0	0	0	0
General governments	94	6 0			0		0	0	0	948	0	0	0	0	0	0	0
Credit institutions	100	0 0			0			0	0	107	0	0	0 0	0	0	0	
Other financial corporations	-	0 0			0			0	0	0	0	0	0 0	0	0	0	
Non-financial corporations	-	0 0			0		0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	3,859	5	157	157	157	32	35	35	90	3,546	7 14	3 14	143	30	33	33	82
Central banks	129	9	1		0		0	0	0	0	0	0	0	0	0	0	۰
General governments	153	3			0	c	0	0	0	149	0	0	0 0	0	0	0	0
Oredit institutions	505	s c			0		0	0	0	298	0	0	0	0	0	0	0
Other financial corporations	111	3 (			5 5	4	1	1	1	109	0	s	5 5	3	1	1	0
Non-financial corporations	67	1 0	61	68	68	17	25	25	14	705	0	52 6	2 62	11	24	24	13
of which: small and medium-sized enterprises	414	4 0	6	6	67		25	25	14	445	0	51 6	1 61	. 8	24	24	13
of which: Loans collateralised by commercial immovable property	220	4 (	2	21	21	8	10	10	11	287	0	24 2	4 24	8	12	12	12
Households	2,28	2 5	80	85	85	17	9	9	76	2,286	7	76 7	6 76	16	8	8	68
of which: Loans collateralised by residential immovable property	2,191	8 3	8	84	84	14	8	8	76	2,196	6	rs 7	5 75	14	7	7	68
of which: Credit for consumption	16:	3 1		13	13		1	1	11	161	1	12 1	2 12	1	2	2	10
DEBT INSTRUMENTS other than HFT	6,309	, ,	157	157	157	32	35	35	90	6,556	7 14	3 14	143	30	33	33	82
			-			· ·	-	-					1	-		-	
OFF-BALANCE SHEET EXPOSURES	1,109		11	11	11	1	1	1	۰	1,115	1	0 1	10	1	1	1	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution of more pulsaring appears pipes and we to Action (AC) of Regulation (10) to \$17,0003 (200) (3) Institution report in the foundation report of experiment of the contract of

(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 sport described in Sporting According to the FEED' Internation (Imprised F 13.00 | F 13.00 ), which follows a sign convention based on a code/didn't convention, as applied in Arms V, Pet 1 perappris 32 and 11 of Regulation (EU) 2012/51 - 175 or Supervisory reporting, Processor, for the off-based in the convention of the first index of the convention of the first index of the first in



#### Forborne exposures

			As of 30	/09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit 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	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	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)	156	88	25	18	82	63	184	115	27	21	81	60
Central banks	0	0	O	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	0	1	. 0	0	0	31	4	1	0	0	0
Non-financial corporations	65	38	17	13	24	18	91	64	20	16	24	18
of which: small and medium-sized enterprises	65	38	17	13	24		91	64	20	16	24	
Households	64	50	6	5 5	58	44	63	47	6	5	57	42
DEBT INSTRUMENTS other than HFT	156	88	25	18	82		184	115	27	21	81	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

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

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

HSBC Bank Malta p.l.c.

			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	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(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	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	179	110	35	28	89	52	170	96	33	26	85	44
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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	30	5	2	1	1	1	30	5	1	1	0	0
Non-financial corporations	86	61	27	22	32	13	79	54	24	20	31	11
of which: small and medium-sized enterprises	86	61	27	22	32		79	54	24	20	31	
Households	63	44	6	5	56	39	61	38	8	5	53	32
DEBT INSTRUMENTS other than HFT	179	110	35	28	89		170	96	33	26	85	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> 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.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
HSBC Bank Malta p.l.c.

			As of 3	0/09/2021					As of	31/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross car	rying amount		-,,		Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to
(min EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impaimeit	credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	58	8	8	58	3	0	54	8	8	54	3	0	55	8	8	55	5	0	70	8	8	70	5	0
D Electricity, gas, steam and air conditioning supply	91	0	0	91	0	0	75	0	0	75	0	0	78	0	0	78	0	0	75	0	0	75	0	0
E Water supply	33	0	0	33	0	0	33	0	0	33	0	0	19	0	0	19	0	0	23	0	0	23	0	0
F Construction	23	3	3	23	1	0	23	3	3	23	1	0	22	1	1	22	1	0	20	1	1	20	1	0
G Wholesale and retail trade	202	8	8	202	5	0	212	14	14	212	5	0	154	11	11	154	5	0	179	11	11	179	6	0
H Transport and storage	21	0	0	21	0	0	14	0	0	14	0	0	15	0	0	15	0	0	15	0	0	15	0	0
I Accommodation and food service activities	89	27	27	89	8	0	93	26	26	93	10	0	89	25	25	89	12	0	86	25	25	86	12	0
J Information and communication	33	0	0	33	2	0	32	0	0	32	2	0	31	0	0	31	2	0	30	0	0	30	2	0
K Financial and insurance activities	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	110	13	13	110	3	0	112	14	14	112	3	0	105	13	13	105	5	0	101	8	8	101	2	0
M Professional, scientific and technical activities	4	0	0	4	0	0	6	0	0	6	0	0	61	0	0	61	0	0	66	0	0	66	0	0
N Administrative and support service activities	5	0	0	5	1	0	4	0	0	4	0	0	7	0	0	7	0	0	7	0	0	7	1	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0
P Education	4	4	4	4	1	0	4	4	4	4	1	0	4	4	4	4	1	0	4	3	3	4	1	0
Q Human health services and social work	16	5	5	16	4	0	25	5	5	25	4	0	21	5	5	21	5	0	21	5	5	21	5	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	5	0	0	5	0	0	4	0	0	4	0	0	4	o o	0	4	0	0	2	0	0	2	0	0
Loans and advances	701	69	69	701	28	0	699	75	75	699	30	0	671	68	68	671	37	0	705	62	62	705	35	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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.