

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

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,151	9,373	9,310	9,266	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	9,151	9,373	9,310	9,266	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,596	10,819	10,742	10,703	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	10,596	10,819	10,742	10,703	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,096	12,305	12,250	12,104	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	12,096	12,305	12,250	12,104	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	60,114	59,515	60,086	61,276	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	60,114	59,515	60,086	61,276	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	15.22%	15.75%	15.49%	15.12%	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	15.22%	15.75%	15.49%	15.12%	(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	17.63%	18.18%	17.88%	17.47%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.63%	18.18%	17.88%	17.47%	(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	20.12%	20.67%	20.39%	19.75%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.12%	20.67%	20.39%	19.75%	(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	248,301	257,480	238,937	251,268	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.27%	4.20%	4.50%	4.26%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,596	10,819	10,742	10,703	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	10,596	10,819	10,742	10,703	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	248,301	257,480	238,937	251,268	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	248,301	257,480	238,937	251,268	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.27%	4.20%	4.50%	4.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.27%	4.20%	4.50%	4.26%	[A.2]/[B.2]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	12,096	12,305	12,250	12,104	C 01.00 (r0010,c0010)	Addicions 4(118) and 72 of CFFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,151	9,373	9,310	9,266	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	6,327	6,327	6,327	6,327	C 01.00 (r9030,c0010)	Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	2,605	3,016	3,002	2,963	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	-946	C 01.00 (r0180,c0010)	Acticies 4(100), 26(1) point (d) and 36 (1) point (I) of CPR
	_			1,566			C 01.00 (0200,c0010)	Acticise 4(117) and 20(1) point (e) of CPR
	A1.4	Other Reserves	1,376	1,566	1,459	2,401	C 01.00 (9210,c0010)	Anticies 4(117) 280 2/0(1) point (8) or Live Atticies 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5	Funds for general banking risk						
	A-1.6	Minority interest given recognition in CET1 capital	84	90	83	79	C 01.00 (r0230,c0010)	Article B4 of CFR
	A:1.7	Adjustments to CET1 due to prudential filters	37	-139	-3	9	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A-1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-156	-188	-191	-199	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DILS	-338	-586	-591	-619	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-137	-91	-71	-89	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	-38	-46	-47	-54	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A-1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (b) and 373(3) of CRR. Articles 36(1) point k) (b) and 153(0) of CRR and Articles 36(1) point k) (b) and 153(0) of CRR and Articles 36(1) point k) (b) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (+0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A:1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-17	-45	-132	-94	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
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-150	-124	-123	-116	C 01.00 (40513,c0010)	Article 26(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (i) CRR
	A1.19		-345	-406	-367	-375	C 01.00 (+0524,c0010)	Article 3 CRR
	A1.20		-96	0	-35	-22	C 01.00 (r0529,c0010)	
	A1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.6 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (49220,c0010)	Articles 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Adicion 479 and 4800 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Addicion 450 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,445	1,445	1,433	1,437	C 01.00 (r0530,c0010)	Article G1 of CER
	A.2.1	Additional Tier 1 Capital instruments	1,445	1,445	1,433	1,437	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transition at adjustments	0	0	0	Ō	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,596	10,819	10,742	10,703	C 01.00 (49/15,c0010)	Acticle 25 of CFR
	A4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,500	1,486	1,507	1,401	C 01.00 (x0750,c0010)	Addicine 71 of CRPR
	A4.1	Tier 2 Capital instruments	1,961	1,892	1,922	1,821	C 01.00 (r0760,c6010) + C 01.00 (r0890,c0010)	
			4,004	a ₁ tina.	a _p uta.a.	2,002.2	C 01.00 (40910,c0010) + C 01.00 (40920,c0010) + C 01.00 (40910,c0010) + C 01.00 (40940,c0010) +	
	A.4.2		-461	-406	-415	-420	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0800,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0800,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	60,114	59,515	60,086	61,276	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.22%	15.75%	15.49%	15.12%	GA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.63%	18.18%	17.88%	17.47%	GA3 (3)	-
resolución as persou	C.3	TOTAL CAPITAL RATIO (transitional period)	20.12%	20.67%	20.39%	19.75%	GA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,151	9,373	9,310	9,266	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.22%	15.75%	15.49%	15.12%	A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.13(8-8.1)	
Fully loaded ¹	F	Adjustments to CETs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	r F	Adjustments to CE11 due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0		0	C 05.01 (19440,c0029)	
Memo items	r F	Adjustments to A L1 date to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0		0	C 05.01 (19440,c0030)	
	F			0	0			
		Adjustments included in RWAs due to IFRS 9 transitional arrangements and on bank's supervisory reporting. Therefore, any capital instruments that are not sligible from a regulatory point of view a	0		0	0	C 05.01 (r9440,c0040)	



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	42,303	42,870	42,011	42,253	C02.09 (n0440, c0010) (-C07.00 (n0690, c0220, s001) + C07.00 (n0110, c0220, s001) + C07.00 (n0110, c0220, s001) + C07.00 (n0110, c0220, s001) + C08.01 (n0400, c0200, s002) + C08.01 (n0400, s002) + C08.01 (n0400, s002) + C08.01 (n0400, s002) + C08.01 (n0400, s002) + C08.01 (n0
Of which the standardised approach	9,125	9,168	10,768	11,618	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	7,560	7,691	8,083	8,277	C 02.20 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	22,396	22,740	20,134	19,357	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	3,222	3,271	3,025	3,001	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,307	4,531	5,139	5,631	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
Credit valuation adjustment - CVA	810	748	808	820	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,056	1,185	1,191	1,205	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,036	3,397	3,739	4,342	C 02.00 (r0520, c0010)
Of which the standardised approach	87	94	100	145	C 02.00 (r0530, c0010)
Of which IMA	3,949	3,303	3,640	4,196	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX[C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,677	6,188	6,188	6,188	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0000, c0010)
Of which standardised approach	5,677	6,188	6,188	6,188	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	925	597	1,010	837	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	60,114	59,515	60,086	61,276	

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

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	5,541	7,597	2,239	4,526
Of which debt securities income	343	492	197	409
Of which loans and advances income	2,921	3,866	1,201	2,514
Interest expenses	4,147	5,616	1,860	3,856
(Of which deposits expenses)	2,746	3,730	1,290	2,632
(Of which debt securities issued expenses)	576	690	243	599
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	39	26	3	23
Net Fee and commission income	1,068	1,209	312	615
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	-2	-6	0	4
Gains or (-) losses on financial assets and liabilities held for trading, net	371	625	126	67
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-36	-418	82	284
Gains or (-) losses from hedge accounting, net	-7	11	3	-2
Exchange differences [gain or (-) loss], net	-18	218	-138	-105
Net other operating income /(expenses)	117	146	37	77
TOTAL OPERATING INCOME, NET	2,925	3,793	804	1,634
(Administrative expenses)	1,865	2,139	556	1,117
(Cash contributions to resolution funds and deposit guarantee schemes)	116	116	3	3
(Depreciation)	112	113	30	57
Modification gains or (-) losses, net	2	2	0	0
(Provisions or (-) reversal of provisions)	-16	-19	-1	-6
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	-13	1	-4
(Other provisions)	-7	-6	-2	-2
Of which pending legal issues and tax litigation ¹	0	-10	0	0
Of which restructuring ¹	0	-44	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)	81	160	35	22
(Financial assets at fair value through other comprehensive income)	-2	-2	0	0
(Financial assets at amortised cost)	82	161	35	22
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-71	-76	-16	-23
(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	54	80	29	98
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1,979	0	0	-11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,872	1,442	227	552
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,184	1,087	189	431
Profit or (-) loss after tax from discontinued operations	0	-180	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,184	907	189	431
Of which attributable to owners of the parent	2,166	883	182	415

⁽¹⁾ Information available only as of end of the yea

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



Total Assets: fair value and impairment distribution

i																	
(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch				air value hierarch		
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	67,064				61,468				57,138				63,949				IAS 1.54 (I)
Financial assets held for trading	73,954	15,695	57,724	536	62,552	16,360	45,774	418	62,676	20,985	41,268	423	64,985	22,584	42,020	381	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	212	17	21	174	165	18	21	126	256	23	21	212	255	38	18	199	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	10,509	6,904	3,097	508	12,538	8,318	3,784	436	14,398	9,647	4,735	17	14,741	10,184	4,516	41	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	103,457				82,262				97,126				96,681				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	272	0	272	0	169	0	169	0	162	0	162	0	161	0	161	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	21,464				41,873				17,349				16,903				
TOTAL ASSETS	276,933				261,028				249,105				257,674				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 i	EUR)			As of 30/09/20	23				As of 31/12/2023					As of 31/03/2024						As of 30/06/2024						
		Gross carry	ring amount ⁽²⁾		Aci	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Acci	amulated impairms	ent ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gros	ss carrying amount		Accu	mulated impairm	ent ⁽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 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in another state at another		Credit-impaired	Stage 1 Assets without significant increase in credir risk since initial recognition	Stage 2 Assets with significant increase in credit-risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition			References
Financial assets at fair value through other		10,327	43	0	0	0	0	12,073	45	0	-1	0	0	14,170	3	0	-1	0	0	14,446	44	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		81	0	0	0	0	0	392	0	0	0	0	0	197	0	0	0	0	0	223	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		1,453	0	0	0	0	0	1,747	0	0	0	0	0	2,880	0	0	0	0	0	3,086	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	94,308	6,792	1,688	-48	-101	-644	74,450	5,163	1,651	-51	-81	-624	87,969	5,382	1,648	-49	-85	-628	87,798	4,776	1,752	-48	-73	-611	Annex V.Part 1.32, 44(a)

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

⁽F) 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)

(marcon)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	75,141	63,379	60,300	62,805	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	12,321	10,120	10,796	9,683	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	174,644	149,830	164,046	171,300	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{L}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	61	75	54	50	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	434	400	378	343	IAS 37.10; IAS 1.54(I)
Tax liabilities	147	212	210	236	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	516	617	532	486	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	23,817	137	61	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	263,264	248,450	236,454	244,965	IAS 1.9(b);IG 6
TOTAL EQUITY	13,669	12,578	12,651	12,709	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	276,933	261,028	249,105	257,674	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		1
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		53,332	43,577	38,738	39,134	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	2,021	327	576	301	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOIL POSITIONS	Debt securities	19,840	19,543	21,031	23,408	Annex V.Part 1.31
	Central banks	3,887	4,578	4,018	3,596	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,417	1,358	1,851	1,869	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,794	5,399	7,138	9,112	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,854	2,803	2,858	4,500	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	15,039	14,343	17,910	17,983	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	6,818	4,263	4,740	5,754	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	21,377	25,772	23,993	23,433	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	15,666	20,754	17,995	18,568	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	57,227	59,678	58,873	68,485	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	39,847	41,655	40,654	53,455	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,764	7,603	7,389	7,312	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,379	5,639	5,432	5,485	Annex V.Part 1.42(f), 44(c)
Debt securities issued		23,653	23,056	25,515	25,891	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	41	41	41	41	Annex V.Part 1.37
Other financial liabilities		31,233	19,530	30,015	25,184	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		262,167	223,405	235,196	243,838	



Market Risk HSBC Continental Europe

	SA					1	4									IM						
			VaR (Memorand	lum item)	STRESSED Var (Memorandum item)	INCREMENT MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISE	(S CAPITAL CHA	RGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (Me	emorandum item)	INCREMENT AND MIGRA CAPITAL	TION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE 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 (SVARAYS)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/12	/2023					
Traded Debt Instruments	6	0	85	26	174	47							82	19	129	31						
Of which: General risk Of which: Specific risk	0	0	73 12	23	140	42							77	17	121	30						
Equities	ő	0	24	9	44	17							22	7	37	21						
Of which: General risk	0	0	24	9	44	17							22	7	37	21						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	81	94	11	3	36	10							12	3	19 14	5						
Total	87	94	83	28	178	49	55	29	0	0	0	3,949	87	21	144	42	33	28	0	0	0	3,303
	As of 31/03/2024	As of 30/06/2024				As of 31	03/2024									As of 30/06	/2024					
Traded Debt Instruments	6	4	94	19	117	34							80	17	190	39						
Of which: General risk	0	4	86	16	108	31							64	14	172	30						
Of which: Specific risk	6	0	8	3	9	3							15	3	18	9						
Equities	0	0	28	8	68	26							26	5	44	14						
Of which: General risk	0	0	28	8	68	26							26	5	44	14						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	94	141	9	1	30 13	5							7	2	11 15	5						
Commodities risk Total	100	145	98	19	13 137	37	47	55	0	0	0	3.640	77	17	15 197	38	62	44	0	0	0	4.196

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 CV1 template.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	InteSUR. No	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	69,983	71,423	525		78,194	79,263	792	
	Regional governments or local authorities	1,631	1,641	1		1,828	1,841	8	
	Public sector entities	7,599	6,685	0		7,877	6,965	0	
	Multilateral Development Banks	297	297	0		460	468	0	
	International Organisations	1,587	1,587	0		2,082	2,082	0	
	Institutions	6,364	5,567	904		5,820	5,061	664	
	Corporates	13,999	8,178	5,940		13,438	9,266	6,709	
	of which: SME	782	477	423		836	490	444	
	Retail	1,733	593	412		1,713	596	419	
Consolidated data	of which: SME	886	237	145		775	199	122	
DOM DOM GOLG GOLG	Secured by mortstales on immovable property	2,796 391	2,715 368	1,066 171		1,236 353	3,185	1,227 165	
	of which: SME	275	169	171	112	275	138	169	
	Exposures in default	2/3	149	44	112	2/5	130	22	
	Items associated with particularly high risk	41	30	44		22	14	22	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Councine investments undertaionas (Citi) Equity								
	Other exposures	2.703	2.703	1.884		1.426	1.426	202	
	Standardised Total ²	109,009	101,568	10,957	170	116,450	110,306	10,920	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, N)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	47.490	47.505	491		52.273	52,028	745	
i	Regional sovernments or local authorities	7	7	1		7	7	1	
	Public sector entities	4,982	4,264	0		4,834	4,116	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,386	2,476	137		2,201	2,277	51	
	Corporates	742	620	544		1,297	200	769	
	of which: SME	181	174	148		142	135	115	
	Retail	60	50	29		100	60	35	
FRANCE	of which: SME	53	44	25		40	38	22	
THANCE	Secured by mortgages on immovable property	3	3	1		512	516	194	
	of which: SME	0		0		0	0		
	Exposures in defiault	16	3	.4	13	21	12	14	
	Items associated with particularly high risk	20	16	23		5	3	5	
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CRII) South								
	County Other exposures	2.241	2.241	1.474		1.000	1,000	542	
	Oner encoures	2,212	4,444	4,474	10	2,000	2,000		

					Standardised Ap	proach						
			As of 30/09/2	023				12/2023				
	(minSUR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	18.082	18.905	18		18,722	19,543					
	Regional governments or local authorities	1.255	1,260	0		1,377	1,389	3				
	Public sector entities	2,314	2,349	0		2,742	2,775	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	434	434	9		504	504	10				
	Corporates	1,138	597	567		1,005	500	530				
	of which: SME	15	11	9		13	9	7				
	Retail	180	11			187	9	7				
GERMANY	of which: SME			36		90						
	Secured by mortifales on immovable property	,,,	/6	30		30		40				
	of which: SME Exposures in default		20	23		20			30			
	Exposures in default Items associated with particularly high risk	20					0		20			
	Covered bands			0								
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0				
	Collective investments undertakings (CIU)	0		0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	242	242	236		225	228	227				
	Standardised Total ²				1				21			

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(min EUR, No	Original Esposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	122	135			181	181		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	3	1		9	3	1	
	Corporates	1,645	565	564		1,233	716	715	
	of which: SME	44	38	37		164	122	122	
	Retail	90	20	13		76	13	9	
NETHERLANDS	of which: SME	66	17	10 154		51 201	9 195	5	
	Secured by mortalises on immovable property	320 198	309 198	154		201	195 145	97	
	of which: SME Exposures in default	150	196	20		145	140	/3	
ı	Exposures in default Items associated with particularly high risk	14				15	2	2	12
	Covered bands						0		
ı	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CRI)								
ı	Equity								
	Other exposures	3	3	3		3	3	3	
	Standardised Total ²				10				19

		(2) Total value adjustments and provisions per c	Otal value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ^s	Digital Exposurs* Exposurs Value* Risk exposure amount Forestations* Original Exposurs* Exposure Value* Risk exposure amount								
	(minESR, %) Central sovernments or central banks	9		n		10	40	15			
	Regional governments or central paries	0		0		0	0				
	Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	0	٥			
	International Organisations	0	0	0		0	0	0			
	Institutions	200	200	10		180	180	15			
	Corporates	4,686	4,216	2,097		4,654	4,194	2,158			
	of which: SME	0					0				
	Retail of which: SME	1	1			3					
UNITED KINGDOM	Secured by mortgages on immovable property	â		0		42	12	19			
	of which: SME			0							
	Exposures in default	0		0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bands	0	0	0		0	0	٥			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIUI)	0	0	0		0	0	0			
	Equity	0		0		0	0	۰			
	Other exposures	0				0					
	Standardised Total ²				1						

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	HSBC Continental Europe											
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31/	12/2023				
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central governments or central banks	25 0 300 500 0										
	Regional dovernments or local authorities			0			0					
	Public sector entities Multilateral Development Banks											
	Multilateral Development Banks International Organisations			0			0					
	Institutions	626	625	132		96	96	26				
	Corporates	325	124	124		421	611	319				
	of which: SME	0		0		9	8	8				
	Retail	0	0	0		1	1	1				
LUXEMBOURG	of which: SME	0	0	0		0	0	0				
LUXEMBOUNG	Secured by mortstates on immovable property	242	234	114		263	255	121				
	of which: SME	31	31	13		76	76	35				
	Exposures in default	3		0		3	0		0			
	Items associated with particularly high risk						0					
	Covered bonds						0					
	Claims on institutions and corporates with a ST credit assessment			0			0					
	Collective investments undertakings (CRU)			0			0					
	Equity			46								
	Other exposures		43	45		- 44	44	- 04				
	Standardised Total ²	Original appears, williss Exposure value, is reported before taking into account any effect due to credit convenien factors or creditionic religions before the contract of th										

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Exposure ¹	Original Exposure* Exposure Value* Rick exposure amount Value adjustments and producted Original Exposure* Exposure Value* Rick exposure amount Value*								
	(minSUR, %)										
UNITED STATES	Control Association of an include sealer And Association of the Association of the And Association of the And Association of the And Association of the Association of the Association of Association o	346 0 0 5 507 270 0 0 0 0 0	366 0 0 0 531 137 0 0 0 0	0 0 0 0 135 137 0 0 0 0	۰	651 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	461 0 0 0 723 153 0 0 4 0 0	0 0 0 1331 0 0 0 1 1 0 0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) South Other exposures	0	0	0		0 0 0	0	0			
	Standardised Total ²				0						

	ĺ				Standardised App	oroach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, N)	Original Exposure ^s	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	138	140	0		661	609	0	
	Resional sovernments or local authorities Public sector entities	100	20	0		100	20		
	Multilateral Development Banks	0		0					
	International Organisations			0			0		
	Institutions	0	ō	0		0	0	· ·	
	Corporates	913	312	310		606	301	300	
	of which: SME	79	32	31		66	9	9	
	Retail	211	59	35		176	44	27	
SPAIN	of which: SME	211	59	35		175	44	27	
OF AIN	Secured by mortalistics on immovable property	19	19	9		15	15		
	of which: SME			0		٥	0		
	Exposures in default	32	15	15	16	31	15	15	15
	Items associated with particularly high risk	0				°	0		
	Covered bonds	0				۰			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRII)						0		
	Coulty Equity	0		0					
	Other exposures	42	42	39		5	5	4	
	Standardised Total				19				10

					Standardised App	oroach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,860	2.190	4		1.822	2.119		
	Regional governments or local authorities	0		0			0	0	
	Public sector entities	233	2	0		229	2	0	
	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	1,011	393	381		1,031	364	351	
	of which: SME	284	114	97		292	110	92	
	Retail	630	337	253		621	340	255	
MALTA	of which: SME	1	1	1		1	1	1	
PIALIA	Secured by mortalistes on immovable property	2,133	2,072	750		2,082	2,050	743	
	of which: SME	162	139	59		131	129	55	
	Exposures in default	109	80	95	25	110	81	98	
	Items associated with particularly high risk	21	14	21		17	11	17	
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CRII)								
	Equity	93	93	54		26	96	**	
	Other exposures	93	93		и		36	20	

		(a) non time augustimus and promonispin c	пы чамы акрытителя это регомоти рег соитверату высшее тотов тот высигацию в оситовые деге и стават пыхадыятелях.								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure ¹	Exposure Value ⁴	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)	230	230			438	418	A			
	Central governments or central banks Regional governments or local authorities	2.0	2.00	0		120					
	Public sector entities			0							
	Multilateral Development Banks	297	297	0		400	460				
	International Organisations	1,587	1,587	0		2,082	2,082	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Other Countries	of which: SME	0	0	0		0	0	0			
Other Odditines	Secured by mortstakes on immovable property	0	0	0		0	0	0			
	of which: SME	0		0			0				
	Exposures in default	0			0						
	fitems associated with particularly high risk	0									
	Covered bonds Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)	0		0			0				
	Counces investments undertakings (Cital Equify	,				ů	0				
	Other exposures			0							
I	Standardised Total				0						

			Standardised Approach									
			As of 30/09/2	023				12/2023				
	(minEUR, No	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	76	134	0		92	275	13				
	Resional sovernments or local authorities Public sector entities	0		0			0					
	Multilateral Development Banks	,	,			,	0	·				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	489	235	248		285	214	226				
	of which: SME Retail	250	10	32		242	40	31				
	Retail of which: SME	249	50	32		242	46	31				
ITALY	Secured by mortifales on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0			0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	° °		0								
	Collective investments undertakings (CIU)	,	,			,	0	·				
	Equity	0	0	0		0	0	0				
	Other exposures	12	12	12		30	10	10				
	Standardised Total ²				1							

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

				Standardised Approach								
			As of 31/	03/2024			As of 30	06/2024				
	(MADE NA	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions			
	Central dovernments or central banks	61,761 62,924 681 67,756 69,665 565										
	Regional governments or local authorities	1973	2,024	1		1,935	2.000	2				
	Public sector entities	6,212	5,299	0		6,625	5.708	1				
	Multilateral Development Banks	563	563	0		2,302	2,302	12				
	International Organisations	2,613	2,612	0		2,935	2,935	0				
	Institutions	5,885	11,745	2,043		6,450	12,205	2,123				
	Corporates	14,693	9,745	7,034		21,117	12,895	8,620				
	of which: SME	513	347	292		911	383	336				
	Retail	7,546	513	365		7,696	511	363				
Consolidated data	of which: SME	548	139	85		778	139	85				
Consolidated data	Secured by mortsiales on immovable property	3,517	3,444	1,314		3,515	3,427	1,292				
	of which: SME	264	249	118		238	216	91				
	Exposures in default	335	151	172	157	366	174	211	12			
	Items associated with particularly high risk	20	13	20		25	15	23				
	Covered bands		0			0						
	Claims on institutions and corporates with a ST credit assessment		0									
	Collective investments undertakinsts (CIU)		0									
	Equity Other emocrates	2.165	2,166	1.063		1271	1.271	852				
	Other exposures Standardised Total ²	107,283		12,695		1,271		14.063				
		107,253 103,260 12,050 223 122,050 122,050 132,050 140,050 160,050										

					Standardisc	ed Approach			
				03/2024			As of 30	106/2024	
	IntelDAR, No	Original Exposure*	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	37,879	37,635	658		45,509	45,215	519	
i	Regional governments or local authorities	7	7	1		7	7	1	
	Public sector entities	2,416	1,699	0		2,539	1,822	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,113	8,797	1,378		2,115	8,758	1,358	
	Corporates	1,875	836	727		3,807	2,028	1,019	
	of which: SME	105	96	85		186	43	43	
	Retail	6,201	59	40		6,159	56	38	
FRANCE	of which: SME	28	22	13		55	20	12	
TIMITOL	Secured by mortgages on immovable property	842	841	306		881	880	319	
	of which: SME					0		0	
	Exposures in default	62	34	43	20	97	28	35	35
	Items associated with particularly high risk	3	1	2		0		0	
	Covered bonds							0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakines (CIU)								
	Louity	1,667	1.667	617		742	742	376	
	Other exposures	1,567	1,007	617	35	742	MZ	376	

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	IntelDAR, No	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	17,977	18,903	12		16,426	17,398	17	
	Regional governments or local authorities	1,540	1,551	0		1,516	1,530	0	
	Public sector entities	3,495	3,526	0		3,786	3,813	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	586	627	13		483	520	10	
	Corporates	1,352	668	578		1,832	857	626	
	of which: SME	13	25	11		84	18	4	
	Retail	167	10	7		184	,	7	
GERMANY	of which: SME			0		19	1	1	
	Secured by mortstates on immovable property	82	81	36		85	84	38	
1	of which: SME	20				20			20
1	Exposures in default Items associated with particularly high risk	20			20	29			20
	Rems associated with particularly high risk Covered bonds	i i	0	0				0	
1	Covered bonds Claims on institutions and corporates with a ST credit assessment		0						
1	Collective investments undertakings (CIU)		0						
	Equity		0	0		0		0	
	Other exposures	291	291	284		273	273	267	
l	Standardised Total ²				21				21

			manus per country or country any						
					Standardis	ed Approach			
				63/2024			As of 30	06/2024	
	(min EUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Mari generated se central banks and personated set of subfiles the	1385 8 0 0 0 0 0 1,335 74 44 200 1,44 15 0 0 0 0	236 0 0 0 0 0 0 725 54 146 146 2 0 0 0	0 0 0 0 7122 49 7 7 7 5 927 72 2 2 0 0 0	13	117 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	117 0 0 0 0 0 0 927 45 122 123 233 131 131 0 0	0 0 0 0 0 594 42 8 8 8 8 8 25 25 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5

		(2) Total value adjustments and pro		excludes those for securitisation of	exposures but includes general cre	Strisk adjustments.			
	•				Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR, %)	Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Anton et al. Patrice de Mettidade Hones and Consortium de Metidade UNITED KINGDOM Sarcusti Lances Lances de Lances d	inventment in entire basis and committee to the distribution and committee to the distribution and distribution and distribution and distribution and distribution and	31 0 0 0 243 5,783 3 3 40 0 0 0 0 0	31 0 0 0 24 4,72 1 2 1 0 0 0 0 0	0 0 0 0 0 0 0 2,657 1 0 0 0 0 0	0	15 0 0 0 2005 6.2000 3 3 1 4.6 0 0 0 0 0	15 0 0 20 5,000 3 1 1 4 0 0 0 0	0 0 0 20 2,940 2 2 35 0 0 0 0 0 0 0 0 0 2 2 0 0 0 0 0 0 0 0	0

	HSBC Continental Europe								
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessore ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min DUR, %) Central governments or central banks	540	540	0		701	701	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	140	35		12	12	9	
	Corporates	504	748	40		516	670	367	
	of which: SME		0			0		0	
	Retail	2	7	6		11	2	2	
LUXEMBOURG	of which: 546 Secured by mortgages on immovable property	200	202	101		182	182	1	
	of which: SME	200	202			202			
	Exposures in default	5	2	3		5	ō	0	2
	Hems 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	
ĺ	Collective investments undertakinss (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	55	55	51		55	55	52	
	Standardised Total ²								3

		Standardised Approach													
					Standardise	ed Approach									
				03/2024			As of 30	/06/2024							
	(min CUR, No.)	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						
UNITED STATES	Central consensates or central sales? Administration and the control of the cont	654 0 0 0 0 543 124 0 0 4 4 0	45.6 0 0 0 0 0 47.2 42.2 42.0 0 0 0 4.0 0	0 0 0 0 146 42 0 0 0	٥	465 0 0 0 0 0 470 575 8 8 4 4 0	655 0 0 0 0 401 247 0 0 0	0 0 0 0 126 227 0 0 1 1 0							
	Items associated with custicularly high risk. Covered bonds. Custers on institutions and concrushs with a ST credit assessment. Collector investments undertakens (CRU) Collector investments undertakens (CRU) Collector ass	0 0 0	0 0 0 0 0	0 0 0		0 0 0	0 0 0	0 0 0							

					Standardise	ed Approach			
			As of 31	03/2024			As of 30s	06/2024	
	(min DUR. %)	Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions 2
	Central sovernments or central banks	218	265	0		194	223	0	
	Regional governments or local authorities	100	50	0		100	100		
	Public sector entities Multilateral Development Banks			0					
	International Organisations		0	0				0	
	Institutions	o o	0	0		0		0	
	Corporates	595	307	305		1,147	501	501	
	of which: SME	15	15	13		96	45	47	
	Retail	193	47	29		241	47	29	
SPAIN	of which: SME	193	47	29		240	47	29	
OF All V	Secured by mortalists on immovable property	15	15	8		15	15	8	
	of which: SME			0				91	
	Exposures in default Hems associated with particularly high risk	31	15	13	13		19	21	14
	Covered bonds		0	0				0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0	
	Collective investments undertakinss (CIU)	· ·				0			
	Equity		0	0		0	0	0	
	Other exposures	4	4	4		36	35	36	
	Standardised Total ²				29				18

					Standardise	nd Approach			
			As of 31	63/2024			As of 30	106/2024	
	(mis DJR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,809	2,096	1		1,720	2,005	2	
	Regional governments or local authorities		0	0				0	
	Public sector entities	227	2	0		229	2	0	
	Multiluteral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	983	361	340		1,012	416	389	
	of which: SME	205	101	85		276	150	129	
	Retail	582	296	222		576	295	221	
MALTA	of which: SME	1	1	1		1	1	1	
T II TE II T	Secured by mortstastes on immovable property	2,110	2,048	745		2,086	2,009	727	
	of which: SME	111 108	96	41		107	85	35	
	Exposures in default	108	78	88	26	81	57	64	
	Items associated with particularly high risk					20		22	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	i i	0					0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0						
	Collective investments undertakinas (CIU) Equity		0						
	Other exposures	22	99	61		106	105	74	
	Construction Table 2				54				

		(2) Total value adjustments and pro	relisions per country of counterparty	excludes those for securitisation of	exposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR, N)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control consensation control control Particular control control Particular control control Particular control control Particular control Particula	128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	384 0 0 2,302 2,303 0 0 0 0 0 0 0 0 0 0 0 0	487 0 0 2.387 2.487 0 0 0 0 0 0 0 0 0	0 0 122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

				Standardis	ed Approach			
		As of 3:	/63/2024			As of 30/	06/2024	
trin DJ	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Control demonstration or control states of the control of control control of control of the control of control of control of control of and control of control of control of control of control of control of control of control of control of Control of control of control of Control of control of control of control of Control of Co	mante m m 3.37 contin assessment	88 200 200 200 200 200 200 200 200 200 2	0	٠	200 0 0 1 1 237 386 88 89 9 0 0 2 7 7 0 0 0 0 0	200 0 0 0 0 0 271 2 2 2 0 0 0 0 0 0	0 0 0 0 0 0 0 271 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach

HSBC Continental Europe

								IRBAp	proach					
						30/09/2023								
			Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		is and central governments	2,015	0	2,051	243	0	0	2,128	0	2,161	267	0	0
	Institutions		7,112	0	5,145	1,162	0	1	6,741	0	4,874	1,177	0	1
	Corporates		105,220	1,448	58,330	28,307	695	535	103,983	1,588	55,607	27,906	829	563
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	989 212		912 150	724 48	0	1	943 125	0	874 85	659 41	12	1
	Retail	Corporates - Of Which: SME	212 22.368	367	150 22.455	3,606	179	180	125 22,104	363	21.994	41 3.736	12 351	1
	Retail	Retail - Secured on real estate property	22,368 19,025	177	22,455 19.063	3,606	179 26	180 54	22,104 18.663	363 174	21,994 18,716	3,736	351 137	174 52
		Retail - Secured on real estate property - Of Which: SME	297	24	297	188	11	54	290	23	289	176	11	52
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	18.727	153	18,766	2.105	14	20	18,373	150	18.427	2,209	126	20
		Retail - Qualifying Revolving	272	1	1	2,200	2	2	265	1	1	1	1	1
		Retail - Other Retail	3.072	189	3.391	1.310	151	124	3.177	189	3.277	1.351	214	122
		Retail - Other Retail - Of Which: SME	1.473	128	1.025	384	127	76	1,583	128	964	366	126	76
		Retail - Other Retail - Of Which: non-SME	1.599	61	2.366	926	24	48	1.594	61	2.313	984	88	46
	Equity		0		0	0	0			0	0			
		redit-obligation assets				0						0		
	IRB Total ²					33.317						33.087		

(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)

(2) IRIX Total does not include the Securification position untilize in the results prior to the 2012 exercise.

						IRB Aş	proach					
				30/09/2023								
	Original	Original Exposure Exposure Fish exposure amount Adule adjustments Value Value and oversions and oversions						Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Central banks and central governments institutions	0 1.957	0	0 1.825	0 333	0	0	0 1.639	0	1.469	0 293	0	. 0
Institutions Corporates	1,967 35,312	770	1,825	9.077	433	361	1,639 35.291	840	1,469	293 8,958	506	407
Corporates - Of Which: Specialised Lending	377	0	344	275	0	0	418	0	386	305	0	0
Corporates - Of Which: SME	129	0	127	40	1	0	42	3	41	32	12	
Retail	21,816	366	22,294	3,537	178	179	21,469	363	21,840	3,674	350	174
Retail - Secured on real estate property	19,024	177	19,063	2,293	25	54	18,662	173	18,716	2,385	136	52
FRANCE Retail - Secured on real estate property - Of Which: SM		24	297	188	11	14	289	23	289	176	10	14
		153	18,766	2,105	14	39	18,373	150	18,427	2,209	126	38
Retail - Qualifying Revolving Retail - Other Retail	272	1	1	2	2	- 4	265	1	1	1	1	1
Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME	2,520 921	189 128	3,231 865	1,241 315	151 126	123 75	2,542 948	189 128	3,123 810	1,289 305	214 125	121 75
Retail - Other Retail - Of Which: non-SME	1.599	61	2,366	926	24	48	1.594	61	2.313	984	88	46
Rotat - Other Rotat - Of Which: non-SME Equity	1,509	0.1	2,300	0	24	40	1,594	61	2,313	207	000	46
Other non credit-obligation assets		,				, i	, i	Ů	, i			, i
IRB Total												

								IRB App	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original Ex	sposure ¹	Exposure	Value ³		Value adjustments	Original Exposure ¹		Exposure Value ²	Riskexposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
GERMANY	Count Labor and cell of personnels. Coparate Coparate Coparate Lending Coparate Coparate Coparate Lending Coparate Coparate Coparate Lending Coparate Coparate Coparate Lending Coparate Coparate Coparate Laborate property Market Secured on and cell property Coparate Copara		0 1,043 22,041 0 0 88 0 0 0 0 88 88 0	0 252 0 0 0 0 0	0 1,024 12,207 0 0 36 0 0 0 0 0 0 0 0 0	0 245 6,234 0 0 13 0 0 0 13 13 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 950 21,522 0 0 54 0 0 54 54 54	0 0 2299 0 0 0 0	0 931 11,256 0 0 21 0 0 0 21 21 0	0 0 223 6,007 0 0 6 0 0 0 0 0 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
	Equity Other non-credit-obligation assets													

								IRB Ap	proach					
					As o	30/09/2023					As o	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		788		362	119 2.128	0	0	588	0	296 4 558	97	0	
	Corporates		7,893		4,257		0	3	8,333	0		1,949		4
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	101		101	71	0	0	101	0	101	56	0	
	Retail	Colporates - Of Willow SPIE				0			29					
	PRECAIL	Retail - Secured on real estate property				2			29	0		3		
		Retail - Secured on real estate property - Of Which: SME	0			0		0		0	0		0	
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-SME	0			0								
		Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
		Retail - Other Retail	8		4	2	0	0	29	0	6	3	0	
		Retail - Other Retail - Of Which: SME	8		4	2	0	0	29	0	6	3	0	
		Retail - Other Retail - Of Which: non-SME	0	o o	0	0	0	0	0	0	0	ō	0	i i
	Equity		0		0	0	0	0		0	0		0	
	Other non co	edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUE, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	ON MUNICU	0	0	0	0		0.000000	0		0	
	Institutions	59		54	16	0	0	83	0	78	24	0	
	Corporates	3,562	30	2,496	802	44	12	2.750	24	1.718	799	73	8
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	
	Corporates - Of Which: SME	1		0	0	0	0	1	0	0	0	0	0
	Retail	15		5	2	0	0	14	0	6	2	0	0
	Retail - Secured on real estate property	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-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	0	5	2	0	0	14	0	6	2	0	0
	Retail - Other Retail - Of Which: SME	15	0	5	2	0	0	14	0	6	2	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Yotal												

Credit Risk - IRB Approach

HSRC Continental Furor

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 163	0	0 160	0 26	0	0	0 165	0	0 87	0 21	0	0
	Corporates Corporates - Of Which: Specialised Lending	5,794 54	0	3,707 54	1,903	0	3	5,810 117	0	3,678 117	1,962 71	0	3 0
	Corporates - Of Which: SME	80		21	6	0	0	80	0	22	7	0	
	Retail	7		6	3	0	0	7	0	5	2	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
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail	7	0	6	3	0	0	6	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	7		6	3	0	0	6	0	5	2	0	
	Retail - Other Retail - Of Which: non-SME Equity	0		0	0	0	0		0	0		0	0
	Other non credit-obligation assets			-	-			-		-	-		
	IRB Yotal												

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, No		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,112 27	0	1,112 25	147	0	0	1,244 274 3,360	0	1,244 221 2,344	163 51	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,174 0	51 0 0	1,963 0 0	841 0 0	52 0	11 0 0	0 0	55 0	0 0	1,009	56 0	0
	Retail Retail - Secured on real estate property	35 0	0	19 0	10 0	0	0	20 0	0	13 0	3 0	0	0
UNITED STATES	Rotal - Secured on real estate property - Of Which: SME Rotal - Secured on real estate property - Of Which: non-SME Retail - Qualifying Recording	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	35 35	0	19 19	10 10	0	0	20 20	0	13 13	3 3	0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												

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

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	5 156	0	2 148	1 33	0	0	5 218	0	2 213	0 39	0	0
	Corporates	4.556	10	1.812	945	0		4.679	28	1.839	1.062	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0		0	0	o o	0	
	Retail	133	0	40	18	0	0	180	0	59	26	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
STAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	133 133		40	18 18	0	0	180 180	0	59 59	26 26	0	
		133		40	18	0		180	0	59	26		
1	Retail - Other Retail - Of Which: non-SME Equity												
	Other non credit-obligation assets									0		-	-
	IRS Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
MALTA	Copyright State and Copyright State of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	794	0	794	75	0	0	781 61	0	781 61	83	0	0
	Institutions Corporates	0			0	0		61	0	61	36	0	
	Corporates - Of Which: Specialised Lending												
	Corporates - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail	0		0	0	0	0		0	0		0	
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0			0	0			0	0		0	
	Other non credit-obligation assets	- 0			0				0	0		0	
	IRB Total												
		(2) Original exposus	re, unlike Exposure vi	alue, is reported befo	re taking into account any eff	lect due to credit co	rversion factors or cr	edit risk mitigation	techniques (e.g. subs	titution effects).			

							IRB Ap	proach					
				As o	130/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
ITALY	County Lable and color and processors. Companies. Co	0 309 3,332 0 77 0 0 0	0 0 0 0 0 0 0 0 0 0	0 123 1,138 0 4 0 0 4	0 54 648 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 302 3,699 0 144 0 0 0	0 0 0 0 0 0 0 0	0 115 1,048 0 2 0 0 2	0 58 623 0 0 1 0 0 0	0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 0 0 0
	Rutal - Other Rutal - Of White: SME Rutal - Other Rutal - Of White: SME Equity Other non-codit-obliquition assets IR Social Reference - SME	77 0 0	0	0 0	1 0 0	0 0	0	144 0 0	0 0	0 0	1 0 0	0 0	0

Credit Risk - IRB Approach

								IRB Ap	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provision
		nks and central governments	3,262	0	3,296	469	0	0	1,979	0	1,897	272		Ó
	Institution		7,215 107,799	1.712	5,320 58,649	1,346 29,035	918	2 559	7,328 104,383	0 1.718	5,445 57,226	1,435 28.625	2 883	571
	Corporate	Corporates - Of Which: Specialised Lending	714	1,712	58,649 693	29,035 492	918	559	722	1,718	57,226	28,625 543	883	571
		Corporates - Of Which: SME	65	9	63	54	11	;	129	4	121	124	15	
	Retail		1.645	144	1.042	444	138	85	850	132	810	348	131	77
		Retail - Secured on real estate property	190	22	190	109	15	13	181	21	180	101	15	13
		Retail - Secured on real estate property - Of Which: SME	190	22	190	109	15	13	181	21	180	101	15	13
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME		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	1,455	122	852	334	123	73	670	111	630	247	116	64
		Retail - Other Retail - Of Which: SME	1,454	122	852	334	123	72	669	111	630	247	116	63
		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	1	1	0	0	0	0	0
	Equity	credit-obligation assets		0	0	0			0	0		0		
	Other non	credit-obligation assets				31.293						30.681		

							IRB Ap	proach					
				As o	131/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1.592	0	0 1.321	0 274	0		0 2.110	0	0 1.898	0 533	0	0
	Corporates	35.142	892	19.418	9.048	396	412	32,290	848	17.465	9.174	469	407
	Corporates - Of Which: Specialised Lending	359	0	339	258	0	1	407	0	392	330	0	1
	Corporates - Of Which: SME	64	3	63	53	11	1	114	4	113	110	15	2
	Retail	1,012	143	888	381	137	85	790	132	781	330	130	76
	Retail - Secured on real estate property	190	21	190	109	14	12	180	21	180	101	15	13
FRANCE	Retail - Secured on real estate property - Of Which: SME	190	21	190	109	14	12	180	21	180	101	15	13
11011102	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	822	122	696	272	123	72	610	111	601	229	115	63
	Retail - Other Retail - Of Which: SME	821	122	696	272	123	72	609	111	601	229	115	63
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	1	1	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	31/03/2024					As of	30/06/2024		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure a	imount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks Institutions Corporates	and central governments	0 1,452 22,841	0 0 305	0 1,378 12,489	0 388 6.563	0 0 286	0 0 59	0 1,265 22,760	0 0 294	0 1,121 12,483	0 315 6.372	0 0 87	0 0 61
	Corporates	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0,363	0	0	0	0	0 7	0	e e	0
	Retail	Retail - Secured on real estate property	58	0	20	5	0		3 0	0	2 0	1 0		0
GERMANY		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0 58	0	0 20	5	0	0	3	0	0 2	0	0	0
	Equity	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	58	0	0 0	0	0	0	0	0	0 0	0		0
		dit-obligation assets			,	ů		Ů		Ů	Ů	- C		

							IRB Ap	proach					
				As o	131/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. No		Of which:	Value ²		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
		_	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0	0	0	0	0		0	0	0	0		0
	Institutions	441	0	243	87	0		529	0	235 4 896	87 2.236		0
	Corporates	8,308	0	4,512	1,994	0	4	8,917	0				5
	Corporates - Of Which: Specialised Lending	101	0	101	70	0	0	101	0	101	50	0	0
	Corporates - Of Which: SME		0	0	0	0		1	0		0		0
	Retail	47	0	13	6	0	0	23	0	6	6	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INCITIENCANDO	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	47	0	13	6	0	0	23	0	6	6	0	0
I	Retail - Other Retail - Of Which: SME	47	0	13	6	0	0	23	0	6	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
I	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		Ostablish	0		ORTHODO			CAMBULAN			Deliablishi	
	Institutions	97		92	40			170		165	82		
	Corporates	3.268	0	2.065	1.046	0		3,260	33	2.288	1.194		7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0		0
	Corporates - Of Which: SME	1	0	1	i i	0		0	0		0		0
	Retail	16	0	6	2	0		3	0	3	1		0
	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	o o	0	ō	0	0		0	o o	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
	Retail - Qualifying Revolving		0	0	o o	0	ō	0	0		0	o o	0
	Retail - Other Retail	16	0	6	2	0		3	0	3	1		0
	Retail - Other Retail - Of Which: SME	16	0	6	2	0		3	0	3	1		0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0		0
	Equity		0	0	0	0	0	0	0		0		0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRBAp	proach					
				As o	131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	214	0	92	49	0	0	188	0	164	81	0	0
	Corporates	6,062	0	3,902	1,882	0	5	6,092	0	3,874	2,027		3
	Corporates - Of Which: Specialised Lending	118	0	118	65	0	0	77	0	77	50		0
	Corporates - Of Which: SME Retail		0	0	0	0	0	10	0		0		0
	Retail - Secured on real estate property				4			10			*		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0		0		0	0		0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME								0				
	Retail - Qualifying Revolving								0				
	Retail - Other Retail		0	4	2	0		9	0	7	3		0
	Rutait , Other Rutait , Of Which SMF	6	0	4	2	0		9	0	7	3		0
	Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Easty		0	0	o o	0	ō	0	0	o o	0		0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	30/06/2024		
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,599 225	0	1,599 218	212 32	0		1,588 300	0	1,588 299	198 37	0	0
	Institutions Corporates	225 3.617	46	2.209	32 1.001	57		3,559	50	299	1.015	105	6
	Corporates - Of Which: Specialised Lending	3,617	40	2,209	1,001	0		3,559	0	2,067	1,015	105	0
	Corporates - Of Which: SME		0	0		0		0	0		0		0
	Retail	20	0	11	3	0		0	0		0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: S	SME 0	0	0	0	0	0	0	0		0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which:	non-SME 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	0	11	3	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	20	0	11	3	0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0		0
	Equity		0	0	0	0	۰	0	0	۰	0		
	Other non credit-obligation assets												
	IRS Total												

							IRBAp	proach					
				As o	131/03/2024						130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	5 373	0	2 365	0 86	0	0	5 406	0	2 395	1 77	0	0
	Corporates	4,580	28	1,967	1,231	0	7	4,379	28	1,728	870	0	6
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	193	0	50	23	0		0	0		0		0
	Retail - Secured on real estate property	193	0	0	0	0		0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0	0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		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 Retail - Other Retail - Of Which: SME	193 193	0	50 50	23 23	0		6	0	2	1	0	0
	Notal: - Other Notal: - Of Which: SME Retail - Other Retail - Of Which: non-SME	193	0	50	23	0		6	0	2	1		0
	Netail - Other Netail - Of Which: non-SME Equity		0	0		0		0	0		0		0
	Other non credit-obligation assets		Ů	ů			Ů		Ů	Ů		Ů	, i
1	IRS Total												

							IRBAp	proach					
				As o	31/03/2024					Aso	of 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
MALTA	Commit Janus and centre preveniments Institution Comparison. Combination Specialisated Lending Comparison. Combination Specialisated Lending Comparison. Combination Specialisated Lending Retail. Confirmation Retail. Combination Retail. Retail. Combination Retail. Retail. Combination 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets		0	0	0	0	0	0	0		0		0
	IRB Total												

					IRB Ap	proach					
		As of	31/03/2024					Aso	f 30/06/2024		
Origina		Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	c 1	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
1,519	Т	1,519	231 36	0	0	14	0	14	0	0	0
62		62	36	0		0	0		0		0
		0		0		0	0		0		0
		0	0	0		0	0		0		0
0		0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0
		0	0	0		0	0	0	0		0
		0		0		0	0		0		
							0				0
	-										
	(1) Original exposure, unlike Exp	(1) Original exposure, unlike Exposure	(1) Original exposure, unlike Exposure value, is reporte	(1) Original exposure, unlike Exposure value, is reported before taking into account	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien f	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factors or credit ris	(1) Original exposure, unlike Exposure value, is reponted before taking into account any effect due to credit conversion factors or credit risk misigation techni-	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk misjapison techniques (e.g. substitution).	(1) Original exposure, untiled Exposure value, is reposted before taking into account any effect due to credit convenien factors or credit risk misgation techniques (e.g. substitution effects).	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect does to credit conversion factors or credit frisk milippoins techniques (e.g. substitution effects).

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ³		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		230	0	115	40	0	0
	Institutions	211	0	71	29	0	0	209	0	72	27	0	0
	Corporates	3,894	109	1,140	649	0	15	4,104	58	1,550	900	13	10
	Corporates - Of Which: Specialised Lending		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	117	0	7	3	0		1	0	1	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0		0
117421	Retail - Secured on real estate property - Of Which: non-SME		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	117	0	7	3	0		1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	117	0	7	3	0		1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME		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												
	IRS Total												



General governments exposures by country of the counterparty

							HSBC Continental Europ	e						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														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[Austria	0 0 0 18 137 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 f [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 0 0 1 141 0	0 0 0 0 0 0 0 141	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	000000000000000000000000000000000000000	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	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[0 - 3M] [3M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M [Denmark	0 0 35 19	0 0 0 0 0 35 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 0 19 0	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		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	33	85	v		33	.19				v	Ü	0	0
Total	L													



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe .						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	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 0 0 0 0 0 0 0 0 0 0	0 0 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	5 33 24 5 33 33 3,3,000 22 2	7 247 8 538 7 337 7 3,036 2 22	0		0 54 215 0 52 0 4277 0 2422 0 434 0 0	194 111 95 2,602		0 0 0	0	0	700 701 223 5 0 100 0	((2
0 - 3M 3M - 1Y 1 M - 2Y 1 Y - 2Y	Germany	10 10 43 46 46 53 5 5	9 49 7 107 5 4344 6 466 0 1,240 5 535 3 535	0		0 23 0 107 0 3166 0 402 0 795 0 413	26 0 119 64 445 122 45		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 1 1 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	Croatia													
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M[Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		1
10 aM	Italy	6	64 64 64 60 60 60 60 60 60 60 60 60 60 60 60 60	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							HSBC Continental Europ	e						
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Lithuania													
0 - 3M 3M - 1Y 1 Y - 2Y 1 Y - 2Y	Luxembourg													
[0 - 3M[Malta	42 133 64 144 189 5 9	42 138 68 146 188 51 94	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	42 137 68 105 137 0 0	0 1 0 40 51 51 94	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 10 0 0 0 0 53		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	10	10 30 0 0 0 0	0 0 0 0 0	0	10 30 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	399 77 11 22 6	391 0 70 17 23 0 0	0	0	391 0 70 17 23 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Portugal	500	500	0		500	0	0	0	0	0	0		0
[0 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							HSBC Continental Europ	e						
			_				As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	6 6 6	0 38 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 38 0 0 0 0 0 38	0 0 0 0 0 0 0 0 0 0 0 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 50 0 13 0 0	0 0 0 0 0	0
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	55 22 6 6	56 0 25 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(56 0 25 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	United Kingdom													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway													



General governments exposures by country of the counterparty

			HSBC Continental Europe As of 31/12/2023												
				_			As of 31/12/2023			_					
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
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	amount	
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Canada	1	19 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2	
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Hong Kong														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 10 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	99 90 90 111	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		216	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	



General governments exposures by country of the counterparty

			HSBC Continental Europe As of 31/12/2023											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance s	heet exposures	
					Non-uenvauve imanciat a:	ssets by accounting portions		Denvatives with pos	itive tali vatue	Derivatives with	i negative rair value			Risk weighted exposure
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 of 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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA	6	0 3 3 0 0	() () () () () () () () () ()		0 0 3 3 0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total [0-3M[[3M-11f] [1Y-2Y[[2Y-3Y[[3Y-5Y[[3Y-10Y [10Y-more Total	Middle East	() () () () () () () () () ()	3 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 17 - 2Y	Latin America and the Caribbean													
[0 - 3M [Africa	27 7	0 0 0 0 70 0	() () () () () () () () () ()	6	0 0 0	0 0 0 0 70 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 6		3
10 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10V - more	Others	141 338 388 344 556 568	0 141 39 388 345 559			0 0 141 0 0 199 0 199 5 588	0 33 188 155		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

HSBC Continental Furd

							HSBC Continental Europ	e						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0 - 3M[Austria	17: 17:	0 0 0 0 0 0 0 174 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	3	800 0 0 0 150 2	0 0 0 34 2 68	0 0 0 35 5 4655	0 0 0		
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f	Belgium	6 6 6 55 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	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0-3M[[3M-1Y] f1Y-2Yf [2Y-3Y] [3Y-5Y[[5Y-10Y] [10Y-more Total	Czech Republic													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0	0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M[13M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Estonia		0	0		0	0		0	U	U	· ·		
Total	L													



General governments exposures by country of the counterparty

		As of 30/06/2024												
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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[0				0		4 190	0	0	0		
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland		0 0	0		0	0 0 0 0	1 7 9 14 9, 2	1 1,429 7 1,487 0 1,765 2 1,542 9 150	621 263 0	0 0 0 3,000 3,196 0	0 0 0 0 0 0	0	
[0-3M[105	5 105		0			44	4 7,073 0 0	885 34	6,196 2,256 1.048	700 915	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	France	400 693 346 383 11	697 697 497 5 346 7 397			104 349 410 370 257 330	19	4	0 0 0 0 0 0 0 5 56	27 0 0 0 0	0 0 0 0 0	9 4 0 100	0 0 0 0	
Total 1 M E · 0 1		2,465 15	19			1	19	4	7 146 0 300	61 87	4,839	1,731 0	0	2
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	141 266 544 693 311	141 269 544 7 697 L 311			105 132 455 486 308	8	7 2 4 21 2,63	557 0 1,673 9 2,316 0 4,526	15 34 13 75 275 271	724 888 1,421 1,587 1,837 1,595	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[1,991	1,991			1,496	496	3,00	3 12,221	771	12,889	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
[10Y - more Total	1													
[0 - 3M] [3M - 1Y] [11 - 2Y] [22 - 3Y] [37 - 5Y] [57 - 10Y] [10Y - more	Hungary													
[0-3M[[3M-1Y[[1Y-2Y[0 0			0	0		0 0	0	0	0	0	
[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland		0 0	0			0		0 0 0	0 0	0	0 0	0	
[0-3M[<u> </u>		0			0	0		0 0	0	0	0	0	0
[3M - 1Y [Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0	0 0 0 0	46 0 0 184 0	0 0 0 0	
[10Y - more Total	1		0	Č		i o	0		0	0	0	230	0	18



General governments exposures by country of the counterparty

							HSBC Continental Europ	e						
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		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	National amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Vf] 11Y-2Vf 12Y-3Vf [3Y-5Vf] [5Y-10Vf] [10Y-more	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania													
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf] [3Y - 5Yf [5Y - 10Yf] [10Y - more	Luxembourg													
[0.3M] [3M-1V] [117-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Malta	132 16 66 202 133 66 99 7.19	132 16 69 202 133 69 99			132 16 69 144 99 0	0 0 58 34 69 99	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 6 0 0 0 0 50 58		0
[0 - 3M[Netherlands	0 0 22 0 0	0 0 22 0 0 0			0 0 0 0 0	0 0 22 0 0 0 22	18 18 10 0 0 0 0	1,596 1,878 467 0 0 0 3,941	0 12 71 60 26 0 0	0 500 1,070 820 450 0 0	0 0		0
[0 - 3M[Poland	500 99 9 7 7 53 0 0	500 59 0 76 53 0 0			500 59 0 76 53 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Portugal													
[0 - 3M[Romania													



General governments exposures by country of the counterparty

							HSBC Continental Europ	e						
				_			As of 30/06/2024			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Slovakia													
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Slovenia													
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain		0 174 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 174 7 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 0 0 13 0 0 0	0 0 0 0 0	9
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	65 22 6 6 6	65 0 26 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(65 0 26 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 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	United Kingdom													
[0 - 3M[Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M[Norway													



General governments exposures by country of the counterparty

			HSBC Continental Europe As of 30/06/2024												
					_		As of 30/06/2024		_	_					
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
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	amount	
[0 - 3M[Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3Y - 10Y] [10Y - more Total	Canada		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Hong Kong														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 9 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	2 2 2 5 7 75. 11. 1.10.	0 0 20 20 20 3 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 20 58 19 64 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		225	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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] [13M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		0	



General governments exposures by country of the counterparty

							HSBC Continental Europ	ie .						
				_		_	As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
					Non derivative financial as	ssets by accounting portfolio		Derivatives with pos	ithya fair yahua	Dodustives wit	h negative fair value	Off-balance st	neet exposures	
					Norvellyauve ilialicia a:	ssets by accounting portiono		Denvauves with pos	nuve iali vame	Delivatives with	i liegative lali value			Risk weighted exposure
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	amount
[0 - 3M [[3M - 1Y [f 1Y - 2Y f [2Y - 3Y] [3X - 5Y f [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	6	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	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
10-3M	Middle East	() () () () () () () () () ()	3 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0		0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 3M - 1Y	Latin America and the Caribbean													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa		0	0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	6 6 1007 276 265 1.188 456	1,184	0 0 0 0		51 51 52 53 54 55 54 55 54 55 54 55 54	0 10 101 173 95 8	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



Performing and non-performing exposures

1					As of 30/09/2023									As of 31/12/2023				
		Gros	ss carrying amount! Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal ar	mount		Accumulated impairs credit risk and provis	ment, accumulated negative chi	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-perform	ning exposures ²	Collaterals and financial guarantees received on non- performing exposures
(main EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	66,90	3 0	0		0				0 0	61,366	0	0	0		0			
Debt securities (including at amortised cost and fair value)	11,829	0	0		0	1			0	13,871	0	0	0		0 :			0
Central banks	:	7 0	0		0				0	3	0	0	0		0	0		0
General governments	7,56	0	0		0				0	9,368	0	0	0		0	0		0
Credit Institutions	3,62	. 0	0		0				0	3,875	0	0	0		0	0		0
Other financial corporations	538	9 0	0		0				0	522	0	0	0		0	0		0
Non-financial corporations	101	0	0		0				0	103	0	0	0		0	0		0
Loans and advances(including at amortised cost and fair value)	102,87	44	1,697	1,697	1,688	149	644	64	4 433	81,664	246	1,659	1,659	1,65	1 13:	625	62	4 319
Central banks	3,58	7 0	0		0				0	5,076	0	0	0		0	0		0
General governments	3,48	9 0	0		0				0	726	0	0	0		0	0		0
Credit institutions	23,15	1			0	1			0 0	17,828	0	0	0		0	0		
Other financial corporations	15,20	3 0	12	12	12	3			8 0	13,394	5	20	20	2	0	11	1	1 0
Non-financial corporations	34,98	31	1,411	1,411	1,402	115	548	54	7 261	33,890	236	1,543	1,543	1,53	5 10	586	58	5 259
of which: small and medium-sized enterprises	1,776	3 2	182	182	182	12	88	8	9 85	1,619	2	184	184	18	4 1:	97	9	77
of which: Loans collateralised by commercial immovable property	3,864	0	77	77	77	26	11	1	1 66	3,841	0	73	73	7	3 21	11	1	1 61
Households	22,45	12	274	274	274	30	88	8	8 172	10,751	5	96	96	9	6 1	28	2	60
of which: Loans collateralised by residential immovable property	4,28	. 7	144	144	144	16	47	4	7 97	3,091	4	70	70	7	0 1!	22	2	2 48
of which: Credit for consumption	694	1	15	15	15	5			6 5	118	0	7	7		7	2		2 5
DEBT INSTRUMENTS other than HFT	181,61	5 44	1,697	1,697	1,688	150	644	64	4 433	156,901	246	1,659	1,659	1,65	1 13:	625	62	319
OFF-BALANCE SHEET EXPOSURES	134,96		443	443	278	24	40	4	0 2	128,962		475	475	23	8 26	32	3	2 2

[&]quot;First so-bases whet fam, excended regarded as a consider of again consider of again consider of again consideration and consideration and



Performing and non-performing exposures HSBC Continental Europe

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(institutions report him the cumulative amount of expected cross issues initial recognition for financial instruments subject to impairment, as expected to expect the cumulative amount of expected cross issues initial recognition for financial instruments subject to impairment, the expectage in flavourse due to could risk for financial instruments measured at thir value through profit or loss other than HFT and provisions for off balances sheet expose.

(4) For the on-bullances sheet Rame, accumulated impairments and accumulated impairments and accumulated impairment and accumulated impairment and accumulated impairment and accumulated repairme changes in tain value due to credit risk are disclosed with the opposite sign of what is reported according to the PRREP frommench (Imprigates F 18.00 / F 19.00), which follows a sign convention based on a credit-debt convention, as explained in Acro

impairment, accumulated changes in tarvature due to creat not and provisions ji is discussed consistently with the PRIVEY age convention. This is because, based on this age convention, the provisions on of-cual-ce sheet commitments are generally

[5] from June 2021, the goes 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.

(i) 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 period



Forborne exposures

			As of 30/	09/2023					As of 31/1	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia	al guarantees received rbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	2,507	648	186	161	306	149	2,269	619	172	158	669	141
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	38	9	7	7	0	0	41	0	1	0	0	0
Non-financial corporations	2,314	580	171	149	162	95	2,145	591	166	155	591	116
of which: small and medium-sized enterprises	62	58	12	11	47		65	61	13	13	43	
Households	155	59	8	5	144	54	83	28	4	2	78	25
DEBT INSTRUMENTS other than HFT	2,507	648	186	161	306		2,269	619	172	158	669	
Loan commitments given	63	62	0	0	0	0	112	97	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

⁽P) 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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(II) 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 (excluding loans and advances classified as held for siae, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures

HSBC Continental Europe

İ	As of 31/03/2024								As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	al guarantees received rbearance measures	Gross carryin exposures wi measures			exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	9	0	0	0	0
Central banks	0	0	0	0	0	· ·	0	0	0	0	0	0
			-					Ů				
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)	2,570	817	190	171	862	160	2,424	842	136	123	881	132
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	15	8	1	0	7	7	15	9	0	0	7	1
Non-financial corporations	2,470	782	184	167	776	130	2,322	806	131	119	794	110
of which: small and medium-sized enterprises	63	58	13	13	27		53	35	10	9	41	
Households	85	27	5	3	79	23	87	27	5	3	80	21
DEBT INSTRUMENTS other than HFT	2,570	817	190	171	862		2,424	842	136	123	881	
Loan commitments given	110	94	0	0	0	0	124	105	0	0	0	0
QUALITY OF FORBEARANCE ²					_							
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading HSBC Continental Europe

(min EUR) 43 60 40