



2024 EU-wide Transparency Exercise

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.

2024 EU-wide Transparency Exercise

Key Metrics

HSBC Continental Europe

(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

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Leverage ratio

HSBC Continental Europe

		(min 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,596	10,819	10,742	10,703	C 47.00 (r0310,c0010)	
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)	
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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Overview of Risk exposure amounts

HSBC Continental Europe

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	42,303	42,870	42,011	42,253	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	9,125	9,168	10,768	11,618	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	7,560	7,691	8,083	8,277	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	22,396	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 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,307	4,531	5,139	5,631	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	810	748	808	820	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	0	C 02.00 (r0480, 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, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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 (r0600, 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.

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P&L
HSBC Continental Europe

(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 subsidiaries, 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 subsidiaries, 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 year

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."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
HSBC Continental Europe

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	67,064				61,468				57,138				63,949				IAS 1.54 (f)	
Financial assets held for trading	73,954	15,695	57,724	536	62,552	16,360	45,774	418	62,676	20,965	41,268	423	64,985	22,564	42,020	361	IFRS 7.8(a)(i); IFRS 9. Appendix A	
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)(ii); 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	10,164	4,516	41	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	103,457				82,262				97,126				96,681				IFRS 7.8(c); 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				248,105				257,674				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	10,327	43	0	0	0	0	12,073	45	0	-1	0	0	14,170	3	0	-1	0	14,446	44	0	-1	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	81	0	0	0	0	0	392	0	0	0	0	0	197	0	0	0	0	223	0	0	0	0	0	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	Debt securities	1,453	0	0	0	0	0	1,747	0	0	0	0	0	2,880	0	0	0	0	3,086	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	94,308	6,792	1,688	-48	-101	-644	74,460	5,163	1,651	-51	-81	-624	87,969	5,352	1,648	-49	-85	87,798	4,776	1,752	-48	-73	-611	Annex V Part 1.31.44(a)	

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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 ¹	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(l)
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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	19,840	19,543	21,031	23,408	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	6,818	4,263	4,740	5,754	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		262,167	223,405	235,196	243,838	

2024 EU-wide Transparency Exercise
Market Risk
HSBC Continental Europe

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 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	0	0	73	23	140	42							77	17	121	30							
Of which: Specific risk	6	0	12	2	34	4							5	1	8	1							
Equities	0	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	81	94	11	3	36	10							12	3	19	5							
Commodities risk	0	0	1	0	11	5							1	0	14	4							
Total	87	94	83	28	178	49	55	29	0	0	0	3,649	87	21	144	42	33	28	0	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	94	141	9	1	30	5							7	2	11	5							
Commodities risk	0	0	1	0	13	5							1	0	15	4							
Total	100	145	98	19	137	37	47	55	0	0	0	3,640	77	17	197	38	62	44	0	0	0	0	4,198

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
	(in EUR, %)	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Consolidated data		3,262	0	3,296	469	0	0	0	0	1,978	0	1,997	272	0	0	0	0
Institutions		7,251	0	5,269	3,246	0	2	0	2	7,208	0	5,465	1,455	0	1	1	1
Corporates		197,799	1,712	58,649	29,335	918	559	104,383	1,718	57,276	28,625	883	971	0	0	0	0
Retail		774	0	663	402	0	0	722	0	707	563	0	0	0	0	0	0
Retail - Secured on real estate property		1,843	144	1,042	444	138	85	830	132	830	345	131	77	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		190	22	190	109	15	13	181	21	180	101	15	13	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	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	0	0	0	0
Retail - Other Retail		1,453	122	852	334	123	72	670	111	630	247	136	64	0	0	0	0
Retail - Other Retail - Of Which: SME		1,454	122	852	334	123	72	669	111	630	247	136	64	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total⁽³⁾					31,293						30,861						

(1) Original exposure, unless 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) IRB Total does not include the Securitisation position unless in the table prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 5% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
	(in EUR, %)	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
FRANCE		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		5,895	0	3,821	274	0	0	5,895	0	3,888	274	0	1	1	0	0	1
Corporates		35,142	892	15,418	9,248	396	412	32,200	848	17,465	9,174	469	467	0	0	0	0
Retail		1,012	143	886	361	137	85	790	132	781	350	130	76	0	0	0	0
Retail - Secured on real estate property		190	21	190	109	14	12	180	21	180	101	15	13	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	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	0	0	0	0
Retail - Other Retail		822	122	696	272	123	72	610	111	601	229	115	63	0	0	0	0
Retail - Other Retail - Of Which: SME		822	122	696	272	123	72	609	111	601	229	115	63	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
	(in EUR, %)	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
GERMANY		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		1,452	0	1,376	388	0	0	1,452	0	1,321	351	0	0	0	0	0	0
Corporates		22,841	385	12,480	6,503	286	19	22,766	284	12,463	6,372	87	81	0	0	0	0
Retail		58	0	20	5	0	0	58	0	20	5	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		58	0	20	5	0	0	58	0	20	5	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
	(in EUR, %)	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
NETHERLANDS		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		441	0	343	87	0	0	441	0	329	87	0	0	0	0	0	0
Corporates		8,368	0	4,512	1,994	0	0	8,368	0	4,496	2,236	0	5	0	0	0	0
Retail		101	0	101	70	0	0	101	0	101	50	0	0	0	0	0	0
Retail - Secured on real estate property		47	0	13	6	0	0	47	0	13	6	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	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	0	0	0	0
Retail - Other Retail		47	0	13	6	0	0	47	0	13	6	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
	(in EUR, %)	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
UNITED KINGDOM		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		97	0	92	40	0	0	97	0	170	82	0	0	0	0	0	0
Corporates		3,261	0	2,065	1,046	0	0	3,261	0	2,286	1,194	0	7	0	0	0	0
Retail		1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	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	0	0	0	0
Retail - Other Retail		1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																	

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	214	0	92	49	0	0	186	0	164	81
	Corporates	4,802	0	3,852	1,842	0	5	4,802	0	3,814	2,227
	Corporates - Of Which: Specialised Lending	118	0	118	65	0	0	77	0	77	50
	Corporates - Of Which: SME	6	0	5	2	0	0	10	0	8	4
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
UNITED STATES	Central banks and central governments	1,599	0	1,599	212	0	0	1,588	0	1,588	199
	Institutions	225	0	218	22	0	0	209	0	209	27
	Corporates	3,617	46	2,509	1,001	57	9	3,559	50	2,667	1,015
	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
	Retail	20	0	11	3	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Other Retail	20	0	11	3	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
SPAIN	Central banks and central governments	3	0	3	0	0	0	1	0	1	0
	Institutions	4,580	28	1,967	1,231	0	7	4,379	28	1,728	870
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	193	0	50	23	0	0	2	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Other Retail	193	0	50	23	0	0	2	1	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
MALTA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
Other Countries	Central banks and central governments	1,515	0	1,515	211	0	14	0	0	14	0
	Institutions	62	0	62	36	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
ITALY	Central banks and central governments	0	0	0	0	0	0	230	0	115	48
	Institutions	211	0	71	29	0	0	209	0	72	27
	Corporates	3,884	109	1,440	648	0	11	4,094	186	1,500	905
	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
	Retail	117	0	7	3	0	0	1	0	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Other Retail	117	0	7	3	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0	3
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	70	70	0	0	0	0	0	70	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	70	70	0	0	0	0	70	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		141	141	0	0	0	0	141	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		388	388	0	0	0	0	388	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		345	345	0	0	0	0	345	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	559	559	0	0	0	0	559	0	0	0	0	0	0	0	0	0	
[10Y - more]	568	568	0	0	0	0	568	0	0	0	0	0	0	0	0	0	
Total	2,040	2,040	0	0	0	0	1,656	384	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	61	61	0	0	0	0	51	10	0	0	0	0	0	0	0	0
[3M - 1Y]		101	101	0	0	0	0	101	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		301	301	0	0	0	0	301	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		276	276	0	0	0	0	103	173	0	0	0	0	0	0	0	0
[3Y - 5Y]		263	263	0	0	0	0	168	95	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,194	1,194	0	0	0	0	1,176	0	0	0	0	0	0	0	0	0
[10Y - more]	455	455	0	0	0	0	455	0	0	0	0	0	0	0	0	0	
Total		2,340	2,340	0	0	0	1,962	388	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²				On performing exposures ³		On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ²				On performing exposures ³		On non-performing exposures ³		
			Of which: defaulted		Of which Stage 3 ⁴						Of which Stage 3 ⁴			Of which Stage 3 ⁴								
mil EUR																						
Cash balances at central banks and other demand deposits	66,906	0	0	0	0	0	0	0	0	0	0	61,366	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,829	0	0	0	0	1	0	0	0	0	0	13,871	0	0	1	0	0	0	0	0	0	
Central banks	7	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	
General governments	7,565	0	0	0	0	0	0	0	0	0	0	9,368	0	0	0	0	0	0	0	0	0	
Credit institutions	3,621	0	0	0	0	0	0	0	0	0	0	3,673	0	0	0	0	0	0	0	0	0	
Other financial corporations	536	0	0	0	0	0	0	0	0	0	0	522	0	0	0	0	0	0	0	0	0	
Non-financial corporations	100	0	0	0	0	0	0	0	0	0	0	103	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	102,877	44	1,697	1,697	1,688	149	644	644	433	81,664	246	1,659	1,659	1,651	132	625	624	318				
Central banks	3,587	0	0	0	0	0	0	0	0	5,076	0	0	0	0	0	0	0	0	0	0		
General governments	3,488	0	0	0	0	0	0	0	0	726	0	0	0	0	0	0	0	0	0	0		
Credit institutions	23,158	1	0	0	0	1	0	0	0	17,828	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	15,203	0	12	12	12	8	8	8	0	13,394	5	20	20	8	11	11	0					
Non-financial corporations	34,989	31	1,411	1,411	1,402	115	548	547	261	33,890	236	1,543	1,543	1,535	108	588	585	259				
of which: small and medium-sized enterprises	1,776	2	182	182	182	12	89	89	85	1,619	2	184	184	184	13	97	97	77				
of which: Loans collateralized by commercial immovable property	3,864	0	77	77	77	26	11	11	64	3,841	0	73	73	73	26	11	11	61				
Households	22,454	15	274	274	274	30	88	88	172	19,791	5	96	96	96	18	28	28	85				
of which: Loans collateralized by residential immovable property	4,281	7	144	144	144	16	47	47	97	3,091	4	70	70	70	19	22	22	48				
of which: Credit for consumption	698	1	15	15	15	5	6	6	5	118	0	7	7	7	1	2	2	5				
DEBT INSTRUMENTS other than HFT	181,615	44	1,697	1,697	1,688	150	644	644	433	156,901	246	1,659	1,659	1,651	133	625	624	318				
OFF-BALANCE SHEET EXPOSURES	124,965		443	443	278	24	49	49	2	129,262		476	476	238	26	32	32	2				

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework template F 18.00 / F 18.00, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
HSBC Continental Europe

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which Stage 3 ⁽⁴⁾	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which Stage 3 ⁽⁴⁾			
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾						Of which Stage 3 ⁽⁴⁾				Of which: defaulted		Of which Stage 3 ⁽⁴⁾					Of which Stage 3 ⁽⁴⁾
(in € bn)																					
Cash balances at central banks and other demand deposits	57,079	0	0	0	0	0	0	0	0	0	63,890	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	17,058	0	0	0	0	1	0	0	0	17,582	0	0	0	0	0	1	0	0	0	0	0
Central banks	3	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
General governments	11,481	0	0	0	0	0	0	0	0	11,788	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,540	0	0	0	0	0	0	0	0	5,147	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	522	0	0	0	0	0	0	0	0	521	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	104	0	0	0	0	0	0	0	0	104	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	95,205	125	1,656	1,656	1,644	134	628	628	319	94,550	304	1,754	1,754	1,752	121	611	611	498			
Central banks	2,338	0	0	0	0	0	0	0	0	1,705	0	0	0	0	0	0	0	0	0	0	0
General governments	646	0	0	0	0	0	0	0	0	771	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	24,707	0	0	0	0	0	0	0	0	23,558	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21,433	5	19	19	19	3	10	10	7	22,809	0	19	19	19	3	14	14	1			
Non-financial corporations	35,439	107	1,548	1,548	1,540	110	589	588	255	35,000	294	1,636	1,636	1,634	103	566	566	431			
of which: small and medium-sized enterprises	1,272	2	177	177	177	10	91	91	97	1,187	1	151	151	151	10	85	85	63			
of which: Loans collateralised by commercial immovable property	4,073	3	61	61	63	17	12	12	48	4,467	0	138	138	138	20	14	14	121			
Households	10,612	10	89	89	88	20	38	38	57	10,527	10	96	96	96	14	31	31	56			
of which: Loans collateralised by residential immovable property	2,904	4	70	70	70	15	21	21	49	3,017	3	74	74	74	10	22	22	52			
of which: Credit for consumption	116	0	6	6	6	1	2	2	4	114	0	6	6	6	0	2	2	4			
DEBT INSTRUMENTS other than HFT	169,242	125	1,656	1,656	1,644	135	628	628	319	176,022	304	1,754	1,754	1,752	122	611	611	498			
OFF-BALANCE SHEET EXPOSURES	143,046		438	438	438	27	31	12	2	143,213		444	444	444	206	24	32	8			

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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	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)	2,570	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 ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted																							
A Agriculture, forestry and fishing	83	26	26	83	7	0	62	25	25	62	9	0	77	25	25	77	9	0	89	26	26	89	7	0	
B Mining and quarrying	331	158	158	331	1	0	338	187	187	338	0	0	340	179	179	340	0	0	276	225	225	276	0	0	
C Manufacturing	7,821	271	271	7,821	119	0	6,599	285	285	6,599	139	0	7,901	291	291	7,901	118	0	8,173	279	279	8,173	113	0	
D Electricity, gas, steam and air conditioning supply	999	5	5	999	4	0	876	5	5	876	5	0	905	5	5	905	5	0	798	5	5	798	6	0	
E Water supply	268	0	0	268	0	0	265	0	0	265	0	0	228	0	0	228	0	0	224	0	0	224	0	0	
F Construction	515	18	18	515	15	0	497	32	32	497	17	0	556	21	21	556	15	0	428	24	24	428	14	0	
G Wholesale and retail trade	4,259	189	189	4,259	119	0	4,315	191	191	4,315	124	0	4,471	193	193	4,471	121	0	4,494	195	195	4,494	121	0	
H Transport and storage	2,318	20	20	2,318	17	0	2,041	19	19	2,041	17	0	1,952	16	16	1,952	17	0	1,959	17	17	1,959	16	0	
I Accommodation and food service activities	488	44	44	488	14	0	485	43	43	485	14	0	495	49	49	495	15	0	481	27	27	481	14	0	
J Information and communication	1,229	20	20	1,229	27	0	1,391	24	24	1,391	27	0	1,400	27	27	1,400	31	0	1,176	31	31	1,176	23	0	
K Financial and insurance activities	54	8	8	54	2	0	52	8	8	52	2	0	51	8	8	51	1	0	44	0	0	44	0	0	
L Real estate activities	4,148	72	72	4,148	32	0	4,011	141	141	4,011	37	0	4,576	149	149	4,579	37	0	4,543	148	148	4,543	34	0	
M Professional, scientific and technical activities	5,013	87	87	5,013	193	0	5,493	177	177	5,493	198	0	5,486	440	440	5,486	218	0	5,640	405	405	5,640	217	0	
N Administrative and support service activities	5,054	430	430	5,054	83	0	5,087	123	123	5,087	77	0	5,176	124	124	5,176	81	0	5,587	169	169	5,587	80	0	
O Public administration and defence, compulsory social security	7	0	0	7	0	0	5	0	0	5	0	0	6	0	0	6	0	0	5	0	0	5	0	0	
P Education	21	3	3	21	1	0	18	2	2	18	0	0	16	2	2	16	0	0	13	0	0	13	0	0	
Q Human health services and social work activities	75	6	6	75	2	0	43	6	6	43	3	0	40	6	6	40	3	0	60	5	5	60	3	0	
R Arts, entertainment and recreation	170	8	8	170	3	0	98	3	3	98	3	0	101	3	3	101	1	0	80	2	2	80	1	0	
S Other services	1,311	66	66	1,311	22	0	1,302	23	23	1,302	28	0	1,484	63	63	1,484	29	0	909	78	78	909	20	0	
Loans and advances	39,989	1,411	1,411	39,989	662	0	33,890	1,543	1,543	33,890	699	0	35,439	1,548	1,548	35,439	699	0	39,090	1,638	1,638	39,090	670	0	

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.