

Bank Name	HSBC Continental Europe
LEI Code	F0HUI1NY1AZMJMD8LP67
Country Code	FR

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



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,950	8,970	9,066	8,998	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,950	8,970	9,066	8,998	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,948	10,320	10,424	10,443	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	6,948	10,320	10,424	10,443	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,111	11,806	11,902	11,986	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	8,111	11,806	11,902	11,986	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	47,858	58,561	59,710	58,634	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,858	58,561	59,710	58,634	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.43%	15.32%	15.18%	15.35%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.43%	15.32%	15.18%	15.35%	(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	14.52%	17.62%	17.46%	17.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.52%	17.62%	17.46%	17.81%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.95%	20.16%	19.93%	20.44%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.95%	20.16%	19.93%	20.44%	(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	193,354	238,144	246,802	242,826	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	3.61%	4.34%	4.24%	4.30%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,989	10,326	10,474	10,443	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,989	10,326	10,474	10,443	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	193,354	238,144	246,802	242,826	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	193,354	238,144	246,802	242,826	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.61%	4.34%	4.24%	4.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.61%	4.34%	4.24%	4.30%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital HSBC Continental Europe

								COREP CODE	REGULATION
1									
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Part			transitional adjustments)						
지수 1 10 1 10 1 10 1 1 1 1 1 1 1 1 1 1 1 1			instruments)						
Part									
18		\vdash						C 01.00 (r0180,c0010)	
1									
Part Communication of the									
Part									
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Part									
Part			(-) DTAs that rely on future prohitability and do not arise from temporary differences net of associated DTLs					C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-71	-45	-34	-95	C 01.00 (r0390,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
Part		A.1.11	(-) Defined benefit pension fund assets	0	-69	-65	-49	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
Part		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
지		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 (r0450,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 OR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of ORF; Articles 36(1) point (b) (ii) and 370(1) of ORF; Articles 36(1) point (b) (iv) and 152(6) of ORF. Articles 36(1) point (b) (iv) and 152(6) of ORF.
Part		A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Part		A.1.15	(-) Moldings 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 ORR
Marie		A.1.16		0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
No.		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-814	-633	-30	-21	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
Note 1		A.1.18	(-) Amount exceding the 17.65% threshold	0	-54	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
Marie Mari		A.1.18A	(-) Insufficient coverage for non-performing exposures	-38	-39	-90	-118	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
No.		A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
ALT Communication of the Conference of C		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
1.13 Treatment declaration in part offering (T) Conf. interview (C) 0 0 0 0 0 0 0 0 0		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-137	-164	-164	-189	C 01.00 (r0524,c0010)	Article 3 CRR
		A.1.20	CET1 capital elements or deductions - other	0	0	0	-54	C 01.00 (r0529,c0010)	
		A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
1.40		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
Author Text Count Text Count instructions 1991 1,130 1,130 1,130 1,130 1,140 1,130 1,130 1,140 1,130 1,140 1,130 1,140 1		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
A22 Color Additional Tear 2 County of Additional Addit		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	998	1,350	1,357	1,445	C 01.00 (r0530,c0010)	Article 61 of CRR
A22 Other Additional Fire 1 Capital components and deductions 0 0 0 0 0 0 0 0 0		A.2.1	Additional Tier 1 Capital instruments	998	1,350	1,357	1,445	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
A.2		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
A3 TIRE 2 CAPITAL (net of educations and after transitional educations () 6,948 10,120 10,425 1,14		A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	(r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010)	
A		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)	
Add The 2 Capital components and deductions		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,948	10,320	10,424	10,443	C 01.00 (r0015,c0010)	Article 25 of CRR
A43 Other Tier 2 Capital components and deductors 413 434 428 436 Each promotion of color		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,163	1,486	1,479	1,543		Article 71 of CRR
A4.3 Time 2 transformed adjustments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.4.1	Tier 2 Capital instruments	1,576	1,920	1,907	1,979	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
COUNT FUNDS REQUIREMENTS S		A.4.2		-413	-434	-428	-436	C 01.00 (6914),c0010) + C 01.00 (6903,c0010) + C 01.00 (6903,c0010) + C 01.00 (6903,c0010) + C 01.00 (6904,c0010)	
CAPITAL RATIOS (%) Transitional period C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 12.43% 15.32% 15.18% 15.35% Cal (3) .								C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
CAPITAL RATIOS (%) Transitional period COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 12.43% 15.32% 15.18% 15.35% CAS (1)	OWN FUNDS REQUIREMENTS								Articles 92(3), 95, 96 and 98 of CRR
CATTURNITION CATT									
Transitional period Cal	CAPITAL BATTOS (95)								
COMMON EQUITY TIER 1 CAPITAL (fully loaded) 5,950 6,970 9,666 8,998 A.5.1.5.1.2.1.2.1.1.1.1.1.1.2.2.2.2.2.2.2	Transitional period								•
CELT ARTIO (%) E COMMON EQUITY TER 2 CAPITAL RATIO (fully loaded) 12.45% 15.35% 15.16% 15.16% 1	CETA Service	-							•
Fully loading F	Fully loaded	-						A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)1	*
F Adjustments to AT1 due to IPRS 9 transitional arrangements	Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.43%	15.32%	15.18%	15.35%		*
Memo items		F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 0 0 0 cs.00 (040,000)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Adjustments included in RWAs due to ITRS 9 transitional arrangements 0 0 0 0 0		F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	35,593	42,303	43,110	41,988	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 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, c0220, c0220, c0220, s002), + C 08.01 (r0040, c0220, c0
Of which the standardised approach	8,448	12,058	11,405	8,943	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	1,592	8,210	8,182	7,410	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	24,540	21,151	22,740	22,392	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	1,013	884	784	3,243	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,489	5,259	4,842	5,278	C 07.00 (r 0090, c 0220, s 001) + C 07.00 (r 0110, c 0220, s 001)+ C 07.00 (r 0130, c 0220, s 001) + C 08.01 (r 0040, c 0220, s 001) + C 08.01 (r 0040, c 0220, s 001) + C 08.01 (r 0050, c 0220, s 001) + C 08.01 (r 0040, r 0200, s 020) + C 08.01 (r 0050) + C 08.01 (r 0040, r 0200, r 020) + C 08.01 (r 0050) + C 08.01 (r 0040)
Credit valuation adjustment - CVA	576	777	747	780	C 02.00 (r0640, c0010)
Settlement risk	30	12	3	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	510	1,051	1,094	1,072	C 02.00 (r0470, cd010)
Position, foreign exchange and commodities risks (Market risk)	2,246	2,712	3,393	3,169	C 02.00 (r0520, c0010)
Of which the standardised approach	79	122	81	104	C 02.00 (r0530, c0010)
Of which IMA	2,168	2,590	3,312	3,065	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (0010;c0450)*12.5+MAX(C 24.00(0010, c0090),C 24.00(0010, c0100),C 24.00(0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,557	5,677	5,677	5,677	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,557	5,677	5,677	5,677	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	857	769	843	668	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	47,858	58,561	59,710	58,634	

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

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



2023 EU-wide Transparency Exercise P&L HSBC Continental Europe

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,231	2,088	1,502	3,439
Of which debt securities income	183	245	87	229
Of which loans and advances income	588	1,032	769	1,783
Interest expenses	861	1,439	1,093	2,541
(Of which deposits expenses)	164	492	701	1,644
(Of which debt securities issued expenses)	48	130	126	332
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	16	5	3	41
Net Fee and commission income	625	866	359	732
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	-4	-6	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,193	-1,518	356	448
Gains or (*) losses on financial assets and liabilities at fair value through profit or loss, net	1,477	1,459	-185	-165
Gains or (-) losses from hedge accounting, net	-19	-12	-5	-10
Exchange differences [qain or (-) loss], net	-33	451	-22	-51
Net other operating income /(expenses)	94	157	43	71
TOTAL OPERATING INCOME, NET	1,334	2,051	957	1,962
(Administrative expenses)	1,013	1,535	628	1,260
(Cash contributions to resolution funds and deposit quarantee schemes)	135	133	165	117
(Depreciation)	27	54	27	87
Modification gains or (-) losses, net	0	-2	0	2
(Provisions or (-) reversal of provisions)	9	8	-13	-28
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	6	3	-14	-20
(Other provisions)	3	5	0	-8
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-15	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	30	118	18	39
(Financial assets at fair value through other comprehensive income)	0	1	-1	-1
(Financial assets at amortised cost)	30	117	19	40
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	-16	9	-71
(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	97	158	19	32
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-102	-102	1,985	1,982
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	100	272	2,128	2,574
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1	273	1,592	1,944
Profit or (-) loss after tax from discontinued operations	-1,370	-1,236	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,369	-962	1,592	1,944
Of which attributable to owners of the parent	-1,368	-965	1,587	1,933

Of which attributable to owners of the parent

"Information available only as of end of the year

"For IFRS compliance banks "2ero" 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 30/09/202	22			As of 31,	/12/2022			As of 31,	03/2023			As of 30,	/06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
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	42,865				64,506				61,341				63,634				IAS 1.54 (i)
Financial assets held for trading	80,717	13,175	67,234	308	73,274	12,387	60,040	847	69,276	16,564	51,945	767	68,077	14,457	52,836	784	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	169	1	0	168	182	16	24	141	223	19	25	180	228	17	20	191	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,759	5,192	61	507	9,389	5,897	2,981	511	9,237	5,705	3,021	511	9,692	6,185	2,996	511	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	59,258				63,934				100,219				103,342				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	31	0	31	0	225	0	225	0	187	0	187	0	215	0	215	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	49,419				47,086				21,382				20,532				
TOTAL ASSETS	238,217				258,595				261,866				265,719				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	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	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	References
Financial assets at fair value through other	Debt securities	5,699	0	0	0	0	0	9,042	185	0	-1	0	0	9,021	79	0	-1	0	0	9,490	57	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		30	0	0	0	0	0	101	0	0	0	0	0	76	0	0	0	0	0	85	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	7	0	0	0	0	0	1,157	0	0	0	0	0	1,323	0	0	0	0	0	1,374	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	49,090	9,800	963	-45	-99	-459	54,942	6,953	1,709	-34	-122	-673	90,248	7,612	1,965	-44	-90	-796	93,515	7,315	1,978	-45	-88	-708	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	80,071	73,170	69,333	70,462	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,706	9,525	11,999	11,238	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	111,696	134,626	163,237	166,951	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	35	43	33	70	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	210	373	383	451	IAS 37.10; IAS 1.54(I)
Tax liabilities	115	122	317	134	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	378	630	731	1,640	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	28,454	27,855	2,005	1,358	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	229,665	246,344	248,038	252,304	IAS 1.9(b);IG 6
TOTAL EQUITY	8,553	12,252	13,828	13,415	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	238,217	258,595	261,866	265,719	IAS 1.IG6

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



Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		63,227	55,704	47,597	49,321	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3,068	2,364	1,440	814	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHULL PUSICIONS	Debt securities	13,793	14,121	17,957	19,566	Annex V.Part 1.31
	Central banks	9,426	3,363	4,915	1,869	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	231	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	422	625	1,626	4,716	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	232	357	441	1,110	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,101	13,600	16,896	15,213	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	4,716	5,116	6,632	5,025	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	12,740	25,894	22,978	26,175	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8,753	21,614	18,349	20,157	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	39,928	53,658	53,678	53,521	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	35,243	42,333	40,103	41,749	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,229	6,652	26,682	26,906	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,175	5,562	23,841	23,081	Annex V.Part 1.42(f), 44(c)
Debt securities issued		15,171	17,250	21,489	22,094	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	16	16	16	16	Annex V.Part 1.37
Other financial liabilities		28,404	24,132	29,345	28,526	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		200,508	217,363	244,602	248,721	



2023 EU-wide Transparency Exercise Market Risk

									AC CONTUNE												
	SA						М									IM					
			VaR (Memoran	orandum item) STRESSED VaR (Memorandum item) AND			CAPITAL CHARGE FOR CIP					VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREMENTA DEFAULT AND MIGRATION RI CAPITAL CHAR		ALL PRICE RISKS CAPITA N RISK FOR CTP			
(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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE MEAS	TOTAL RISK EXPOSURE AMOUNT URE
	As of 30/09/2022	As of 31/12/2022				As of 30	09/2022									As of 31/1	2/2022				
Traded Debt Instruments	0	5	60	23	113	24							89	21	111	21					
Of which: General risk Of which: Specific risk	0	0	50	20	98	20							80	20	99	20					
Equities	0	5 0	7	2	15	3							25	8	35	7					
Of which: General risk	0	0	7	2	8	3							25	8	35	7					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	79	118	21	5	55	17							23	4	62	6					
Total	79	122	48	19	93	19	33	13	0	0	0	2,168	83	22	104	22	21	20	0	0 0	2,590
	As of 31/03/2023	As of 30/06/2023				As of 31,	03/2023									As of 30/0	6/2023				
Traded Debt Instruments	3	5	14	4	12	4							77	22	117	29					
Of which: General risk	0	0	14	4	12	4							65	18	99	26					
Of which: Specific risk	3	5	0	0	0	0							12	3	18	3					
Equities	0	0	32	10	56	15							22	5	55	9					
Of which: General risk	0	0	32	10	56	15							22	5	55	9					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	79	99	2	1	8	2							12	3	41	10					
Total	81	104	93	23	137	29	35	21	0	0	0	3,312	73	20	125	36	47	23	0	0 0	3,065

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.



					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(min PER %),	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	47,789	48.305	39		73,394	74.807	1.115	
	Regional governments or local authorities	386	399	2		1,695	1,757	2	
	Public sector entities	4,932	4,400	10		5,873	4,969	10	
	Multilateral Development Banks	0	0	0		167	167	0	
	International Organisations	276	276	0		595	595	0	
	Institutions	4,633	4,181	483		7,205	6,619	1,032	
	Corporates	13,440 662	8,716 579	5,577 480		16,389 805	10,334 497	6,730 406	
	of which: SME Retail	66.2 40.4	159	480 102		1,236	497 513	40b 369	
	of which: SME	262	117	70		1,236	93	54	
Consolidated data	Secured by mortgages on immovable property	1,294	1,276	560		3,016	2,981	1,160	
	of which: SME	253	253	125		380	375	167	
	Evocures in default	240	87	98	127	381	196	232	152
	Items associated with particularly high risk	39	25	37		51	36	54	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	675 1.423	675 1.423	1,686 1,246		970 1,986	970 1.986	2,424 1.320	
	Other exposures	1,423 75,530	1,423 69,921	9,840	162		1,986	1,320	215
L	Standardised Total ²	75,530 (ii) Original exposure, unlike Exposure valu						14,449	215

**Good or common units focusor wide, a second lafter take in the course of more and the course of th

					Standardised Ap	proach						
			As of 30/09/	2022			As of 31	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(min EUR. %) Central governments or central banks	43,326 43,494 0 45,541 45,369 1,092										
	Regional governments or local authorities	8	8	2		8	8	2				
	Public sector entities	3,744	3,219	0		3,820	3,102	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,516	1,516	35		1,360	1,358	34				
	Corporates	2,657	1,608	982		734	497	395				
	of which: SME	256	237	191		153	141	112				
	Retail	235 155	99 78	63		92	73	44				
FRANCE	of which: SME	155 613	78 613	4/ 262		/5	61	35				
1100102	Secured by mortgages on immovable property	613 101	101	262		2	2	1				
	of which: SME Exposures in default	68	42	5U 66	22	20	12	14				
	Exposures in default Items associated with particularly high risk	39	13	40 37	- 12	33	25	38				
	Covered bonds	30	10	0		0	10	1 0				
	Claims on institutions and corporates with a ST credit assessment	i o	ō	ō		ō	ō	ō				
	Collective investments undertakings (CIU)		0	0		0	0	0				
	Equity	675	675	1,686		970	970	2,424				
	Other exposures	1,298	1,298	1,128		1,617	1,617	997				
	Standardised Total ²				26							

Chicinal excours, unlike Exosise value, is recorded before taking into account any effect due to credit convenien factors or credit nix mitization technicuss (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general credit nix adjustments.

		(2) Total value adjustments and provision	s per country or counterparty	IXCIDAN CHOM FOR SECURCINATION	exposures out incuoes general	CHOIC TEX ADJUSTMENTS.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Common construction to control from D.O. Act Common construction to control from the Common control	966 1,162 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,083 266 1,1655 0 0 733 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 1 1 0 0 0 0 0 0	0	21,599 1,573 1,739 0 982 1,206 0 223 0 71 0 20 0 0 125	22,512 1,962 1,794 0 0 0 982 655 65 18 0 71 71 0 0 0		0
	Standardised Total ²				0				0

O'Chrisnid excessor. un'ille Excessor value, in recordat before talaire inte account any effect due to codit convenion factions or codit nis relization techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitasion exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
NETHERLANDS	Coulty de province de la Coulty de la distriction de la coulty de la	566 0 0 0 156 1,947 270 22 20 0 0 0 0	\$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60 \$60	0 0 0 0 2 2 699 13 1 1 1 1 29 41 0 0 0 0 0	o	205 0 0 0 0 12 2.107 15 158 158 26 6 319 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	206 0 0 0 3 3 742 153 6 1 1 307 131 0 0 0				
	Standardised Total ²				2						

					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BJR, %)										
UNITED KINGDOM	Central convermental or central salarials Selected convermental or beal authorities Selected convermental or beal authorities Selected convermental or beal authorities Selected convermental or selected	0 0 0 402 3,944 0 0 0 12 12 0 0 0	0 0 0 402 3,866 0 0 12 12 0 0 0	0 0 0 8 1.730 0 0 0 0 0 0 0 0 0 0 0	0	0 0 341 6,225 2 2 3 13 0 0 0	0 0 341 6,143 0 0 5 122 0 0	0 0 0 2,765 0 0 1 17			
	Other exposures Standardised Total ²	0	U	,	1				1		

1.

"Obtainal excouser, untilse Excouser value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitization techniques (e.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitarizon exposures but includes general credit risk adjustments.



	nsbc Continental Europe											
					Standardised A	proach						
			As of 30/09	2022			As of 31;	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
LUXEMBOURG	Coming September 1 or combat and Coming September 1 or combat and combined september 1 or combat and combined september 1 or combat and combined september 1 or combined septe	60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	64 0 0 0 0 10 725 5 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 10 368 4 4 0 0 5 5 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	60 0 0 0 1,419 10 10 0 0 2599 0 0 0 0 0	60 0 0 0 1,419 15 10 0 259 75 0 0 0 0 0	3 0 0 0 291 1155 9 0 0 229 38 0 0 0 0	٥			
	Standardised Total ²				0				2			
	(1) Chérinal aurenouse unitée Fernouse voltes in nonveted hafron takinn inte acreuret avez effect deu to, roull recounion faction ne roulit nide mitination terdiniques (a.e. substitution effects)											

		(2) Total Vasual appartments and provisions per country or counterparty exclusion sheet for securinasion deposities our includes general event risk adjustments.										
					Standardised A	pproach						
			As of 30/09	2022			As of 31,	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
SPAIN	Grant of convenients of control has A.D. %) Grant of convenients of control has been desired from the convenient of control has been desired from the convenient of control has been desired from the control has bearth of the control has been desired from the control has been de	208 300 0 0 0 0 5922 42 15 15 10 0 0 0 0	237 260 0 0 0 133 226 18 8 8 8 9 0 0 0 0	1 0 0 0 4 2256 9 4 4 9 9 0 0 0 0	11	136 100 0 0 0 0 0 0 0 0 0 0 0 0 0 11 11 11	1656 200 0 0 0 0 8 8 2266 21 2 2 2 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 4 223 17 1 1 1 9 0 0 0 0	8			
	Other exposures Standardised Total ²	36	36	36	22	4	- 4	4	15			

				Standardised Ap	proach			
		As of 30/09	2022			As of 31,	/12/2022	
(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control occurrences or come of animals Residual occurrences for local statistical Political control occurrences animals For the control occurrence animals and control occurrence animals For the control occurrence animals and control occurrence animals animals and control occurrence animals and control occurrence animals animals and control occurrence animals and control occurrence animals animals and control occurrence animals and control occurrence animals animals and control occurrence animals a	11 11 11 11 11 11 11 11 11 11 11 11 11		10 0 0 0 1 1 5 5 5 0 0 0 0 0 0 0 0 0 0 0	0	2,047 0 227 0 0 0 0 978 358 736 0 2,137 124 124 17 0 0 0	2,271 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 360 88 224 0 767 68	

O' Onland excess. utilise bosours value is recorded before takins rise account any effect due to credit comention factors or credit risk enhancion tedrelosaes (e.g. substitution effectal).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general oradit risk adjustments.

					Standardised Ap	proach						
			As of 30/09/	2022		As of 31/12/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities		0	0				0				
	Multilateral Development Banks	i i	0	0		0	0	0				
	International Organisations	o o	ō	i i		i i	i i	0				
	Institutions	459	364	82		607	487	132				
	Corporates	543	5	5		566	20	20				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
UNITED STATES	of which: SME	9	0	0				0				
	Secured by mortoages on immovable property of which: SME		U	0				0				
	Exposures in default		0	0	0	0	0	0				
	Items associated with particularly high risk	o o	ō	i i		i i	i i	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0							

		(a) from tende explanation and provinces per country or									
					Standardised A	pproach					
			As of 30/09	2022			As of 31,	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
ITALY	Cantial ownerments or central sharks Reciscular comments for beat arthroties Multiflatent Devolvement banks Huttiflatent Devolvement banks International Constraints Londanium Of all solds Facial Inc. 1965 Read Inc. 1965 Read Inc. 1965 Secured by manufaques on immovable property of which 1965 Executed by manufaques on immovable property of which 1965 Convent do the sold of th	\$17 0 0 0 0 204 0 38 38 0 0 0 0 0	\$550 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	579 0 0 0 213 388 0 0 0 0 0 0	655 0 0 0 0 0 164 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other exposures Standardised Total ²	/		- /		- 11	- 11	- 11	_		

Standard disord Approach As of 31/12/2022 As of 31/12/2022			(2) Total value adjustments and provisions per country of counterparty excludes those for securdisation exposures but includes general credit risk adjustments.									
Compared C						Standardised A	pproach					
Compared September Compare				As of 30/09/	2022			As of 31;	12/2022			
Coul at discommentative control balance 52 53 53 55 52 52 53 53			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount			
Standardised Total ²	IRELAND	Coult of soverments or control shakes Residual converments or local arthritis Residual converment or local arthritis Residual converment thanks Hellitheard Development thanks Hellitheard Development thanks Institutions Institu		\$3 0 0 0 4 4 43 54 19 19 0 0 0 0	3 0 0 0 0 1 424 45 11 11 0 0 0 0 0	0	0 0 0 0	0 0 0 0 2	2 0 0 0 0 392 1 111 111 0 0 221 0 0	,		

EBA Justice 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach HSBC Continental Europe

					Standardisc	d Approach						
			As of 31,	03/2023			As of 30/	06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions			
	(min BUR. %) Central governments or central banks	67,675 69,015 829 67,911 69,057 504										
	Regional governments or local authorities	1,540	1,600	2		1,371	1,430	201				
	Public sector entities	6.213	5,681	9		6,734	5.823	0				
	Multilateral Development Banks	219	219	i i		123	123	0				
	International Organisations	665	665	0		1,112	1,112	0				
	Institutions	6,749	6,153	886		7,317	6,592	1,031				
	Corporates	15,060	9,364	6,114		17,104	9,847	6,490				
	of which: SME	569	391	353		672	421	377				
	Retail	1,220	489	352		1,704	595	417				
Consolidated data	of which: SNE	192	85	50		710	206	125				
Consolidated data	Secured by mortgages on immovable property	3,033	2,975	1,165		3,047	2,939	1,151				
	of which: SME	185	184	78		276	250	114				
	Exposures in default	359	188	231	141	368	200	243	142			
	Items associated with particularly high risk	53	37	56		37	30	44				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0									
	Collective investments undertakinus (CIU)	922	922	2.205		0		0				
	Equity	2.911	2.911	2,305 1.684		1.877	1,877	1,376				
	Other exposures	106.619	100.221	13,635	205	1,8//	99,624	1,3/6	205			
	Standardised Total ²	(1) Original symposize unlike Fr							205			

(1) Object despoises, while Disposes with a supported before taking the internal profit of a first conditionment factors or multi-destination for indigents inchrogate (i.e., adultation official). Dispositional for a first condition of the condi

					Standardisc	d Approach						
			As of 31,	03/2023			As of 30,	06/2023				
	(min EUR. %s)	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Yalue adjustments and provisions* Original Exposure* Exposure Value* Risk exp									
	Central governments or central banks	43,161	43,023	809		44,835	44,515	490				
	Regional governments or local authorities	8	8	2		8	. 8	2				
	Public sector entities	4,139	3,809	0		4,484	3,767	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,970	2,044	90		1,998	2,081	90				
	Corporates	596	437	275		798	623	550				
	of which: SME	153	145	129		150	145	123				
	Retail	79	63	37		78	63	38				
FRANCE	of which: SME	67	56	32		66	57	33				
FRANCE	Secured by mortgages on immovable property	3	3	1		4	4	1				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	25	14	17	11	21	10	11				
	Items associated with particularly high risk	35	25	37		21	18	27				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	922	922	2,305		0	0	0				
	Other exposures	2,122	2,122	946		1,345	1,345	893				
	Standardised Total ²				13							

Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenient factors or credit risk mitigation techniques (e.g., substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

	Exposure Value ³	I/06/2023 Risk exposure amount	Value adjustments and
Original Exposures	Exposure Value ³		Value adjustments are
Original Exposure Superior Value Control Geometric or control basis (%) Control Geometric or control basis (%) Public action entities (12.72) Public action entities (12.72) Living (12.		Risk exposure amount	Value adjustments and
Central coverments or central banks 19,783 20,761 6 18,765 Recional coverments or local authorities 1,276 1,411 0 1,171 1,411 0 1,172 1,410 1,172 1,410 1,172 1,500 1,946 1,96		4	provisions ²
Resistant over-emments or focal authorities 1.171 Public sector entities 1.756 1,800 0	19.674		
Public sector entities 1,756 1,800 0 1,948	1,229		1
	1,985		i i
Multilateral Development Banks	0		
International Organisations 0 0 0	0		
Institutions 718 744 15 550	550		
Corporates 1,113 558 558 1,095	516	514	
of which: SME 0 0 0	11	. 9	
Retail 227 17 13 218	15	11	
GERMANY of which: SME 0 0 0 0	0	0	
Secured by mortgages on immovable property 79	78	36	
of which: SNE 0 0	0		
Exposures in default 20 19 22 0 20	20	23	
Items associated with earticularly high risk		1	
Covered bonds 0 0 0			
Claims on institutions and corporates with a ST credit assessment 0 0			
Collective investments undertakines (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Cher propages 549 542 265	265	260	
Standardised Total ² 0			

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to needs convenient one or ender this integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general needs risk adjustments.

		(2) Total value adjustments ar	d provisions per country of co	interparty excludes those for se	curbiation exposures but indu	des general credit risk adjustme	ts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments a provisions ²
	(min BJR, %) Central governments or central banks	88	88	0		122	122	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
NETHERLANDS	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	3	2		12	3	2	
	Corporates	1,791	696	694		2,034	704	626	
	of which: SME	6	5	4		20	10	10	
	Retail	34	7	5		33	6	4	
	of which: SME	10	3			10 326	3	1 156	
	Secured by mortoages on immovable property of which: SME	324	311	152 21		326	311	156	
	or which: SNE Exposures in default	50	50	21		30	30	49	
	Exposures in default Items associated with particularly high risk	0						0	
	Covered bonds	0		0		0		o o	
	Claims on institutions and corporates with a ST credit assessment	ı ő		l ő		ů		l ő	
	Collective investments undertakings (CIU)	ō	0	o o		0	ō	ō	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		2	2	2	
	Standardised Total ²				4				

		(2) Total value adjustments an	d provisions per country of co	anterparty excludes those for se	cuntisation exposures but indu	des general credit risk adjustme	nts.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	(mh EUR. %) Central governments or central banks Regional governments or local authorities Public sector entities	2 0 0	2 0 0	0		17 0 0	17 0 0	0	
JUNITED KINGDOM Extra concept	Multilateral Development Banks International Organisations Institutions Corporates	0 197 5,866	0 197 5,712	0 5 2,651		0 185 6,109	0 185 5,909	0 4 2,722	
	of which: SME Retail of which: SME Secured by mortgages on immovable property	0 2 1 5	3 1 0 4	0 0 0 2		0 2 1 5	0 1 0 4	0 0 0 2	
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 12 0	0 12 0 0	0 17 0 0	0	0 13 0	0 12 0 0	0 17 0 0	1
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	Ů			1				1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for executivation exposures bot includes general credit risk adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach HSBC Continental Europe

	riabe continental Europe								
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min RIE %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Coming governments or coming almosts agginged governments or board arthrition significant of the common facilities statisticated the discounted facilities of the common facilities considered the common facilities of which 1955	54 0 0 0 0 0 1,422 365 0 0 0 261 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 0 0 0 0 1,422 135 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 2 222 135 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	59 0 0 0 1,547 395 0 0 0 239 8 0 0 0 0 0 0	99 0 0 0 1.547 166 0 0 0 231 8 0 0 0 0	0 0 0 0 116 166 0 0 0 115 4 4 0 0 0	0

Control conversion of central basis 350 254 1 156 154 0			(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	cuntisation exposures but indu	des general credit risk adjustme	nts.		
Original Exposure* Exposure Value* Exposur						Standardise	ed Approach			
Control decommentar or central basis 356 254 1 156 154 0 156				As of 31,	/03/2023			As of 30,	/06/2023	
Control decommendation or central subsidies 366 354 1 346 154 0		(min Fill %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Collective investments undertakunes (CIU) 5 O	SPAIN	Control occurrences or control sharing sections occurrences or local arthritises sections occurrences or local arthritises sections occurrences are sections of the sections sections occurrences sections occurrences sections occurrences of selections of selections of selections of selections of selections occurrences of selections occurrences occurrenc	100 0 0 0	20 0 0 0 8 283	1 0 0 0 4 279 49 2 2 2 10 0 0 0	8	100 0 0 0 1,566 95 186	20 0 0 10 277 51 53	0 0 0 0 5 273 47	16

				Standardisc	d Approach			
		As of 31,	03/2023			As of 30/	06/2023	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
(min BJR, %)	1.900	2,216			1,973	2,273	,	
rnments or central banks pernments or local authorities	1,900	2,210	2		1,973	2,273	2	
ernments or local authorities entities	240	2			232	2		
enddes Development Banks	1-0	n n	0			i i	0	
l Organisations	0	0	0		0		0	
	ō	0	i i		i i	3	1	
	984	398	380		947	387	377	
	209	87	73		245	97	82	
	700	355	266		676	345	259	
	1	1	1		1	1	1	
nortoages on immovable property	2,145	2,106	767		2,191	2,112	768	
	134	133	57		169	144	61	
default	123	92	114	23	118	88	108	-
ated with particularly high risk	18	13	19		16	11	17	
ds	0	0	0		0		0	
stitutions and corporates with a ST credit assessment	0	0			0		0	
vestments undertakings (CIU)	0	0			0		0	
	98	98	62		92	92	56	
ires	~	20	UL				30	

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	ō	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	313	219	74		885 146	793	199	
	Corporates	649	46	96		146	24	24	
	of which: SME Retail	0		0		,		0	
	of which: SME	0		0		ů		0	
UNITED STATES	Secured by mortgages on immovable property	0	ō	0		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		9		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0				U	
	Collective investments undertakings (CIU) Equity	0		0		,		0	
	Other exposures	0	ŏ	ő		ŏ	ŏ	ů o	
	Standardised Total ²				0				

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	ris.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ²
	(min BUR, %) Central governments or central banks	79	153	2		77	148	0	
	Regional governments or local authorities	0		ô		, , , , , , , , , , , , , , , , , , ,	140	ő	
	Public sector entities	ō	ō	ō		i i	ō	0	
I I	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	271	155	155		524	193	193	
	of which: SME			0		268		34	
	Retail of which: SNE	54	11	,		260	54	34	
ITALY	Secured by mortgages on immovable property	,		í í		107		,,,	
ITALY	of which: SME	0		0		0		0	
	Exposures in default	ō	ō	ō	0	i i	ō	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	10	10	10		11	11	- 11	

		(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	ints.		
					Standardisc	ed Approach			
			As of 31	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Could be conveniented to consider the Could be considered to considered the Could be considered to the Coupe country to the Co	60 0 0 2 2 2 60 3 3 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66 66 66 66 66 66 66 66 66 66 66 66 66	0 0 0 0 0 288 38 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10	58 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	588 0 0 0 3 3 342 47 47 1 1 1 0 0 0 0 0	2 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0	S
1	Standardicad Total ²			1	11				- 6

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

HSBC Continental Europe

								IRB Ap	oproach					
					As of	30/09/2022					As of :	31/12/2022		
			Original	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	anks and central governments	1,544 5.921	0	1,544 4,788	109 1,252	0	0	2,185 6.046	0	2,061 4.668	179 1.240	0	0
	Corporat		5,921 94.258	825	4,788 52.776	23.296	345	462	100.637	2.175	4,668 55.664	26.671	657	659
	Corporati	Corporates - Of Which: Specialised Lending	1.182	0.23	1.029	850	0	1	1.110	2,1/5	952	714	0.0	0.39
		Corporates - Of Which: SME	26	ō	25	14	ō	ō	48	ō	46	27	ō	1
	Retail		24,114	374	24,708	4,516	215	211	23,664	371	23,796	4,078	212	185
		Retail - Secured on real estate property	20,748	174	20,711	2,910	32	62	20,235	174	20,220	2,672	33	55
Consolidated data		Retail - Secured on real estate property - Of Which: SME	347	30	347	187	18	19	339	28	338	184	16	16
Corisonalea data		Retail - Secured on real estate property - Of Which: non-Si		144	20,364	2,722	14	42	19,897	146	19,882	2,489	17	39
		Retail - Qualifying Revolving	287	1	10	5	1	4	330	1	9	5	2	3
		Retail - Other Retail Retail - Other Retail - Of Which: SME	3,079 1.275	200 128	3,987 1.169	1,602	182 134	146 86	3,099 1.347	196 126	3,567 1.075	1,402 338	177 127	128
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,275	72	2.818	1.228	139	86	1,347	12b 71	2 492	3.38 1.064	50	53
	Equity	Retail - Other Retail - Of Which: non-sme	1,003	72	2,010	1,220	40	60	1,/32	71	2,492	1,004	0	33
		n credit-obligation assets		0		ň			Ů		ů	ň	ů	
	IRB Total					29.173						32.169		

(1) Original expourse, unitie Exposure value, is reported before taking into account any effect due to coeff conversion factors or credit risk integration techniques (e.g., substitution efficat).
(2) 1985 Tail and see not reclude the Securitation position unlike in the results prior to the 235 exercise.
(3) Only the most element countries are disclosed. These has been selected under the Echnique report. Ecclosed for Countries and Co

		as of last quarter															
							IRB Ap	proach									
			As of 30/09/2022							As of	As of 31/12/2022						
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments				
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions				
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0				
	Institutions	1,974	0 576	1,837	398	270	1 356	1,975	0	1,860	372	0 262	1				
	Corporates	42,420	576	24,318	11,223	270	356	36,373	684	20,771	9,358	262	427				
	Corporates - Of Which: Specialised Lending	449	0	435	344	0	0	372	0	354	303 27	0	0				
	Corporates - Of Which: SME Retail	25	0	25	13	0	0	46 23.375	370	46	27 4.062	0	1				
	Retail - Secured on real estate property	23,981 20,747	373 173	24,657 20.710	4,499 2,909	214	210 62	23,375	173	23,740 20,219	4,062 2.672	211	185 55				
			29	20,710	2,909 187	17	19	20,235	28	20,219	183	33 16	15				
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		144	20.364	2.722	1/	19	338 19.897	28 146	19.882	2.489	16	39				
	Retail - Qualifying Revolving	20,400	144	20,364	2,722		***	330	140	19,002	2,409	17	39				
	Retail - Other Retail	2.946	199	3,936	1.585	182	145	2.811	196	3.512	1.385	176	127				
	Retail - Other Retail - Of Which: SME	1,143	199	3,936 1.118	1,585 357	182	145	1.058	196	3,512 1.020	1,385	176	74				
	Retail - Other Retail - Of Which: one-SME	1,143	72	2.818	1,228	40	60	1,752	71	2,492	1.064	50	53				
	Retail - Other Retail - Of Which: non-SME Equity	1,003	72	2,010	1,220	90	0.0	1,732	71	2,492	1,004	0	33				
	Other non credit-obligation assets	-	Ů														
	Other non-create obligation assets											_					

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

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	423	0	423	145	0	0	850	0	782	210	0	1
	Corporates	5,735	0	2,506	953	0	1	20,207	448	10,868	5,808	0	144
	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	22	0	13	2	0	0	100	0	17	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: S		0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: n	n·S7 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22	0	13	2	0	0	100	0	17	3	0	0
	Retail - Other Retail - Of Which: SME	22	0	13	2	0	0	100	0	17	3	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Dicinal exposure, unike Exposure value, is recorted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							TDD A	proach					
							IKO MP	proacii					
				As of	0/09/2022					As of :	31/12/2022		
		Original	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	292	0	291 4.418	105	0		261 7.026	0	260 3.682	96	0	0
	Corporates	8,432	11	4,418	2,036	0	4	7,026	0	3,682	1,972	0	4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	11	0			0	0	16	0	11			
	Retail - Secured on real estate property	11	0	2	7	0	0	10	0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	n	n	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0		0	0		0	0	
	Retail - Other Retail	11	0	9	4	0	0	16	0	11	5	0	0
	Retail - Other Retail - Of Which: SME	11	0	9	4	0	0	16	0	11	5	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0		0	0	0	0	0	0		0
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2022					As of 3	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	73 3.066	0	64 2.468	22 773	0	0	51 2.805	0	41 1.939	15 619	0	
	Corporates - Of Which: Specialised Lending	3,000	0	2,400	0		0	2,803	0	1,939	019	0	,
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	o o
	Retail	19	ō	6	2	ō	ō	5	ō	1	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	0	6	2	0	0	5	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	19	0	6	2	0	0	5	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	
	Equity Other non credit-obligation assets	0	0	0			0	0	- 0			0	-
	IRB Total				d bada a balda a laba a sana								I

(ii) Original emosure, unlike Emosure value, is recorted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	140	0	140	18 1.254	0	0	104	0	107 3.115	12 1.406	0	0
	Corporates	6,331	0	4,171	1,259		3 n	4,646	0	3,115	1,406 22		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	25	0	25	22	0	0
	Retail		0		4	0	0	10	0		4		0
	Retail - Secured on real estate property	á	0	ó			0	0	0	ó	,		0
	Retail - Secured on real estate property - Of Which: SME	ů.	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	8	4	0	0	9	0	8	4	0	0
	Retail - Other Retail - Of Which: SME	9	0	8	4	0	0	9	0	8	4	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
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
SPAIN	Control banks and control agreements Corporate: Of Which: Sponstand Lenting Corporate: Of Which: Sponstand Lenting Corporate: Of Which: Sponstand Lenting Retail - Sporate of or red cetate property Retail - Sporate or red cetate property - Of Which: SHE Retail - Operation or red cetate property - Of Which: SHE Retail - Operation or red cetate property - Of Which: SHE Retail - Operation or red cetate property - Of Which: SHE Retail - Operation or red cetate property - Of Which: SHE Retail - Operation or red cetate property - Of Which: SHE Retail - Operation or red cetate property - Of Which: SHE Retail - Operation or SHE Retail - Operation or SHE Retail - Operation or SHE	0 237 3,924 0 0 0 20 0 0 0 0 20 0 20 0	0 25 0 0 0 0 0	0 235 1,426 0 0 2 0 0 0 0 2 2 0	0 54 777 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 0 0 0 0 0 0 0 0	0 177 3,354 0 0 0 41 0 0 0 41 41 0	0 255 0 0 0 0 0	0 173 1,437 0 0 2 0 0 0 2 2 2	0 42 796 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	0	0	0	0	0	0	0
	Corporates	1	0	1	0	0	0	11	0	11	2	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			
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MALTA	Retail - Secured on real estate property - Of Which: non-St				0		0	0		0			0
	Retail - Qualifying Revolving		0	0				0	0	0		0	0
	Retail - Other Retail	0	0		0	0	0	0	0	0			ő
	Retail - Other Retail - Of Which: SME	0		ů				0		0	ĭ		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	n n	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		Ů	Ů		, i	Ů		Ů	Ů		i i	
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	sanks and central governments	359	0	359	41	0	0	634	0	634	71	0	0
	Institution		11	0	11	7	0	0	22	0	21	7	0	0
	Corporat		2,711	33	1,847	969	56	20	3,703	602	2,072	957	219	16
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Or Which: SME	0	0		0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property		0		0	0	0	0	0	0			0
		Retail - Secured on real estate property - Of Which: SME	0					0		0		o o		0
UNITED STATES		Retail - Secured on real estate property - Of Which; non-Sf	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	1												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 415 3,612	0 0 26	0 177 1,241	0 80 917	0	0 0 7	0 414 3,388	0 0 24	0 186 1,013	0 88 756	0	0 4
	Corporates - Of Whith: SME Retail Retail - Secured on real estate property	0 24 0	0	0	0	0	0	0 7 0	0	0 3 0	0 1 0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0	0 0 0	0 0	0	0	0	0 0 0	0	0	0 0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Equity	24 24 0	0 0	0	0	0	0 0	7 7 0	0	3 3 0	1 1 0	0	0
	Other non credit-obligation assets IRB Total												

(3) Original exposu	ure, unlike Exposu	e value, is reporte	d before taking into accoun	nt anv effect due t	o credit conversion	factors or credit ri	isk mitigation techn	viaues (e.a. substit	ution effects).

	Ī						IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0 23	0	0	0	0	0	0	0	0	0
	Institutions Corporates	28 3.574	0	2.014	19 680			3.383	0	1.823	781	0	
	Corporates - Of Which: Specialised Lending	3,374	0	2,014	000			3,363	0	1,023	701	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail	8	ō	3	1	ō	ō	8	ō	3	1	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IKELAND	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	3	1	0	0	8	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	8	0	3	1	0	0	8	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0		0		0	0			0	0	0
I	Other non credit-obligation assets IRB Total												

⁽ii) Orional 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)

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	2,692 6,598	0	2,570 5.110	267 1.198	0	0	2,537 6.539	0	2,421 5.238	281 1.195	0	0
	Institutions Corporates	100,559	1.578	5,110 55,834	1,198 27.873	701	672	99.606	1.504	5,238 54,544	1,195 27.249	803	578
	Corporates - Of Which: Specialised Lending	1.045	1,576	895	647	701	0/2	924	1,504	774	584	003	0
	Corporates - Of Which: SME	135	ő	132	41	ő	1	81	ő	78	46	ő	ō
	Retail	23,082	374	23,387	4,120	404	181	23,533	368	22,938	3,955	388	175
	Retail - Secured on real estate property	19,822	186	19,834	2,526	30	56	19,428	181	19,456	2,406	28	53
Consolidated data	Retail - Secured on real estate property - Of Which: SME	321	26	321	198	14	14	308	25	307	205	13	14
CONSUMUATED DATA	Retail - Secured on real estate property - Of Which: non-Sh	19,501	159	19,513	2,327	16	41	19,120	156	19,149	2,201	15	40
	Retail - Qualifying Revolving	255	1	1	2	2	2	303	1	1	2	2	2
	Retail - Other Retail	3,004	187	3,552	1,593	372	123	3,802	186	3,481	1,547	358	119
	Retail - Other Retail - Of Which: SME	1,299	122	1,077	374	121	72	2,156	124	1,066	379	122	72
	Retail - Other Retail - Of Which: non-SME	1,705	65	2,474	1,219	251	51	1,646	62	2,415	1,168	236	47
	Equity Other non credit-obligation assets	0			0					0	0	0	
	Other non credit-obligation assets IRB Total ²				33,458		1				32.680		_

								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		2,015 35.005	0 703	1,871 19,786	401 9.822	409	1 444	2,370 33.891	643	2,257 18.993	433 9.311	0 518	1 361
		Corporates - Of Which: Specialised Lending	361	703	345	283	909	0	35,091	043	338	278	310	361
		Corporates - Of Which: SME	133	0	131	40	0	1	77	0	76	44	0	0
	Retail		22,760	373	23,265	4,067	403	180	22,408	367	22,818	3,905	388	174
		Retail - Secured on real estate property	19,822	185	19,834	2,525	30	56	19,427	181	19,456	2,405	28	53
FRANCE		Retail - Secured on real estate property - Of Which: SME	321	26	321	198	14	14	307	25	307	204	13	14
FRANCE		Retail - Secured on real estate property - Of Which: non-Sh	19,501	159	19,513	2,327	16	41	19,120	156	19,149	2,201	15	40
		Retail - Qualifying Revolving	255	1	1	2	2	- 4	303	1	1	2	- 4	2
	'	Retail - Other Retail Retail - Other Retail - Of Which: SMF	2,683 978	187 122	3,431 956	1,539 370	371 120	122	2,678 1.032	186 124	3,362 946	1,497	358 121	119 71
		Retail - Other Retail - Of Which: non-SME	1,705	65	2.474	1.219	251	51	1,646	62	2.415	1.168	236	47
	Equity	Media - Other Relias - Of Willel: Heirshe	0	0	0	0	0	0	0	0	0	0	0	o o
	Other non cre	edit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	12	0	12	0	0	0
	Institutio		906	0	872	192 5.862		0	931 20.818	674	898	203 5.846	0	0
	Corporat		20,481	436	11,082	5,862	0	146 0	20,818	929	11,245	5,896		142
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0		0		0	0	0		0
	Retail	Corporates - Ut Which: SME	75		23	0	0	0	127		18	0	0	0
	Recall	Retail - Secured on real estate property	75		23		0	0	0		10	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	n	0	n	0	0	0	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-Sh	0	0		0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	o o	0	0	0	0	0	0	o o	0	n n
		Retail - Other Retail	75	ō	23	8	ō	ō	127	ō	18	6	ō	ō
		Retail - Other Retail - Of Which: SME	75	0	23	8		0	127	0	18	6	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other no	n credit-obligation assets												
	IRB Tota													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	154	0	153	34	0	0	190	0	186	45	0	0
	Corporates	7,374	0	3,911	1,866	0	3	7,422	0	3,959	1,830	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0		19	0		0				0		0
		38	0	19	8	0	0	30	0	11	4	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: She	0		0	0		0	0	0	0	0		0
	Retail - Qualifying Revolving	0			0		0		0	0	0		0
	Retail - Other Retail	38		19			0	30	0	11	4		0
	Retail - Other Retail - Of Which: SME	38		19	i i		0	30		11	1		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0
	Equity	0					0			0			0
	Other non credit-obligation assets		Ů	Ů	Ů	Ů	Ů	Ů	- u	Ů		- ů	, i
	IRB Total												

	•						IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	61 2,870	31	52 2.101	19 922	60	0 8	98 2,769	30	93 1.850	24 702	0 55	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	ō	ō	ō	ō	ō	1	ō	ō	0	ō	ō
	Retail	5	0	2	1	0	0	83	0	2	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	1	0	0	83	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	5	0	2	1		0	83		2	1		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0		0	0	0	0	0		0		0
	Other non credit-obligation assets	0	0		0	0	0		0		0		0
	Other non-credit-obligation assets IRB Total												
	IKB lotal												

Credit Risk - IRB Approach

HSBC Continental Europe

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	148	0	154	18	0	0	216	0	183	29	0	0
	Corporates	4,599	0	2,958	1,429	0	2	4,940	0	3,111	1,573	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	25		25	17	0	0	24	0	25 0	17	0	0
	Corporates - Ut Which: SME Retail	0	0		0	0	0		0		0		0
	Retail - Secured on real estate property	,	0	,	,	0	0	3	0		2		
	Retail - Secured on real estate property - Of Which: S	4F 0			0		0		0	0	0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: n		0		0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	ů	0	0	0	0	0	0	0	0	o o
	Retail - Other Retail	9	0	8	4	0	ō	5	0	4	2	0	0
	Retail - Other Retail - Of Which: SME	9	ō	8	4	ō	ō	5	ō	4	2	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0		0	0	0	0	0		0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	260	0	257	56	0	0	251	0	243	54	0	0
	Corporates	3,700	6	1,723	900	0	10	3,848	12	1,563	815	0	8
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0 14	0	0
		70	0	17	8		0	310	0	32	14	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0			0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which; one-		0		0		0		0	0	0	0	
	Retail - Qualifying Revolving	0	0		0	0	0		0		0	0	0
	Retail - Other Retail	70	0	17	8	0	o o	310	0	37	14	0	0
	Retail - Other Retail - Of Which: SME	70		17		0	0	310	0	32	14	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	o o	0.0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0 0	0	0	0 0	0 0	0	0	0
	Corporates	15	0	5	1	0	0	33	0	5	1	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail	0	0		0		0	0	0	0	0		0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0
MALTA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HALIA	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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	o o	0	ő	ō	0	ő	ő	ő	ő	ō	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	947	0	947	114	0	0	1,444	0	1,444	178	0	0
	Institutions	40	0	40	12	0	0	21	0	20	7	0	0
	Corporates	3,493	39	1,874	942	51	13	3,060	39	1,819	803	51	14
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0 24	0		0	0	0	0 254		0	0	0	0
	Retail - Secured on real estate property	24	0	6	3	0	0	254		6	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0			0		0			0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S		0		0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ů	0	ů	0	0	o o	0	0	ů	n n	0	0
	Retail - Other Retail	24	0	6	3	0	0	254	0	6	3	0	0
	Retail - Other Retail - Of Which: SME	24	ō	6	3	ō	ō	254	ō	6	3	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value:		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	382 3.296		156 1.057	69 776		0	345 3,236	0	124 1.028	61 803	0	0
		3,296		1,057	//6	0	4	3,236	0	1,028	803		3 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	29			0					11			0
	Retail - Secured on real estate property	29			2		0	41		0	,		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-Sh	0		0	0		0	0		0	0	0	0
	Retail - Qualifying Revolving	n	0	0	n	0	0	0	0	0	0	0	0
	Retail - Other Retail	29	0	6	2	0	n n	41	0	11	4	0	0
	Retail - Other Retail - Of Which: SME	29	ō	6	2	ō	ō	41	ō	11	4	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0		0	0	0	0
1	Equity	ō	0	i o	o o	0	ō	ō	ō	ō	o o	0	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 1	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 22	0 0	0 18	0	0 0	0	0 36	0 0	0	0	0	0
	Corporates	3,513	0	1,850	709	0	1	3,561	0	1,882	785	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0 80	0		0	0	0
	Retail - Secured on real estate property	8	0	2	1	0	0	80	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0				0		0
IRELAND	Retail - Secured on real estate property - Of Which: non-S	ŏ	ő	ő	ő	ő	o o	ő	ő	ő	o o	ő	ő
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail	8	0	2	1	0	0	80	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	8	0	2	1	0	0	80	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0		0	0	0		0		0	0	0
	Other non credit-obligation assets											_	

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



General governments exposures by country of the counterparty

							HSBC Continental Europ							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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 0 0 17 0 0	0 0 0 17 0 0 0 17	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0	((((((0 0 0 0 0	0 0 0 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 [Belgium	0 5 5 41 18 6	0 0 9 5 8 43 8 0 0	000000000000000000000000000000000000000	0	(((((((((((((((((((0 0 9 5 0 43 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
Total Tota	Bulgaria			·		Ac	30					·		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Denmark	0 0 0 11 15 15	0 0 0 0 16 19 0	0 0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0 0 0 0 0 19 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Total	Estonia	,	34	·	·	Au	13							
i otai	1													



General governments exposures by country of the counterparty

							As a final (42/2022							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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	Finland	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0 0 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 [France	40 582 582 161 241 334 2.396 3.31 3.788	31	0	000000000000000000000000000000000000000	(200 34 81 260 308 (893	127 156 73 2,088 31	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	700 426 2 223 0 100 0	0	2
[0 - 3M 1 1 1 1 1 1 1 1 1	Germany	\$30 407 147 496 870 256 43 2,749	530 407 147 496 870 256	0 0 0 0	0 32 0 48 179 89 0 0	52: 26: 12: 448 51(16:	7 112 24 0 181 5	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 0 0 0 0 0 0	55 0 0 0 0 0 0	(
[0 - 3M	Croatia	2,72	2,172		340	2,02.2	<i>3</i> .	·		J	·	3.		
To - 3M	Greece	74 0 0 0 0 0	74 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	74 (1) (2) (3) (4) (4) (4)	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
To - 3M	Hungary													
[0 - 3M [Ireland	0	000000000000000000000000000000000000000	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 - 3M	Italy	301 0 62 62 0 0 0 5 5 5 5 5 5 5 5 6 7 6 7	50 62 62 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 66 6 6 6 6 6 6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
10 - 3M	Latvia		302			303	J			, and the second	·	,		



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(min-zory)				Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
0 - 3M 13M - 12 1 14 17	Lithuania													
[0 - 3M [Luxembourg	6 22 6 6 18 8	0 0 24 0 0 0 0 0 0 0 0 18 0 18	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 24 0 0 0 18 0	0 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 [Maita	242 1227 66 66 233 43 100	242 127 6 6 6 6 6 239 3 43	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	243 100 66 66 216 18 ()	0 0 22 27 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 8 0 0 0 0 76		
Total	Netherlands		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Poland	410 15 6 6 6	410 18 2 2 2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	410 (((((((((((((((((((0 18 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 1 0 0		
Total	Portugal					743								
[0 - 3M [Romania													
[0 - 3M	Slovakia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Slovenia													



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Dire	ct exposures	•						
				On balance s	heet	Direc	at exposures		Deriva	tives		Off balar	re sheet	l
	(mln EUR)					ssets by accounting portfolic		Derivatives with pos			negative fair value	Off-balance sh		
			Total carrying amount of		NOIP DE INAICIAL AS	sees by accounting portions		Derivatives with pos	stive fall value	Delivauves with	negative fall 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	100 0 4 3 0 0 108		
[0 - 3m] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	Sweden	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		
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M	Iceland													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
10 - 3m 1 1 1 1 1 1 1 1 1	Norway	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia						,			, and the second	·	,		
[0 - 3M	Canada	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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		
Total Tota	Hong Kong		·	·			,	Ū		,		J		



General governments exposures by country of the counterparty

							HSBC Continental Europ							_
							As of 31/12/2022							
						Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Japan													
[0 - 3M [U.S.	0 0 0 9 312 231 0 634	0	0 0 0 0 0	0 0 0 0 0	0 0 9 312 312 231 0 634	0	0 0 0 0 0	0 0 0 0 0	0 0 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	China													
[0 - 3M [Switzerland													
[3M - 1Y [Other advanced economies non EEA													
To - 3M	Other Central and eastern Europe countries non EEA	0 0 3 3 0	0 0 3 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Middle East	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	U	v	U	U	U	v	v		0	U			



General governments exposures by country of the counterparty

HSBC Continental Furone

								HSBC Continental Euro	pe						
								As of 31/12/2022	2						
							Direc	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	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
	1 ME - 0 1				0			1		0					
	「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y 「 「5Y - 10Y 「 「10Y - more Total	Africa	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 49 7	0	0 0 0 0	0 0 0		0 0 0 1 27 27		
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Others	87 87 0 0		0 0 0 0	(38 173 140 420 110 87	0	0	0 0 0 0	0		0		
E	Total		590	590	0	O	590	0	0	0	0	0	0		7

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(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.



General governments exposures by country of the counterparty

	Í		As of 30/06/2023												
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance sl	neet exposures		
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative manical 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0 0 0 0 0 15	0 0 0 0 0 90	0 0 27 0 0	0 0 35 0 0	0 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 [Belgium	0 0 0 5 43 58 0	0 0 5 43 58 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 5 43 0 0	101 0 0 0 0 0	77 0 0 0 0 0 0	0 0 0 0 0	40 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M [Bulgaria	100	100	·	·	30	40	101	,,		40	·			
[0 - 3M [Cyprus														
[0 - 3M [Czech Republic														
TO - 3M	Denmark	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0	0 0 0 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 [Estonia														



General governments exposures by country of the counterparty

			As of 30/06/2023											
						Pin								
						Dire	ct exposures					0551.1		
	(mln EUR)		1	On balance s	neet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											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)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
10 - 2M I		0					0		100	0		0		
「0-3M「 「3M-1Y「 「1Y-2Y「		0	0	0	0	0	0	0	350 0	14 33	1.037 1.215 3.550 1.410	0	(
12 - 3	Finland	0	0	0	0	0	0	0 7 477	0 140 3.056	128 123 6	5/	0	(
[10Y - more Total		0 0 310	0	0	0	0	0	0 485 7	3,646	33 336	150 7,419	0 0 700	((0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		79 165 400 493 2,765	79 165	0	0	180 32 21 166 424	47 144 235 69 2,450 27	3 16	480 323 150 251	59 3	1,218 823 107 61	700 625 215	0	
[3Y - 5Y [5Y - 10Y	France	493 2,765	400 493 2,765	9	0	424 315	69 2,450	13 39 4	251 85	10 2 58	13 738	5 100	(
Total		4,239	4,238	0	0	1,137	27 3,101	130 212	327 2,518	0 182	2 060	1.655	ģ	4
「0-3M「 「3M-1Y「 [1Y-2Y[34 56 154 410	34 56	0	o o	32	25	85 155	1.301 2.191 2,771 2.894 2.383 2.311 4,204	/6 64 153	3,241 2,878 2,240 2,115 4,622 4,173 3,328 22,597	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	154 410 20	154 410 20	0	0	107 362 20	48 48 0	85 155 226 325 184 634 1,654	2.894 2.383 2.311	128 407 392	2.115 4.622 4.173	0	(
[10Y - more Total		674	674	0	0	551	0 123	634 1,654	4,204 18,056	392 531 1,751	3,328 22,597	0	C	5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
127 - 371 137 - 571 157 - 1071 1107 - more Total	Croatia													
f 10Y - more Total		0			0		0	0	0	0	0	0		
10-3M		0	0	0 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Greece	0	o o	0	o o	i i	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [5Y - 10Y [10Y - more Total	Hungary													
		0	C	0	0	(0	0	0	0	0	0	(
[3M - 1Y [0	0	0 0	0	C	0	0	0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Ireland	0	0		0		0	0	0	0	0	0	(
Total		0 0	0	0 0	0	0	0	0 0	0 0	0 0	0 0	0 0	((0
[0 - 3M [0	0	0 0	0	0	0	0	0	0	0	0	(
12 - 3	Italy	0					0	0	0	0	0	0	(
Total		0	0	0	0	0	0	0	0	0	0	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Latvia													
[3Y - 5Y] [5Y - 10Y]	Latvia													
「10Y - more Total														



General governments exposures by country of the counterparty

				As of 30/06/2023										
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
10 3M1														
f 0 - 3M f f 3M - 17 f f 17 - 27 f f 27 - 37 f f 37 - 57 f f 57 - 107 f f 107 - more Total	Lithuania													
[0 - 3M [Luxembourg	0 10 55 88 0	0 0 10 55 88 0	0 0 0 0 0	0	0 0 0	0 10 55 88 0	3 0 0 0 0	92 0 87 0 0 0	0 0 46 5 0 5	0 0 1.830 29 0 40 3,200	0		
Total f 0 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Maita	153 159 105 66 66 2288 51	159 105 66 66 258 51	0 0 0 0 0	000000000000000000000000000000000000000	0 158 86 66 218 16	1 20 0 0 40 35	12 0 0 0 0 0	0 0 0 0 0	334 0 0 0 0 0 1 1 0	3,200 0 0 0 0 20 0	4 6 0 0 0 75		0,
0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y	Netherlands	807 0 0 0 0	807 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	610 0 0 0 0	197 0 0 0 0 0	0 23 20 22 31 26 10	0 559 458 366 774 104	1 36 9 7 7 13 6	20 1.899 132 92 64 181 103	0		0
[10Y - more Total [0 - 3M] [3M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Poland	0 416 0 0 0	0 416 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 416 0 0 0	0	131 0 0 0 0 0	2,261 0 0 0 0	78 0 0 0 0	2,470 0 0 0 0 0	0 1 0 0 0	0 0 0 0 0	0
100' - more Total	Portugal	416	416	Ö	0	416	ğ	0	ŏ	ů.	Ŏ	i	0	0
Total Total	Romania													
Total [0 - 3M	Slovakia													
Total [0 - 3M	Slovenia													



General governments exposures by country of the counterparty

			As of 30/06/2023											
						Dire	ct exposures							
	(min min)			On balance s	heet	Direc			Deriva	tives		Off balar	ce sheet	
	(min EUR)					ssets by accounting portfolic		Derivatives with pos			negative fair value	Off-balance sh		
			Total carrying amount of											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	0 0 0 0 0	0 0 0 0 0 0	0 0 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 0 0 0 0 3	0 139 0 0 0 0	27 0 17 5 0 0 4 9		0 100 0 0 0 0 100		
[0 - 3m] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Sweden	0	000000000000000000000000000000000000000	0 0 0 0 0	0		0 0 0 0 0	1 0 0 0 0 0 0	393 0 0 0 0 0 0	2 1 0 0 0 0 0	437 99 0 0 0 0	0 0 0 0		
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Iceland													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
10 - 3m 3m - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Norway	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0	393 17 0 0 0 0	1 0 0 0 0 0	142 0 0 0 0 0 0	0 0 0 0 0	())))) 0
[0 - 3M [Australia						,			•		,		
[0 - 3M	Canada	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 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Hong Kong						,			·		,		



General governments exposures by country of the counterparty

		_	As of 30/06/2023												
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance sh	neet exposures		
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	'	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Japan														
[0 - 3M [u.s.	0 0 0 10 15 347 593 3 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1655 347 593 0 1,104	0	2 3 2 0 0 0 1	191 128 60 2 0 1 1 8	2 4 4 0 3 0 1	208 128 82 2 69 1 8	0 0 0 0		136	
[0 - 3M [China														
0 - 3M 3M - 1Y	Switzerland														
10 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more	Other advanced economies non EEA														
10 - 3M	Other Central and eastern Europe countries non EEA	0 0 3 3 0	0 0 3 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0			
[0 - 3M [Middle East	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total Tota	Latin America and the Caribbean	U	v	U	U	U	V	U		0	U				



General governments exposures by country of the counterparty

HSBC Continental Europe

							H3BC Continental Euro	pc						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	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 0 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	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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	66 () () 288 266 622	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 64 0 0 8 8 288 262 622	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	() () () () () ()	1,19	0 0		000000000000000000000000000000000000000

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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures HSBC Continental Europe

ĺ					As of 30/09/2022									As of 31/12/2022				
		Gross ca	rrying amount/ Nominal	amount		Accumulated imp	airment, accumulated n It risk and provisions ⁴	egative changes in fair	Collaterals and		Gross carryi	ng amount/ Nomina	amount		Accumulated imp	airment, accumulated ne lit risk and provisions ⁴	ative changes in fair	Collaterals and
		Of which performing but past due >30 days	0	Of which non-performing	i	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	t	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(win SHR)		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 3 ⁵			and <=90 days		Of which: defaulted	Of which Stage 3 ^s	e.possies		Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits	42,810		0	0						64,412			0	0	0	0		
Debt securities (including at amortised cost and fair value)	5,706									10,394					1			
Central banks	-,				-	-	-			7			-		-		-	
General governments	3.042		0	0	-					5.950								
Credit institutions	2.080		0	- 0	-					3.542								
Other financial corporations	577		0	0	0					784		0						
Non-financial corporations			0	0						110			0					
Loans and advances(including at amortised cost and fair value)	59,883	266	964	964	963	144	460	459	206	63,708	371	1,712	1,712	1,709	156	674	673	370
Central banks	2,245					_				3.164								
Central baries	2,245	9	u u	U	U	0			0	3,164	1 1	0	0	۰		0		
General governments	723	0	0	0	0	0	0		0	1,027		0	0			0		0
Credit institutions	12,677	0	0	0	0	0	0	0	0	14,726	9	0	0	0	0	0		
Other financial corporations	12,353	0	5	5	5	4	0		0	7,261	28	19	19	19	4	3	3	1
Non-financial corporations	30,825	261	893	893	892	138	439	438	172	34,922	330	1,590	1,590	1,587	136	639	639	305
of which: small and medium-sized enterprises	1,493	4	148	148	148	7	86	86	57	1,555	2	185	185	185	12	94	94	62
of which: Loans collateralised by commercial immovable property	3,564	3	26	26	26	19	2	2	23	3,861	1	50	50	50	19	6	6	43
Households	1,056	5	66	66	66	2	20	20	34	2,607	4	104	104	104	16	32	32	63
of which: Loans collateralised by residential immovable property	467	1 4	46	46	46	0	13	13	32	2,241	2	88	88	88	13	25	25	63
	127			_			_	_									_	
of which: Credit for consumption	132	1 1	0	0	0	0			0	161	1	10	10	10	1	2	2	7
DEBT INSTRUMENTS other than HFT	108,399	266	964	964	963	144	460	459	206	138,514	371	1,712	1,712	1,709	157	674	673	370
OFF-BALANCE SHEET EXPOSURES	109,315		141	141	41	27	26	. 7		121,813		287	287	194	33	30	24	1

<sup>169,315 144 154 14 27 26 7 6 121,813 287 287 287 194 33 36 24

**</sup>The Standards and connections concessed using which to black CALL IN the Standard In Standard In

Performing and non-performing exposures HSBC Continental Europe

					As of 31/03/2023								As of 30/06/2023				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated negative changes in fair lit risk and provisions ⁴	Collaterals and		Gross co	arrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated ne lit risk and provisions ⁶	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures	Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ^s	
(min EUR) Cash balances at central banks and other demand deposits	61,174				0				63,474					0		0	
Debt securities (including at amortised cost and fair value)	10,434				0	1		0	10,926		0	0	0	1		0	
Central banks	7	0	0		0	0	0	0 0	,		0	0	0	0	0	0	0
General governments	5,978	3 0	0	0	0	0	0	0 0	7,035	0	0	0	0	0	0	0	0
Credit institutions	3,611	. 0	0	0	0	0	0	0	3,266	0	0	0	0	0	0	0	0
Other financial corporations	731	. 0	0	0	0	0	0	0	519	0	0	0	0	0	0	0	0
Non-financial corporations	107	0	0	0	0	0	0	0	99	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	99,902	43	1,967	1,967	1,965	134	797 75	6 748	102,895	320	1,980	1,980	1,978	133	708	708	510
Central banks	4,001	. 0	0	0	0	0	0	0 0	2,850	0	0	0	0	0	0	0	0
General governments	3,762	0	0	0	0	0	0	0	3,291	0	0	0	0	0	0	0	0
Credit institutions	20,625	5 0	a	0	0	0	0	0 0	25,210	1	0	0	0	1	0	0	0
Other financial corporations	11,517	0	6	6	6	5	0	0 1	13,432	24	10	10	10	3	1	1	0
Non-financial corporations	36,685	29	1,669	1,669	1,667	94	704 71	4 572	35,180	285	1,684	1,684	1,682	96	616	616	331
of which: small and medium-sized enterprises	1,697	2	182	182	182	12	93	3 61	1,709	2	183	183	183	12	92	92	56
of which: Loans collateralised by commercial immovable property	4,126	5 1	47	47	47	23	5	5 42	3,911	4	44	44	44	19	5	5	40
Households	23,313	3 14	293	293	293	35	92	2 175	22,931	9	286	286	286	32	90	90	179
of which: Loans collateralised by residential immovable property	4,415	8	155	155	155	16	51	1 104	4,354	3	152	152	152	16	49	49	102
of which: Credit for consumption	766	5 1	17	17	17	8	6	6 7	746	1	17	17	17	6	6	6	7
DEBT INSTRUMENTS other than HFT	171,510	43	1,967	1,967	1,965	135	797 75	6 748	177,295	320	1,980	1,980	1,978	134	708	708	510
OFF-BALANCE SHEET EXPOSURES	124,882		292	292	141	28	22 1	6 2	135,752		370	370	205	22	22	22	2

The first death and the specimen genomes plane after 8 before 6 \$4(3)\$ of finguistian (D1) to \$15/2011 (C0) to \$10/2011 (C0)



Forborne exposures

	As of 30/09/2022 Accumulated impairment,								As of 31/			
		ing amount of with forbearance	accumulated o	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	nanges in fair edit risk and exposures with		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 nonperforming 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)	1,358	98	69	37	47	32	2,389	428	137	109	165	81
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	0	0	0	0	0	0	18	5	1	0	1	1
Non-financial corporations	1,352	92	69	37	41	25	2,313	396	130	104	112	57
of which: small and medium-sized enterprises	9	7	2	2	7		73	53	13	10	36	
Households	7	7	0	0	6	6	58	27	6	4	52	23
DEBT INSTRUMENTS other than HFT	1,358	98	69	37	47		2,389	428	137	109	165	
Loan commitments given	1	0	0	0	0	0	78	78	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

¹⁰For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 enerally reported with a nositive sign.

commitments are generally reported with a positive sign.

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



Forborne exposures

HSBC Continental Europe

Ī			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ing amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	nancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	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)	2,606	568	144	122	251	110	2,735	824	227	207	270	128
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	40	5	1	0	1	1	28	0	0	0	0	0
Non-financial corporations	2,434	509	135	116	128	57	2,560	764	219	202	133	75
of which: small and medium-sized enterprises	73	52	12	10	35		61	58	11	11	19	
Households	132	53	8	6	122	52	146	59	8	5	137	53
DEBT INSTRUMENTS other than HFT	2,606	568	144	122	251		2,735	824	227	207	270	
Loan commitments given	19	18	0	0	0	0	29	28	0	0	0	0
QUALITY OF FORBEARANCE ²												
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 ³	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

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



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading HSBC Continental Europe

	AS OT 30/09/2022						AS OF 31/12/2022						As of 31/U3/2023						AS 0T 30/06/2023					
	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment		negative changes in fair value due to		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair
A Agriculture, forestry and fishing	121	2	2	121	2	0	107	27	27	107	12	0	97	21	21	97	13	0	111	30	30	111	8	0
B Mining and guarrying	231	0	0	231	1	0	327	183	183	327	0	0	312	0	0	312	0	0	394	179	179	394	0	0
C Manufacturing	4.895	122	122	4.895	75	0	7.400	237	237	7.400	81	0	8.480	181	181	8.480	75	0	7.612	240	240	7.612	78	0
D Electricity, gas, steam and air conditioning supply	943	9	9	943	5	0	1,040	5	5	1,040	5	0	1,149	5	5	1,149	4	0	1,022	5	5	1,022	4	0
E Water supply	37	0	0	37	0	0	94	0	0	94	0	0	29	0	0	29	0	0	89	0	0	89	0	0
F Construction	434	17	17	434	13	0	434	19	19	434	15	0	413	18	18	413	15	0	456	18	18	456	14	0
G Wholesale and retail trade	3.512	133	133	3.512	118	0	4.206	169	169	4.206	134	0	4.400	174	174	4.400	124	0	4.190	179	179	4.190	120	0
H Transport and storage	1,841	14	14	1,841	24	0	2,118	18	18	2,118	20	0	2,180	21	21	2,180	18	0	2,201	20	20	2,201	18	0
I Accommodation and food service activities	466	34	34	466	14	0	509	50	50	509	18	0	516	47	47	516	17	0	496	50	50	496	14	0
3 Information and communication	1.734	9	9	1.734	8	0	1.127	9	9	1.127	7	0	1.242	9	9	1.242	7	0	1.209	10	10	1.209	11	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	6	6	52	2	0
L Real estate activities	4,478	48	48	4,478	47	0	4,362	70	70	4,362	36	0	4,332	70	70	4,332	33	0	4,149	69	69	4,149	30	0
M Professional, scientific and technical activities	498	2	2	498	2	0	2,662	237	237	2,662	120	0	2,874	287	287	2,874	123	0	2,790	289	289	2,790	123	0
N Administrative and support service activities	10,010	391	391	10,010	212	0	9,189	372	372	9,189	243	0	9,243	738	738	9,243	221	0	8,792	496	496	8,792	258	0
O Public administration and defence,	5	0	0	5	0	0	37	0	0	37	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	20	0	0	20	0	0	23	3	3	23	1	0	22	3	3	22	1	0	21	3	3	21	1	0
Q Human health services and social work activities	167	3	3	167	4	0	187	100	100	187	56	0	205	5	5	205	56	0	123	5	5	123	3	0
R Arts, entertainment and recreation	152	5	5	152	6	0	168	6	6	168	4	0	151	7	7	151	4	0	217	7	7	217	5	0
S Other services	1,284	104	104	1,284	46	0	934	85	85	934	22	0	1,037	82	82	1,037	86	0	1,253	77	77	1,253	25	0
Loans and advances	30.829	893	893	30.829	577	0	34 922	1 590	1 590	34 922	775	0	36.685	1 669	1.669	36 685	798	0	35 180	1 684	1 684	35 180	712	0

⁽¹⁾ The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.