



2018 EU-wide Transparency Exercise

Bank Name	HSBC Holdings Plc
LEI Code	MLU0ZO3ML4LN2LL2TL39
Country Code	GB

2018 EU-wide Transparency Exercise

Capital

HSBC Holdings Plc

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	152,074	151,492	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	105,181	105,299	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	15,753	15,859	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	104,506	112,368	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-14,897	-21,341	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	22,723	22,121	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,090	4,057	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	2,329	725	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-14,068	-14,477	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-985	-831	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2,352	-1,520	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-5,620	-5,878	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-6,298	-6,559	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	0	775	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	775	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,687	20,868	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	13,784	17,760	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	6,903	3,109	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	125,869	126,167	C 01.00 (r015,r010)	Article 57 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	26,206	25,325	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,114	24,202	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-429	-414	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	12,521	1,538	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	726,432	742,380	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	457	C 05.01 (r010,r040)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.48%	14.18%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	17.33%	16.99%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	20.93%	20.41%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	105,181	104,523	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0.0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.48%	14.09%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		775	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		457	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2018 EU-wide Transparency Exercise

Leverage ratio

HSBC Holdings Plc

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	125,869	126,167	C 47.00 (r320,c010)	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	118,966	123,058	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,132,108	2,285,239	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,132,151	2,285,239	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.4%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

HSBC Holdings Plc

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	608,393	626,138
Risk exposure amount for securitisation and re-securitisations in the banking book	12,765	7,729
Risk exposure amount for contributions to the default fund of a CCP	556	402
Risk exposure amount Other credit risk	595,072	618,007
Risk exposure amount for position, foreign exchange and commodities (Market risk)	32,428	31,758
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,525	1,502
Risk exposure amount for Credit Valuation Adjustment	7,895	4,848
Risk exposure amount for operational risk	77,351	79,574
Other risk exposure amounts	364	62
Total Risk Exposure Amount	726,432	742,380

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L HSBC Holdings Plc

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	36,611	21,931
Of which debt securities income	7,140	4,499
Of which loans and advances income	27,950	16,596
Interest expenses	13,204	8,892
(Of which deposits expenses)	6,911	5,502
(Of which debt securities issued expenses)	4,288	2,370
(Expenses on share capital repayable on demand)	0	0
Dividend income	1,857	852
Net Fee and commission income	11,327	6,144
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	977	-54
Gains or (-) losses on financial assets and liabilities held for trading, net	2,379	337
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	877	2,217
Gains or (-) losses from hedge accounting, net	1	-19
Exchange differences [gain or (-) loss], net	757	262
Net other operating income /(expenses)	32	144
TOTAL OPERATING INCOME, NET	41,615	22,922
(Administrative expenses)	26,896	13,538
(Depreciation)	1,513	782
Modification gains or (-) losses, net	n.a.	-28
(Provisions or (-) reversal of provisions)	431	779
(Commitments and guarantees given)	-42	-6
(Other provisions)	473	785
Of which pending legal issues and tax litigation ¹	-130	
Of which restructuring ¹	89	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,695	357
(Financial assets at fair value through other comprehensive income)	n.a.	-59
(Financial assets at amortised cost)	n.a.	416
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	39	34
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,796	1,040
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	184	-26
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	13,021	8,418
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	8,855	6,583
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	8,855	6,583
Of which attributable to owners of the parent	8,065	6,081

⁽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."

2018 EU-wide Transparency Exercise
Market Risk
 HSBC Holdings Plc

	SA		IM										IM											
	As of 31/12/2017	As of 30/06/2018	As of 31/12/2017										As of 30/06/2018											
	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			
(in EUR)																								
Traded Debt Instruments	3,355	3,807	141	135	1,147	309							443	304	1,046	484								
Of which: General risk	499	645	141	116	776	242							329	255	728	341								
Of which: Specific risk	2,897	3,120	0	19	371	67							114	48	318	143								
Equities	51	720	199	196	347	286							49	21	377	311								
Of which: General risk	19	356	199	196	347	286							49	21	377	311								
Of which: Specific risk	32	363	0	0	0	0							0	0	0	0								
Foreign exchange risk	173	205	48	124	288	236							149	89	217	194								
Commodities risk	57	19	0	0	9	2							0	0	11	4								
Total	3,636	4,751	613	422	1,021	544	667	670	0	0	0	28,792	578	363	925	467	658	644	0	0	0	0	27,007	

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	171,389	176,546	10,602		164,266	170,735	10,707	
	Regional governments or local authorities	3,133	2,922	855		7,087	6,896	1,074	
	Public sector entities	309	86	69		10,135	9,988	43	
	Multilateral Development Banks	269	269	13		200	200	7	
	International Organisations	1,819	1,819	0		1,692	1,692	0	
	Institutions	32,961	32,164	1,713		25,099	24,321	1,558	
	Corporates	145,651	71,295	66,814		154,188	74,129	69,669	
	of which: SME	0	0	0		0	0	0	
	Retail	59,203	18,486	13,740		57,881	17,261	12,841	
	of which: SME	1,378	707	488		1,408	785	427	
	Secured by mortgages on immovable property	24,239	23,415	8,613		27,339	26,350	9,685	
	of which: SME	79	79	57		92	86	66	
	Exposures in default	4,408	2,592	3,281	1,570	4,288	2,619	3,072	1,392
	Items associated with particularly high risk	3,316	3,152	4,728		3,729	3,570	5,355	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	482	482	482		625	625	625	
Equity	13,361	13,361	30,094		13,556	13,556	30,337		
Securitisation	1,694	1,694	1,372		2,379	2,379	1,946		
Other exposures	5,916	5,916	5,388		11,821	11,821	5,874		
Standardised Total²	472,176	358,223	147,686	2,984	484,286	366,143	152,793	2,517	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	64,963	65,314	2,129		85,707	86,034	2,323	
	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	14,147	14,147	325		6,366	6,371	162	
	Corporates	2,969	2,227	2,109		3,071	2,271	2,108	
	of which: SME	0	0	0		0	0	0	
	Retail	994	447	335		1,103	517	388	
	of which: SME	0	0	0		0	127	103	
	Secured by mortgages on immovable property	973	968	395		1,031	1,015	395	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	110	88	117	21	92	86	122	5
	Items associated with particularly high risk	1,134	1,134	1,701		1,209	1,209	1,814	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	411	411	411		578	578	578	
Equity	880	880	2,091		487	487	1,122		
Securitisation	0	0	0		0	0	0		
Other exposures	3,090	3,090	1,473		3,627	3,627	1,978		
Standardised Total²				25				13	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
HONG KONG	Central governments or central banks	232	210	980		362	340	917	
	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	974	974	74		1,153	1,201	112	
	Corporates	31,574	9,521	8,579		37,814	11,106	10,321	
	of which: SME	0	0	0		0	0	0	
	Retail	9,542	1,737	1,303		8,811	1,495	1,149	
	of which: SME	34	16	12		34	17	13	
	Secured by mortgages on immovable property	2,865	2,414	987		5,274	4,685	1,763	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	65	64	89	1	89	73	95	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,375	1,375	2,355		1,458	1,458	2,702		
Securitisation	0	0	0		0	0	0		
Other exposures	3,351	3,351	1,624		4,686	4,686	1,874		
Standardised Total²				19				41	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	1,895	1,895	4,738		1,951	1,956	4,877	
	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	6,947	7,047	141		6,330	6,405	129	
	Corporates	8,124	6,419	5,214		7,818	5,741	4,814	
	of which: SME	0	0	0		0	0	0	
	Retail	1,466	887	665		1,373	843	632	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	190	180	66		189	188	66	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	31	45	3	79	70	100	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	854	854	854		1,023	1,023	1,023		
Securitisation	0	0	0		0	0	0		
Other exposures	426	426	195		440	440	209		
Standardised Total²				25				9	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CHINA	Central governments or central banks	51	51	113		53	53	108	
	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	267	265	6		419	417	79	
	Corporates	4,447	1,979	1,976		4,669	2,030	2,026	
	of which: SME	0	0	0		0	0	0	
	Retail	2,616	828	621		2,631	942	671	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	6,460	6,451	2,258		6,599	6,595	2,308	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	21	27	3	27	23	27	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9,543	9,543	23,853		9,406	9,406	23,520		
Securitisation									
Other exposures									
Standardised Total ²	722	722	722	19	722	722	720	28	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	33,237	33,849	333		19,386	20,550	1	
	Regional governments or local authorities	0	0	0		20	20	4	
	Public sector entities	10	10	2		124	109	75	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,907	1,281	38		1,974	1,328	33	
	Corporates	2,282	2,000	1,284		2,619	2,262	1,476	
	of which: SME	0	0	0		0	0	0	
	Retail	1,476	499	333		1,063	91	58	
	of which: SME	753	228	130		576	60	34	
	Secured by mortgages on immovable property	641	640	223		722	722	252	
	of which: SME	8	8	2		8	8	2	
	Exposures in default	130	97	118	16	40	60	75	14
	Items associated with particularly high risk	335	335	502		393	393	550	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		0	0	0	
Equity	51	51	51		413	413	947		
Securitisation									
Other exposures									
Standardised Total ²	451	451	103	20	518	518	164	17	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CANADA	Central governments or central banks	81	81	200		101	101	169	
	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	0	0	0		2	2	0	
	Corporates	233	140	139		527	334	331	
	of which: SME	0	0	0		0	0	0	
	Retail	1,428	285	214		1,457	269	202	
	of which: SME	24	8	6		22	7	4	
	Secured by mortgages on immovable property	74	73	26		77	77	27	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	2	2	4	0	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	311	311	279	10	15	15	3	8	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SINGAPORE	Central governments or central banks	3	3	7		1	1	1	
	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	1,038	1,038	26		1,015	1,015	38	
	Corporates	5,601	753	691		5,900	1,010	823	
	of which: SME	0	0	0		0	0	0	
	Retail	6,861	1,029	772		7,234	976	722	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	331	294	103		329	292	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	8	12	0	37	3	3	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	80	80	199		80	80	199		
Securitisation									
Other exposures									
Standardised Total ²	19	19	13	14	4	4	3	43	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	20,822	21,889	114		9,893	11,496	128	
	Regional governments or local authorities	0	0	0		3,313	3,313	0	
	Public sector entities	0	0	0		9,546	9,546	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,057	4,057	87		4,631	4,631	93	
	Corporates	1,710	1,142	1,108		2,412	1,223	1,213	
	of which: SME	0	0	0		0	0	0	
	Retail	197	34	26		229	40	30	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	3		6	6	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	27	41	0	30	29	44	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	3		8	8	8		
Equity	34	34	34		50	50	50		
Securitisation									
Other exposures									
Standardised Total ²	1	1	1	1	3	3	1	1	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	34,168	34,303	0		32,041	32,276	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	7	7	7		8	8	8	
	Corporates	4,033	1,861	1,825		3,863	1,841	1,808	
	of which: SME	0	0	0		0	0	0	
	Retail	17	9	7		24	9	6	
	of which: SME	0	0	0		10	2	1	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	17	23	6	21	16	23	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	10	10	10	9	2	2	2	10	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
AUSTRALIA	Central governments or central banks	63	138	158		59	131	148	
	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	19	19	0		34	34	1	
	Corporates	1,298	347	357		1,389	239	238	
	of which: SME	0	0	0		0	0	0	
	Retail	2,083	621	466		1,822	569	427	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	131	129	45		116	114	40	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	6
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	2	2	0	18	1	1	0	47	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	267,288	0	266,525	30,231	0	1	280,391	0	279,258	31,696	0	16
	Institutions	124,085	0	117,854	26,738	0	12	120,784	0	115,325	23,396	0	25
	Corporates	876,715	6,650	612,411	325,938	8,500	3,541	931,241	6,536	648,010	341,140	9,996	3,744
	Corporates - Of Which: Specialised Lending	40,830	249	37,637	23,964	265	273	42,955	772	37,040	23,187	377	444
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	390,759	3,053	335,096	54,940	2,662	831	406,137	2,976	348,554	58,464	3,133	1,468
	Retail - Secured on real estate property	230,793	2,082	231,451	28,138	1,790	230	240,908	2,108	241,394	30,827	2,129	259
	Retail - Secured on real estate property - Of Which: SME	1,227	21	1,236	428	45	4	3,080	62	2,882	1,273	244	29
	Retail - Secured on real estate property - Of Which: non-SME	229,566	2,062	230,215	27,710	1,745	226	237,828	2,046	238,512	29,555	1,885	230
	Retail - Qualifying Revolving	104,708	103	57,735	13,317	141	208	110,754	123	62,627	14,074	173	630
	Retail - Other Retail	55,228	868	45,910	13,385	731	392	54,474	745	44,533	13,583	832	579
	Retail - Other Retail - Of Which: SME	9,309	511	7,869	4,940	588	233	7,506	380	5,361	4,433	517	317
	Retail - Other Retail - Of Which: non-SME	45,949	356	38,040	8,445	143	159	46,968	364	38,971	9,150	315	262
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	27,949	0	27,569	11,393	0	0	27,108	0	26,592	5,783	0	67
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total				460,151						472,943		

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⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	419	0	419	59	0	0	646	0	686	27	0	1
	Institutions	26,057	0	25,258	5,952	0	9	23,996	0	23,275	4,832	0	10
	Corporates	157,513	2,068	131,610	75,956	2,719	1,138	170,179	2,470	120,692	76,947	4,566	1,337
	Corporates - Of Which: Specialised Lending	523	0	347	218	0	0	14,841	389	12,472	7,812	0	192
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	105,694	1,218	151,229	19,823	1,810	357	170,816	1,141	157,502	20,799	1,957	703
	Retail - Secured on real estate property	108,350	873	111,995	5,349	1,169	132	113,342	873	116,670	6,355	1,326	157
	Retail - Secured on real estate property - Of Which: SME	16	2	16	4	1	0	1,917	47	1,713	882	207	23
	Retail - Secured on real estate property - Of Which: non-SME	108,334	871	111,980	5,345	1,168	132	111,425	827	115,157	5,473	1,129	135
	Retail - Qualifying Revolving	43,094	91	26,286	5,078	120	130	43,952	112	29,947	5,880	154	309
	Retail - Other Retail	14,341	254	12,947	8,797	511	96	13,522	156	11,585	8,551	457	237
	Retail - Other Retail - Of Which: SME	7,024	205	5,668	4,123	416	26	5,351	102	3,832	3,602	353	122
	Retail - Other Retail - Of Which: non-SME	7,317	50	7,278	4,674	95	70	8,172	55	7,753	4,949	104	114
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	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
	IRB Total												

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted					
HONG KONG	Central banks and central governments	47,031	0	47,001	1,312	0	0	40,695	0	40,630	1,162	0	0
	Institutions	9,243	0	8,972	1,633	0	0	10,323	0	10,722	1,757	0	0
	Corporates	164,856	596	118,789	55,195	1,164	525	184,116	754	136,562	64,173	1,669	363
	Corporates - Of Which: Specialised Lending	33	0	30	4	0	0	4,068	0	3,827	2,428	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	123,734	70	91,488	18,619	0	66	131,480	61	96,656	20,405	0	269
	Retail - Secured on real estate property	98,116	50	98,078	10,376	0	0	61,165	42	61,126	11,742	0	2
	Retail - Secured on real estate property - Of Which: SME	459	0	459	29	0	0	447	0	447	27	0	0
	Retail - Secured on real estate property - Of Which: non-SME	57,657	30	57,620	10,506	0	0	60,718	42	60,678	11,715	0	2
	Retail - Qualifying Revolving	52,469	7	27,205	6,554	0	55	56,708	7	28,887	6,900	0	244
	Retail - Other Retail	13,149	13	6,165	1,530	0	11	13,607	11	6,643	1,763	0	23
	Retail - Other Retail - Of Which: SME	83	0	83	6	0	0	92	0	92	7	0	0
	Retail - Other Retail - Of Which: non-SME	13,066	13	6,082	1,525	0	11	13,515	11	6,551	1,755	0	23
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	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
	IRB Total												

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	58,984	0	59,122	4,991	0	0	76,510	0	76,682	5,831	0	1
	Institutions	13,483	0	13,112	2,721	0	0	9,650	0	8,708	1,778	0	0
	Corporates	132,090	378	84,133	39,000	452	251	146,004	320	90,599	42,905	555	149
	Corporates - Of Which: Specialised Lending	1,453	87	1,130	691	64	0	9,159	0	8,076	4,941	0	23
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22,613	871	18,590	7,673	370	57	23,658	908	19,360	7,825	410	95
	Retail - Secured on real estate property	14,698	757	14,492	6,246	328	26	15,163	794	14,594	6,257	366	15
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,697	757	14,490	6,245	328	26	15,162	794	14,593	6,257	366	15
	Retail - Qualifying Revolving	5,929	1	2,912	782	1	20	6,662	0	3,312	970	0	60
	Retail - Other Retail	1,986	114	1,187	646	41	10	1,834	113	1,095	597	43	20
	Retail - Other Retail - Of Which: SME	60	0	17	10	0	0	19	0	8	7	0	0
	Retail - Other Retail - Of Which: non-SME	1,925	114	1,170	635	41	10	1,815	113	1,086	590	43	20
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	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
	IRB Total												

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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
CHINA	Central banks and central governments	25,087	0	26,115	1,957	0	0	21,810	0	21,838	1,614	0	1
	Institutions	19,384	0	19,002	4,100	0	0	20,123	0	19,674	4,141	0	2
	Corporates	70,652	181	47,318	29,411	194	183	67,639	180	44,979	28,274	371	164
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	813	0	788	601	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4,983	6	4,117	452	4	0	5,073	7	4,125	458	0	3
	Retail - Secured on real estate property	2,986	6	2,899	334	4	0	2,955	6	2,864	331	0	1
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	2,982	6	2,895	334	4	0	2,951	6	2,860	331	0	1
	Retail - Qualifying Revolving	1,282	0	596	97	0	0	1,384	0	638	107	0	2
	Retail - Other Retail	715	0	623	20	0	0	725	0	623	20	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	714	0	622	20	0	0	723	0	622	20	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
FRANCE	Central banks and central governments	100	0	100	39	0	0	0	0	0	0	0	0
	Institutions	5,275	0	4,917	1,192	0	2	4,567	0	4,389	1,053	0	2
	Corporates	41,323	259	25,449	12,832	180	200	42,127	275	25,758	13,941	286	207
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1,242	0	1,146	759	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22,189	638	22,004	2,881	199	318	22,186	605	21,868	3,161	403	346
	Retail - Secured on real estate property	3,142	140	3,128	560	0	44	3,087	134	3,072	636	54	46
	Retail - Secured on real estate property - Of Which: SME	3,142	140	3,128	560	0	44	3,087	134	3,072	636	54	46
	Retail - Other Retail	18,168	481	18,335	1,990	168	270	18,246	458	18,279	2,217	323	292
	Retail - Qualifying Revolving	353	1	15	4	0	0	352	1	15	5	0	3
	Retail - Other Retail	1,915	304	1,840	695	168	203	1,839	276	1,758	708	159	191
	Retail - Other Retail - Of Which: SME	16,253	177	16,495	1,295	0	67	16,407	183	16,520	1,509	163	100
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity													
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
CANADA	Central banks and central governments	14,996	0	14,381	1,610	0	0	15,749	0	15,202	1,743	0	0
	Institutions	7,581	0	7,546	657	0	0	8,150	0	8,110	683	0	0
	Corporates	43,615	303	30,103	16,566	431	191	45,163	205	31,477	16,847	245	146
	Corporates - Of Which: Specialised Lending	147	0	141	97	0	0	281	0	183	112	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	19,109	32	16,947	1,850	74	11	19,251	27	17,099	2,033	59	19
	Retail - Secured on real estate property	17,338	27	15,843	1,489	54	4	17,489	22	15,996	1,666	43	5
	Retail - Secured on real estate property - Of Which: SME	211	1	220	59	6	0	196	1	203	51	4	1
	Retail - Secured on real estate property - Of Which: non-SME	17,127	26	15,623	1,430	48	4	17,294	21	15,793	1,615	38	5
	Retail - Other Retail	757	2	302	111	10	3	722	2	287	111	9	10
	Retail - Qualifying Revolving	1,015	3	802	250	10	4	1,040	3	816	256	8	4
	Retail - Other Retail	134	1	163	75	3	3	130	2	155	70	4	1
	Retail - Other Retail - Of Which: SME	881	2	638	175	6	1	910	1	661	186	4	3
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity													
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
SINGAPORE	Central banks and central governments	11,889	0	11,888	403	0	0	10,629	0	10,629	404	0	0
	Institutions	3,781	0	3,706	535	0	0	3,907	0	3,754	593	0	0
	Corporates	26,963	51	15,828	7,150	145	35	27,137	62	16,276	7,088	183	28
	Corporates - Of Which: Specialised Lending	205	0	197	82	0	0	618	0	595	344	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5,276	32	5,187	843	0	0	5,571	37	5,472	917	60	2
	Retail - Secured on real estate property	5,097	32	5,093	827	0	0	5,386	37	5,379	900	60	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5,097	32	5,093	827	0	0	5,386	37	5,379	900	60	1
	Retail - Other Retail	142	0	63	15	0	0	152	0	66	16	0	0
	Retail - Qualifying Revolving	38	0	31	1	0	0	33	0	27	2	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	38	0	31	1	0	0	33	0	27	2	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity													
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
GERMANY	Central banks and central governments	15	0	15	0	0	0	21	0
	Institutions	2,392	0	2,229	920	0	0	2,136	752
	Corporates	20,986	154	14,815	7,879	0	41	21,853	15,657
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	73	0	59	10	0	77	130	27
	Retail - Secured on real estate property	30	0	29	7	0	31	30	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	7	0	31	30	4
	Retail - Qualifying Revolving	23	0	11	2	0	24	11	2
	Retail - Other Retail	21	0	19	1	0	22	89	20
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	6	74	20
	Retail - Other Retail - Of Which: non-SME	21	0	19	1	0	16	15	0
	Equity	0	0	0	0	0	0	0	0
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,114	0	2,092	500	0	2,178	0	464
	Corporates	12,657	131	9,607	5,593	201	13,969	133	10,809
	Corporates - Of Which: Specialised Lending	239	9	225	140	9	260	9	256
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	139	0	134	6	0	70	0	52
	Retail - Secured on real estate property	8	0	7	1	0	8	0	8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	7	1	0	8	0	8
	Retail - Qualifying Revolving	7	0	3	1	0	7	0	3
	Retail - Other Retail	124	0	123	5	0	55	0	41
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	26	0	13
	Retail - Other Retail - Of Which: non-SME	123	0	122	5	0	29	0	28
	Equity	0	0	0	0	0	0	0	0
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
AUSTRALIA	Central banks and central governments	6,729	0	6,791	274	0	6,371	0	6,367
	Institutions	4,367	0	4,129	643	0	3,422	0	3,443
	Corporates	21,228	52	14,888	7,898	124	21,115	64	15,239
	Corporates - Of Which: Specialised Lending	1,858	0	1,693	839	0	2,656	0	2,576
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	10,335	54	9,867	620	67	11,347	60	10,419
	Retail - Secured on real estate property	10,146	54	9,359	604	67	11,142	60	10,303
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,146	54	9,359	604	67	11,142	60	10,303
	Retail - Qualifying Revolving	143	0	64	15	0	149	0	66
	Retail - Other Retail	46	0	44	1	0	55	0	50
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	46	0	44	1	0	55	0	50
	Equity	0	0	0	0	0	0	0	0
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

HSBC Holdings Plc

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Debt securities		of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	243,600.8	12,151.7	231,449.1	69,589.8	1,671.4	67,918.3	395.9	0.0	395.9	150,995.4	0.0	150,995.4	11,132.8	10,480.3	652.5	11,679.0	0.0	11,679.0
Austria	585.4	11.1	574.3															
Belgium	1,932.8	48.8	1,883.9															
Bulgaria	0.0	0.0	0.0															
Croatia	40.9	0.0	40.9															
Cyprus	16.0	0.0	16.0															
Czech Republic	708.9	0.0	708.9															
Denmark	646.0	0.0	646.0															
Estonia	0.0	0.0	0.0															
Finland	1,417.5	672.5	745.0															
France	9,114.4	1,781.4	7,333.0															
Germany	11,430.8	355.9	11,074.9															
Greece	319.7	0.0	319.7															
Hungary	366.2	6.3	359.9															
Ireland	249.9	0.0	249.9															
Italy	2,607.0	0.0	2,607.0															
Latvia	14.3	0.0	14.3															
Lithuania	64.2	0.0	64.2															
Luxembourg	2,217.5	0.0	2,217.5															
Malta	632.6	0.0	632.6															
Netherlands	1,274.8	449.0	825.8															
Poland	493.7	0.0	493.7															
Portugal	338.8	95.2	243.6															
Romania	107.3	0.0	107.3															
Slovakia	64.2	0.0	64.2															
Slovenia	48.4	0.0	48.4															
Spain	1,846.8	29.3	1,817.5															
Sweden	447.1	0.0	447.1															
United Kingdom	23,799.6	583.8	23,215.9															
Iceland	2.1	0.0	2.1															
Liechtenstein	0.0	0.0	0.0															
Norway	738.1	0.0	738.1															
Switzerland	0.1	0.0	0.1															
Australia	6,489.2	0.0	6,489.2															
Canada	16,617.8	111.2	16,506.5															
China	21,511.1	0.0	21,511.1															
Hong Kong	4,286.9	309.0	3,977.9															
Japan	21,028.3	0.0	21,028.3															
U.S.	70,741.4	140.2	70,601.3															
Other advanced economies non EEA	7,761.1	366.3	7,394.8															
Other Central and eastern Europe countries non EEA	1,510.5	0.0	1,510.5															
Middle East	8,347.6	4,387.9	3,959.7															
Latin America and the Caribbean	8,885.8	1,620.2	7,265.5															
Africa	3,368.6	495.4	2,873.2															
Others	14,527.8	688.2	13,839.5															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
	Finland	107	107	16	0	91	0	0	0	0	0	0	0	0	0	0	0
	France	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	99	99	54	0	45	0	0	0	0	0	0	0	0	0	0	0
	Greece	49	49	49	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	199	199	166	0	33	0	0	0	0	690	22,947	0	0	0	0	0
	Ireland	186	186	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	649	649	480	0	169	0	0	0	690	22,947	0	0	0	0	0	2
	Finland	3,521	3,521	3	0	3,496	0	472	0	0	0	0	0	0	0	0	0
	France	761	761	219	0	542	0	69	0	762	3	108	200	0	0	0	0
	Germany	1,677	1,677	274	0	867	0	537	13	0	67	2,235	33	0	0	0	0
	Croatia	3,095	3,095	178	0	948	0	2,869	0	0	0	0	4	0	0	0	0
	Greece	1,462	1,462	781	0	658	0	23	137	2,539	0	0	0	0	0	0	0
	Hungary	1,262	1,262	1,195	0	10	0	57	36	2,181	12	119	0	0	0	0	0
	Ireland	1,084	1,084	940	0	145	0	145	145	7,333	0	0	0	0	0	0	0
	Total	13,662	13,662	3,590	0	5,901	0	4,171	330	8,811	82	2,461	238	0	0	0	36
	Finland	502	502	6	0	392	0	104	5	1,298	5	364	43	0	0	0	0
	France	4,138	4,138	279	0	3,928	0	0	12	0	0	0	0	0	0	0	0
	Germany	3,370	3,370	713	0	2,657	0	10	149	0	0	0	0	0	0	0	0
	Croatia	3,582	3,582	218	0	3,360	0	47	2,267	538	23,285	0	0	0	0	0	0
	Greece	4,360	4,360	4,438	0	2,921	0	342	13,326	40	9,391	0	0	0	0	0	0
	Hungary	2,472	2,472	1,399	0	841	0	231	1,504	33,524	56	2,917	0	0	0	0	0
	Ireland	621	621	352	0	269	0	269	3,707	7	152	0	0	0	0	0	0
	Total	19,043	19,043	4,407	0	14,030	0	607	3,159	54,282	637	36,109	44	0	0	0	386
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany	32	32	32	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	34	34	34	0	0	0	0	0	0	0	0	49	0	0	0	34
	Finland	349	349	0	0	349	0	0	0	0	0	0	0	0	0	0	0
	France	80	80	30	0	50	0	0	0	0	0	0	0	0	0	0	0
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	998	998	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,441	1,440	1,042	0	399	0	0	0	0	0	0	0	0	0	0	0
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany	83	83	83	0	0	0	0	0	37	142	0	0	0	0	0	0
	Croatia	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	30	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	142	142	142	0	0	0	0	0	37	142	0	0	0	0	0	0
	Finland	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	2	2	2	0	0	0	0	0	2	0	0	0	0	0	0	0
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	11	11	11	0	0	0	0	122	3,667	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	36	36	36	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	194	194	194	0	0	0	0	122	3,667	0	0	0	0	0	0	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount				
		On balance sheet							Derivatives				Off balance sheet							
		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		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
Residual Maturity	Italy	I 0 - 3M f	242	242	89	0	153	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	302	302	302	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	525	525	455	0	70	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	110	110	80	0	30	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	378	378	378	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	627	627	627	0	0	0	0	0	0	0	0	0	731	0	0	0		
		I 10Y - more	214	214	214	0	0	0	0	0	0	0	0	0	0	0	0	0		
		Total	2,397	2,397	2,144	0	253	0	0	0	0	0	0	0	731	0	0	0		
		I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 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				
Residual Maturity	Latvia	I 0 - 3M f	223	223	223	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 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		
		Residual Maturity	Lithuania	I 0 - 3M f	223	223	223	0	0	0	0	0	0	0	0	0	0	0	0	0
				I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
				I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f	5			5	5	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f	2			2	2	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	3			3	3	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	233			233	233	0	0	0	0	0	0	0	0	0	0	0	0	0		
Residual Maturity	Luxembourg			I 0 - 3M f	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
				I 3M - 1Y f	375	374	2	0	372	0	0	0	0	0	0	0	0	0	0	0
				I 1Y - 2Y f	29	29	19	0	10	0	0	0	0	0	0	0	0	0	0	0
		I 2Y - 3Y f	107	107	23	0	84	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	2	2	2	0	0	0	0	19	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	120	120	111	0	9	0	0	0	0	257	39.333	0	0	0	0	0		
		I 10Y - more	30	30	30	0	0	0	0	0	87	13.527	29	658	0	0	0	0		
		Total	673	673	198	0	476	0	0	108	13.527	286	39,990	1	0	0	0	85		
		I 0 - 3M f	199	199	0	0	198	0	1	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	95	95	95	0	90	5	0	0	0	0	0	0	17	0	0	0		
		I 1Y - 2Y f	134	134	0	0	133	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f	125	125	0	0	125	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f	91	91	0	0	91	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f	179	179	0	0	179	49	0	0	0	0	0	0	10	0	0	0				
I 10Y - more	62	62	0	0	7	54	0	0	0	0	0	0	55	0	0	0				
Total	884	884	0	0	774	110	0	0	0	0	0	0	82	0	0	0				
Residual Maturity	Netherlands	I 0 - 3M f	617	617	117	0	500	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	251	251	46	0	205	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	0		
		I 2Y - 3Y f	288	288	3	0	285	0	25	0	426	3	35,844	0	0	0	0	0		
		I 3Y - 5Y f	180	180	180	0	0	0	0	0	0	2	9	0	0	0	0	0		
		I 5Y - 10Y f	385	385	385	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 10Y - more	123	123	123	0	0	0	0	0	0	0	0	0	0	0	0	0		
		Total	1,585	1,585	855	0	705	25	0	0	0	428	35,849	1	0	0	0	0		
		I 0 - 3M f	300	300	0	0	300	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	71	71	15	0	56	17	0	0	0	0	0	0	1	0	0	0		
		I 1Y - 2Y f	60	60	7	0	53	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f	77	77	33	0	44	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f	17	17	5	0	12	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total	536	536	62	0	448	26	0	0	0	0	0	0	4	0	0	0				

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2018

		Direct exposures													Risk weighted exposure amount
(min EUR)		On balance sheet				Derivatives				Off balance sheet					
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Portugal	43	43	43	0	0	0	0	0	0	0	0	0	0	
		5	5	5	0	0	0	0	0	0	0	0	0	0	
		17	17	17	0	0	0	0	0	0	0	0	0	0	
		15	15	15	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	120	1,364	0	0	0	
		128	128	128	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	208	208	208	0	0	0	0	0	120	1,364	0	0	0	
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	
		4	4	4	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		1	1	1	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		18	18	18	0	0	0	0	0	0	0	0	0	0	
		20	20	20	0	0	0	0	0	0	0	0	0	0	
	Total	44	44	44	0	0	0	0	0	0	0	0	0	0	
	Slovakia	145	145	145	0	0	0	0	0	0	0	0	0	0	
		7	7	7	0	0	0	0	0	0	0	0	0	0	
		2	2	2	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		2	2	2	0	0	0	0	0	0	0	0	0	0	
		58	58	58	0	0	0	0	0	0	0	0	0	0	
		15	15	15	0	0	0	0	0	0	0	0	0	0	
	Total	229	229	229	0	0	0	0	0	0	0	0	0	0	
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		11	11	11	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	0	0	0	0	0	0	0	0	0	0	
		2	2	2	0	0	0	0	0	0	0	0	0	0	
	Total	17	17	17	0	0	0	0	0	0	0	0	0	0	
	Spain	147	147	147	0	0	0	0	0	0	0	0	50	0	
		255	255	255	0	0	0	0	22	452	0	0	0	0	
		277	277	277	0	0	0	0	0	0	0	10	0	0	
		224	224	149	0	0	0	0	0	0	0	0	0	0	
		210	210	4	0	0	206	0	0	0	0	0	0	0	
		534	534	534	0	0	0	0	0	10	225	0	0	0	
		283	283	283	0	0	0	1	0	0	0	0	0	0	
	Total	1,929	1,929	1,646	0	282	282	1	27	462	10	235	60	5	
	Sweden	4	4	4	0	0	0	0	0	0	0	0	0	0	
		573	573	10	0	0	563	0	0	0	0	0	0	0	
		256	256	5	0	0	251	63	662	3	32	0	0	0	
		155	155	0	0	0	155	0	0	0	0	0	0	0	
		123	123	2	0	0	121	5	0	0	0	0	0	0	
		0	0	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	1,116	1,116	18	0	1,097	1,116	68	662	3	32	0	0	0	
	United Kingdom	3,398	3,398	274	0	2,772	1,053	1	0	1	815	2	0	0	
		1,232	1,232	146	0	1,377	989	17	46	17	608	0	0	0	
		5,292	5,292	1,720	0	3,570	2	80	5,804	0	1	0	0	0	
		376	376	113	0	263	117	1	22	7	5,433	0	0	0	
		3,223	3,222	72	0	3,150	0	0	0	4	0	0	0	0	
		7,200	7,199	952	0	6,247	0	1	195	0	0	0	0	0	
		4,044	4,044	3,262	0	1,782	0	0	0	1	0	0	0	0	
	Total	24,965	24,964	4,669	0	17,218	3,077	83	6,067	30	6,266	611	0	2,375	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures													Risk weighted exposure amount		
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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				
Iceland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liechtenstein		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Norway		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Australia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canada		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hong Kong		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Japan		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		49	49	49	0	0	0	20	3,034	0	0	0	0	0	0	0	0
Total		6,709	6,709	2,062	0	4,375	72	26	396	0	0	0	0	0	0	0	504
Total		17,766	17,766	2,907	0	14,670	188	454	10,736	37	2,245	1,042	0	0	0	1,982	
Total		47,337	47,337	6,790	0	39,848	699	0	0	0	0	0	0	0	0	0	2,184
Total		24,536	24,536	7,463	0	17,064	9	0	0	1	300	0	0	0	0	1,187	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2018

(min EUR)		Direct exposures														Off-balance sheet		Risk weighted exposure amount
		On balance sheet							Derivatives				Off-balance sheet exposures					
		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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions					
Carrying amount	Notional amount							Carrying amount	Notional amount									
Residual Maturity	Country / Region																	
	U.S.	2,951	2,951	265	0	2,472	213	1	0	0	0	0	0	0	0	0	0	
		7,531	7,531	4,529	0	3,002	0	4	214	138	5,341	1	0	0	0	0	0	
		3,158	3,158	2,152	0	1,005	0	4	3,045	2	1,251	0	0	0	0	0	0	
		5,433	5,433	2,893	0	2,539	1	4	199	116	27,675	1	0	0	0	0	0	
		17,290	17,289	2,530	0	14,743	16	116	345	34	10,435	0	0	0	0	0	0	
		20,666	20,666	6,082	0	14,551	33	0	489	52	6,609	0	0	0	0	0	0	
		26,588	26,588	5,187	0	9,675	11,722	0	0	2	241	1	0	0	0	0	0	
		83,616	83,616	23,640	0	47,992	11,985	128	4,292	343	51,551	2	0	0	0	0	0	10,213
	China	3,119	3,119	1,669	0	2,021	29	0	0	0	0	0	0	0	0	0	0	
		7,045	7,045	2,919	0	4,126	0	0	0	0	1,126	0	0	0	0	0	0	
		5,614	5,613	541	0	4,193	880	0	0	0	0	0	0	0	0	0	0	
		2,850	2,850	284	0	2,565	0	0	0	0	0	0	0	0	0	0	0	
		380	380	40	0	40	0	0	0	0	64	0	0	0	0	0	0	
		131	131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		71	71	34	0	0	37	0	0	0	0	0	0	0	0	0	0	
		19,209	19,208	5,317	0	12,945	946	0	0	0	64	0	0	0	0	0	0	1,242
	Switzerland	259	259	0	0	259	0	0	0	0	0	0	0	0	0	0	0	
		43	43	0	0	43	0	0	0	68	1,326	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		360	360	0	0	360	57	0	0	68	1,926	0	0	0	0	0	0	151
	Other advanced economies non EEA	9,839	9,839	1,835	0	4,981	3,023	28	1,477	3	601	140	0	0	0	0	0	
		12,268	12,267	2,067	0	10,022	179	69	24,086	12	11,582	0	0	0	0	0	0	
		2,151	2,151	1,857	0	1,857	15	0	0	0	15	0	0	0	0	0	0	
		1,252	1,252	415	0	666	172	0	0	0	14	0	0	0	0	0	0	
		814	814	470	0	343	0	0	0	0	0	0	0	0	0	0	0	
		1,052	1,052	296	0	755	0	0	0	0	0	0	0	0	0	0	0	
		317	317	137	0	176	3	0	0	0	0	0	0	0	0	0	0	
		27,693	27,692	5,500	0	18,801	3,392	96	25,563	15	12,183	169	0	0	0	0	0	1,192
	Other Central and eastern Europe countries non EEA	215	215	192	0	23	0	0	0	0	0	0	0	0	0	0	0	
		428	428	428	0	6	0	0	0	0	0	0	0	0	0	0	0	
		417	417	361	0	56	0	0	0	0	0	0	0	0	0	0	0	
		140	140	108	0	32	0	0	0	0	0	0	0	0	0	0	0	
		100	100	87	0	13	0	0	0	0	0	0	0	0	0	0	0	
		219	219	180	0	39	0	0	0	0	0	0	0	0	0	0	0	
		1,556	1,556	1,359	0	158	39	0	0	0	0	0	0	0	0	0	0	175
	Middle East	1,745	1,744	1,344	0	1,344	170	1	224	0	121	0	0	0	0	0	0	
		2,018	2,018	3	0	1,248	767	1	21	0	210	0	0	0	0	0	0	
		221	221	0	0	213	8	8	171	0	155	0	0	0	0	0	0	
		2,201	2,201	5	0	2,013	182	7	256	0	0	0	0	0	0	0	0	
		1,859	1,858	3	0	423	1,432	0	0	0	0	0	0	0	0	0	0	
		455	455	76	0	74	304	0	29	0	4	0	0	0	0	0	0	
		289	289	0	0	289	271	0	0	0	311	0	0	0	0	0	0	
		8,757	8,755	105	0	5,516	3,135	17	701	0	801	0	0	0	0	0	0	2,719
	Latin America and the Caribbean	2,219	2,001	1,159	0	83	957	0	1	0	85	0	0	0	0	0	0	
		2,497	2,495	736	466	736	548	0	0	0	279	0	0	0	0	0	0	
		2,785	2,785	513	0	1,959	303	0	0	0	0	0	0	0	0	0	0	
		720	720	148	0	562	10	0	54	13	13	0	0	0	0	0	0	
		951	950	736	0	4	274	0	3,673	0	15	0	0	0	0	0	0	
		2,253	2,253	159	0	1,857	238	0	33	1,820	0	0	0	0	0	0	0	
		820	846	174	0	176	530	0	0	0	0	0	0	0	0	0	0	
		12,275	12,052	3,138	466	6,056	2,600	274	3,728	34	1,833	379	0	0	0	0	0	5,240

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet			
		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		Derivatives with positive fair value		Derivatives with negative fair value		
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
10 - 3M f		891	891	108	0	758	15	0	0	0	0	0	0	19	0	
3M - 1Y f		2,003	2,000	437	0	1,531	32	0	0	0	0	0	0	0	0	
1Y - 2Y f		403	403	119	0	116	116	168	0	86	21	560	0	0	0	
2Y - 3Y f		171	170	7	0	157	7	4	15	0	0	0	0	0	0	
3Y - 5Y f		137	137	104	0	20	13	0	0	0	0	0	0	0	0	
5Y - 10Y f		420	420	101	0	0	318	4	301	0	0	0	0	30	0	
10Y+ more		307	307	229	0	1	77	0	0	0	0	0	0	62	0	
Total		4,332	4,328	1,105	0	2,593	630	8	402	21	560	111	0	2,080	0	
10 - 3M f		2,672	2,672	714	0	1,334	624	0	0	0	0	282	0	0	0	
3M - 1Y f		6,295	6,295	2,098	0	4,192	236	0	0	0	0	402	0	0	0	
1Y - 2Y f		6,295	6,295	954	0	3,737	1,604	48	1,201	0	0	107	0	0	0	
2Y - 3Y f		2,579	2,579	251	0	2,193	135	0	0	0	0	2	0	0	0	
3Y - 5Y f		1,762	1,762	313	0	1,268	180	11	1,469	1	44	89	0	0	0	
5Y - 10Y f		1,382	1,382	189	0	1,099	94	2	30	0	0	10	0	0	0	
10Y+ more		221	220	103	0	0	117	0	0	0	0	32	0	0	0	
Total		21,458	21,456	4,622	0	13,844	2,990	62	2,640	1	44	924	0	4,317	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.

(5) 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.

(6) 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, Dibouti, 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, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

HSBC Holdings Plc

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated 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 ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	274,908	0	728	728	-4	244	0	282,341	0	21	19	119	1	0
Central banks	65,801	0	0	0	0	0	0	59,449	0	0	0	1	0	0
General governments	163,724	0	1	1	0	1	0	178,656	0	1	1	16	0	0
Credit institutions	29,545	0	0	0	0	0	0	29,361	0	0	0	1	0	0
Other financial corporations	10,370	0	717	717	0	243	0	9,269	0	19	19	99	0	0
Non-financial corporations	5,468	0	10	10	-3	0	0	5,607	0	1	0	2	0	0
Loans and advances (including at amortised cost and fair value)	1,219,270	1,445	13,071	12,270	1,960	4,551	5,184	1,321,065	1,678	12,614	12,580	3,005	4,923	4,316
Central banks	176,219	0	0	0	0	0	0	187,248	0	0	0	4	0	0
General governments	10,486	0	11	11	0	5	0	10,326	1	7	7	6	4	0
Credit institutions	116,246	0	2	2	0	2	0	130,348	9	16	13	11	2	0
Other financial corporations	166,210	35	263	263	227	158	6	196,299	1	215	215	130	147	16
Non-financial corporations	432,773	414	8,685	8,661	1,083	3,577	2,486	466,844	589	8,537	8,506	1,342	3,766	2,160
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	317,337	995	4,110	3,333	649	809	2,692	330,000	1,079	3,839	3,839	1,512	1,004	2,140
DEBT INSTRUMENTS other than HFT	1,494,178	1,445	13,799	12,998	1,956	4,795	5,184	1,603,407	1,678	12,635	12,599	3,124	4,923	4,316
OFF-BALANCE SHEET EXPOSURES	660,208		834	818	191	20	141	538,950		1,200	1,123	360	132	144

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2018 EU-wide Transparency Exercise

Forborne exposures

HSBC Holdings Plc

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	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 on non-performing exposures with forbearance measures	Of which 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 on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	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)	7,682	5,595	1,680	1,610	3,607	7,394	5,941	1,700	1,661	3,368
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	14	7	5	5	0	7	7	4	4	0
Credit institutions	1	1	1	1	0	0	0	0	0	0
Other financial corporations	192	171	98	98	12	162	147	116	116	6
Non-financial corporations	5,507	4,053	1,318	1,313	2,228	5,282	3,843	1,267	1,228	2,072
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	1,968	1,363	259	193	1,367	1,944	1,944	313	313	1,290
DEBT INSTRUMENTS other than HFT	7,682	5,595	1,680	1,610	3,607	7,394	5,941	1,700	1,661	3,368
Loan commitments given	282	31	0	0	2	375	63	0	0	46

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.