2018 EU-wide Stress Test

Bank Name	HSBC Holdings Plc
LEI Code	MLU0ZO3ML4LN2LL2TL39
Country Code	UK

2018 EU-wide Stress Test: Summary

HSBC Holdings Plc

(mln EUR, %)	Actual (starting year)	Restated (starting year)	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	23,418		24,285	23,909	24,419	22,655	21,155	20,966
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,226		4,759	4,759	4,759	-549	2,420	2,420
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,696		-4,383	-2,548	-2,506	-14,979	-5,364	-3,905
Profit or (-) loss for the year	**8,859**		**9,826**	**10,590**	**10,982**	**-22,907**	**1,517**	**5,675**
Coverage ratio: non-performing exposure (%)	34.73%	32.44%	34.27%	33.64%	33.88%	39.66%	39.77%	40.03%
Common Equity Tier 1 capital	105,279	106,215	111,955	115,746	120,109	90,613	86,736	82,999
Total Risk exposure amount (all transitional adjustments included)	725,978	726,593	750,936	760,437	763,857	849,505	907,443	881,182
Common Equity Tier 1 ratio, %	**14.50%**	**14.62%**	**14.91%**	**15.22%**	**15.72%**	**10.67%**	**9.56%**	**9.42%**
Fully loaded Common Equity Tier 1 ratio, %	**14.50%**	**14.51%**	**14.75%**	**15.10%**	**15.64%**	**9.89%**	**9.14%**	**9.18%**
Tier 1 capital	125,976	126,911	131,532	134,104	137,023	110,190	105,093	99,913
Total leverage ratio exposures	2,133,129	2,132,508	2,132,508	2,132,508	2,132,508	2,132,508	2,132,508	2,132,508
Leverage ratio, %	**5.91%**	**5.95%**	**6.17%**	**6.29%**	**6.43%**	**5.17%**	**4.93%**	**4.69%**
Fully loaded leverage ratio, %	**5.58%**	**5.59%**	**5.84%**	**6.03%**	**6.24%**	**4.58%**	**4.53%**	**4.44%**
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions)[1]			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]			13,680	13,680	13,680	13,680	13,680	13,680
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]			0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
HSBC Holdings Plc	Central banks and central governments	267,064	7	463	0	30,010	29	226	0	70,347	7	20	0	0.0%
	Institutions	116,806	0	198	0	26,332	0	56	0	58,118	0	22	0	1148.0%
	Corporates	565,403	5,479	40,673	599	293,098	7,198	25,289	0	550,400	5,971	3,762	2,165	36.3%
	Corporates - Of Which: Specialised Lending	36,413	1,055	0	0	23,573	235	0	0	36,370	1,055	356	160	15.2%
	Corporates - Of Which: SME	29	0	2	0	34	0	2	0	0	0	0	0	-
	Retail	332,302	2,948	0	0	52,202	2,663	0	0	332,129	3,145	1,438	669	21.3%
	Retail - Secured on real estate property	229,497	2,060	0	0	26,360	1,790	0	0	229,487	2,076	271	195	9.4%
	Retail - Secured on real estate property - Of Which: SME	1,196	17	0	0	379	38	0	0	1,201	18	35	12	66.6%
	Retail - Secured on real estate property - Of Which: non-SME	228,301	2,043	0	0	25,981	1,752	0	0	228,285	2,059	236	184	8.9%
	Retail - Qualifying Revolving	57,674	87	0	0	13,182	141	0	0	57,629	133	434	61	45.6%
	Retail - Other Retail	45,130	800	0	0	12,659	732	0	0	45,014	936	733	413	44.1%
	Retail - Other Retail - Of Which: SME	7,365	508	0	0	4,353	589	0	0	7,244	639	372	279	43.6%
	Retail - Other Retail - Of Which: non-SME	37,765	293	0	0	8,306	143	0	0	37,770	297	361	134	45.2%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									46,833	0	0	0	-
	IRB TOTAL	**1,281,575**	**8,434**	**41,334**	**599**	**401,642**	**9,889**	**25,570**	**0**	**1,057,827**	**9,123**	**5,242**	**2,834**	**31.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	Central banks and central governments	711	0	0	0	166	0	-148	0	385	0	0	0	-
	Institutions	17,190	0	1	0	4,374	0	0	0	8,329	0	3	0	66.5%
	Corporates	120,920	1,815	7,741	132	67,878	2,287	4,769	0	115,073	1,940	1,247	586	30.2%
	Corporates - Of Which: Specialised Lending	11,933	493	0	0	8,054	0	0	0	11,933	493	155	114	23.1%
	Corporates - Of Which: SME	4	0	0	0	3	0	0	0	0	0	0	0	-
	Retail	149,588	1,197	0	0	18,074	1,819	0	0	149,600	1,197	681	260	21.8%
	Retail - Secured on real estate property	111,244	865	0	0	4,235	1,177	0	0	111,244	865	160	120	13.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	26	9	-
	Retail - Secured on real estate property - Of Which: non-SME	111,244	865	0	0	4,235	1,177	0	0	111,244	865	135	111	12.8%
	Retail - Qualifying Revolving	26,155	78	0	0	5,535	130	0	0	26,155	78	198	35	44.3%
	Retail - Other Retail	12,189	253	0	0	8,305	513	0	0	12,201	253	323	106	41.9%
	Retail - Other Retail - Of Which: SME	5,508	202	0	0	3,732	417	0	0	5,519	202	153	67	33.2%
	Retail - Other Retail - Of Which: non-SME	6,680	51	0	0	4,573	96	0	0	6,682	51	169	39	76.3%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									5,564	0	0	0	-
	IRB TOTAL	**288,410**	**3,012**	**7,742**	**132**	**90,492**	**4,106**	**4,622**	**0**	**278,951**	**3,137**	**1,930**	**846**	**27.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Hong Kong	Central banks and central governments	46,706	0	0	0	1,325	0	0	0	3,350	0	0	0	-
	Institutions	7,699	0	0	0	1,297	0	0	0	5,949	0	1	0	-
	Corporates	117,222	470	98	0	53,608	693	59	0	115,405	470	291	167	35.5%
	Corporates - Of Which: Specialised Lending	3,241	0	0	0	2,055	0	0	0	3,241	0	4	0	-
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	93,138	65	0	0	18,988	0	0	0	93,099	105	237	23	21.9%
	Retail - Secured on real estate property	58,138	48	0	0	10,663	0	0	0	58,135	51	0	0	0.4%
	Retail - Secured on real estate property - Of Which: SME	463	0	0	0	29	0	0	0	463	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	57,675	48	0	0	10,634	0	0	0	57,672	51	0	0	0.4%
	Retail - Qualifying Revolving	28,357	7	0	0	6,775	0	0	0	28,320	44	172	17	39.5%
	Retail - Other Retail	6,643	10	0	0	1,550	0	0	0	6,644	10	65	5	52.9%
	Retail - Other Retail - Of Which: SME	84	0	0	0	6	0	0	0	84	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	6,559	10	0	0	1,544	0	0	0	6,560	10	65	5	52.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									34,176	0	0	0	-
	IRB TOTAL	**264,765**	**535**	**98**	**0**	**75,219**	**693**	**59**	**0**	**251,979**	**575**	**530**	**190**	**33.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	**Central banks and central governments**	59,986	0	0	0	5,218	0	0	0	17,586	0	0	0	-
	Institutions	18,727	0	0	0	3,594	0	0	0	6,045	0	0	0	-
	Corporates	82,457	267	729	0	37,574	400	409	0	66,620	266	161	46	17.4%
	Corporates - Of Which: Specialised Lending	8,269	64	0	0	5,067	65	0	0	8,238	64	24	0	0.0%
	Corporates - Of Which: SME	2	0	0	0	3	0	0	0	0	0	0	0	-
	Retail	17,451	796	0	0	7,253	356	0	0	17,449	804	103	29	3.6%
	Retail - Secured on real estate property	13,529	753	0	0	5,891	328	0	0	13,529	753	21	13	1.7%
	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	13,529	753	0	0	5,891	328	0	0	13,529	753	21	13	1.7%
	Retail - Qualifying Revolving	2,886	1	0	0	775	0	0	0	2,878	9	56	7	84.4%
	Retail - Other Retail	1,036	42	0	0	588	28	0	0	1,042	42	26	9	20.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1,036	42	0	0	588	28	0	0	1,042	42	26	9	20.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									928	0	0	0	-
	IRB TOTAL	**178,621**	**1,063**	**729**	**0**	**53,638**	**755**	**409**	**0**	**108,628**	**1,070**	**264**	**76**	**7.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
China	**Central banks and central governments**	26,216	0	11	0	1,961	0	2	0	9,800	0	4	0	-
	Institutions	19,354	0	20	0	4,284	0	5	0	14,417	0	5	0	-
	Corporates	46,805	253	18	0	29,052	105	8	0	46,053	253	262	204	80.6%
	Corporates - Of Which: Specialised Lending	887	0	0	0	676	0	0	0	887	0	2	0	-
	Corporates - Of Which: SME	19	0	0	0	25	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	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	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									573	0	0	0	-
	IRB TOTAL	**92,374**	**253**	**48**	**0**	**35,298**	**105**	**15**	**0**	**70,843**	**253**	**272**	**204**	**80.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
France	**Central banks and central governments**	100	0	0	0	39	0	0	0	0	0	0	0	-
	Institutions	5,564	0	0	0	1,305	0	0	0	1,164	0	1	0	-
	Corporates	23,453	243	1,784	4	11,615	68	1,019	0	22,905	247	193	154	62.3%
	Corporates - Of Which: Specialised Lending	1,332	0	0	0	839	0	0	0	1,332	0	1	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	21,284	646	0	0	2,686	200	0	0	21,147	789	368	334	42.3%
	Retail - Secured on real estate property	3,471	155	0	0	854	32	0	0	3,467	164	55	44	26.7%
	Retail - Secured on real estate property - Of Which: SME	512	16	0	0	297	32	0	0	518	16	8	2	10.5%
	Retail - Secured on real estate property - Of Which: non-SME	2,959	139	0	0	557	0	0	0	2,949	148	47	42	28.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	1	1	1	100.0%
	Retail - Other Retail	17,813	491	0	0	1,832	168	0	0	17,680	624	312	289	46.4%
	Retail - Other Retail - Of Which: SME	1,597	304	0	0	539	168	0	0	1,466	436	217	211	48.4%
	Retail - Other Retail - Of Which: non-SME	16,215	186	0	0	1,293	0	0	0	16,213	188	95	78	41.7%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									697	0	0	0	-
	IRB TOTAL	**50,401**	**889**	**1,784**	**4**	**15,646**	**268**	**1,019**	**0**	**45,913**	**1,036**	**562**	**488**	**47.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

(mln EUR, %)		Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Canada	Central banks and central governments	14,387	0	0	0	1,611	0	0	0	428	0	0	0	-
	Institutions	8,228	0	0	0	733	0	0	0	771	0	0	0	-
	Corporates	29,776	250	89	0	16,513	251	55	0	28,435	250	182	114	45.5%
	Corporates - Of Which: Specialised Lending	141	0	0	0	98	0	0	0	141	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	18,335	35	0	0	1,918	103	0	0	18,332	39	21	7	18.6%
	Retail - Secured on real estate property	16,980	29	0	0	1,560	69	0	0	16,979	31	7	3	9.3%
	Retail - Secured on real estate property - Of Which: SME	221	1	0	0	54	6	0	0	220	1	1	1	57.2%
	Retail - Secured on real estate property - Of Which: non-SME	16,759	28	0	0	1,507	63	0	0	16,758	29	6	2	6.9%
	Retail - Qualifying Revolving	276	1	0	0	98	11	0	0	276	1	8	1	47.2%
	Retail - Other Retail	1,079	4	0	0	260	23	0	0	1,077	7	7	4	55.3%
	Retail - Other Retail - Of Which: SME	176	1	0	0	76	3	0	0	175	1	1	1	67.0%
	Retail - Other Retail - Of Which: non-SME	903	3	0	0	184	19	0	0	901	5	5	3	52.3%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									666	0	0	0	-
	IRB TOTAL	**70,726**	**285**	**89**	**0**	**20,776**	**354**	**55**	**0**	**48,632**	**289**	**203**	**121**	**41.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Singapore	Central banks and central governments	11,857	0	0	0	401	0	0	0	3,421	0	0	0	-
	Institutions	3,448	0	2	0	479	0	0	0	2,694	0	1	0	-
	Corporates	15,704	44	53	0	6,976	12	31	0	15,201	44	39	27	61.9%
	Corporates - Of Which: Specialised Lending	654	0	0	0	350	0	0	0	654	0	1	0	-
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	5,239	27	0	0	876	0	0	0	5,239	27	0	0	0.0%
	Retail - Secured on real estate property	5,239	27	0	0	876	0	0	0	5,239	27	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	-
	Retail - Secured on real estate property - Of Which: non-SME	5,239	27	0	0	876	0	0	0	5,239	27	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									324	0	0	0	-
	IRB TOTAL	**36,248**	**71**	**55**	**0**	**8,733**	**12**	**32**	**0**	**26,879**	**71**	**40**	**27**	**38.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Germany	Central banks and central governments	189	7	381	0	18	29	324	0	555	7	0	0	0.0%
	Institutions	3,340	0	8	0	1,505	0	2	0	595	0	0	0	-
	Corporates	2,830	0	11,878	110	1,057	0	6,843	0	12,227	108	36	31	28.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	2	0	0	0	1	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	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	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									305	0	0	0	-
	IRB TOTAL	**6,359**	**7**	**12,267**	**110**	**2,580**	**29**	**7,169**	**0**	**13,682**	**114**	**36**	**31**	**27.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

	(mln EUR, %)	Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Netherlands	**Central banks and central governments**	119	0	0	0	60	0	0	0	119	0	0	0	-
	Institutions	2,253	0	0	0	518	0	0	0	360	0	0	0	-
	Corporates	8,249	97	1,357	1	4,556	167	1,007	0	8,073	98	72	20	20.0%
	Corporates - Of Which: Specialised Lending	293	9	0	0	169	38	0	0	293	9	12	0	1.0%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	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	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**10,620**	**97**	**1,357**	**1**	**5,134**	**167**	**1,007**	**0**	**8,552**	**98**	**73**	**20**	**20.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Australia	**Central banks and central governments**	7,155	0	0	0	274	0	0	0	1,070	0	0	0	-
	Institutions	4,496	0	30	0	683	0	7	0	1,066	0	0	0	-
	Corporates	14,786	52	51	0	7,703	19	81	0	14,079	52	65	32	62.7%
	Corporates - Of Which: Specialised Lending	2,364	0	0	0	1,348	0	0	0	2,364	0	8	0	-
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	11,718	63	0	0	665	67	0	0	11,716	65	4	1	2.1%
	Retail - Secured on real estate property	11,718	63	0	0	665	67	0	0	11,716	65	4	1	2.1%
	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	11,718	63	0	0	665	67	0	0	11,716	65	4	1	2.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									58	0	0	0	-
	IRB TOTAL	**38,156**	**114**	**81**	**0**	**9,326**	**86**	**89**	**0**	**27,988**	**117**	**69**	**34**	**28.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
HSBC Holdings Plc	**Central banks and central governments**	70,305	49	35	6	13.1%	70,261	93	40	12	13.1%	70,216	139	47	18	12.8%
	Institutions	58,041	77	56	27	34.7%	57,963	155	85	53	34.5%	57,885	233	112	80	34.4%
	Corporates	547,239	9,132	5,892	3,346	36.6%	544,106	12,265	6,898	4,416	36.0%	541,061	15,309	7,832	5,432	35.5%
	Corporates - Of Which: Specialised Lending	36,024	1,401	586	300	21.4%	35,685	1,740	682	413	23.7%	35,358	2,067	766	516	24.9%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	329,507	5,768	2,299	1,399	24.3%	326,269	9,006	3,054	2,225	24.7%	323,529	11,746	3,927	3,161	26.9%
	Retail - Secured on real estate property	228,736	2,827	411	306	10.8%	227,961	3,602	472	372	10.3%	227,129	4,434	530	438	9.9%
	Retail - Secured on real estate property - Of Which: SME	1,182	37	39	21	58.0%	1,164	55	43	25	46.1%	1,147	72	46	29	40.4%
	Retail - Secured on real estate property - Of Which: non-SME	227,554	2,790	372	284	10.2%	226,797	3,547	429	347	9.8%	225,981	4,363	484	409	9.4%
	Retail - Qualifying Revolving	56,587	1,175	906	426	36.3%	55,522	2,241	1,262	804	35.9%	54,522	3,240	1,584	1,158	35.8%
	Retail - Other Retail	44,184	1,766	982	667	37.8%	42,786	3,163	1,319	1,049	33.2%	41,878	4,071	1,814	1,565	38.4%
	Retail - Other Retail - Of Which: SME	7,083	801	425	334	41.7%	6,924	960	471	379	39.5%	6,770	1,114	512	422	37.9%
	Retail - Other Retail - Of Which: non-SME	37,101	965	557	333	34.6%	35,863	2,204	849	670	30.4%	35,109	2,958	1,302	1,142	38.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	46,833	0	0	0	-	46,833	0	0	0	-	46,833	0	0	0	-
	IRB TOTAL	**1,051,924**	**15,026**	**8,281**	**4,778**	**31.8%**	**1,045,431**	**21,518**	**10,076**	**6,707**	**31.2%**	**1,039,523**	**27,426**	**11,918**	**8,691**	**31.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United Kingdom	**Central banks and central governments**	385	1	5	0	37.4%	384	1	5	1	37.4%	383	2	6	1	37.0%
	Institutions	8,322	8	5	2	30.9%	8,314	15	8	5	30.8%	8,306	23	10	7	30.7%
	Corporates	114,180	2,833	1,470	869	30.7%	113,356	3,657	1,705	1,105	30.2%	112,563	4,450	1,904	1,319	29.6%
	Corporates - Of Which: Specialised Lending	11,868	558	180	145	26.0%	11,807	619	194	161	26.0%	11,748	677	206	175	25.9%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	148,663	2,134	895	531	24.9%	147,718	3,079	1,117	795	25.8%	146,796	4,001	1,319	1,018	25.4%
	Retail - Secured on real estate property	110,839	1,271	212	159	12.5%	110,436	1,674	247	195	11.7%	109,990	2,120	279	232	11.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	16	9	-	0	0	16	9	-	0	0	16	9	-
	Retail - Secured on real estate property - Of Which: non-SME	110,839	1,271	197	150	11.8%	110,436	1,674	231	186	11.1%	109,990	2,120	263	223	10.5%
	Retail - Qualifying Revolving	25,858	375	317	139	36.9%	25,534	699	415	252	36.0%	25,232	1,001	506	358	35.7%
	Retail - Other Retail	11,966	488	366	233	47.9%	11,748	706	456	347	49.2%	11,574	880	534	428	48.6%
	Retail - Other Retail - Of Which: SME	5,401	320	156	101	31.7%	5,284	437	189	135	31.0%	5,171	550	219	167	30.4%
	Retail - Other Retail - Of Which: non-SME	6,565	168	210	132	78.8%	6,464	269	267	212	78.8%	6,403	330	315	260	78.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	5,564	0	0	0	-	5,564	0	0	0	-	5,564	0	0	0	-
	IRB TOTAL	**277,113**	**4,975**	**2,375**	**1,403**	**28.2%**	**275,336**	**6,752**	**2,835**	**1,905**	**28.2%**	**273,612**	**8,476**	**3,238**	**2,345**	**27.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Hong Kong	**Central banks and central governments**	3,350	0	0	0	1.8%	3,350	0	0	0	1.8%	3,350	0	0	0	1.8%
	Institutions	5,945	5	3	1	32.7%	5,940	9	5	3	32.7%	5,935	14	6	5	32.7%
	Corporates	114,921	954	605	352	36.9%	114,378	1,497	784	533	35.6%	113,848	2,027	942	708	35.0%
	Corporates - Of Which: Specialised Lending	3,231	10	8	3	32.8%	3,219	22	12	7	33.0%	3,207	34	16	11	32.5%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	92,240	963	600	297	30.8%	91,371	1,833	864	575	31.4%	90,550	2,654	1,098	831	31.3%
	Retail - Secured on real estate property	58,103	83	1	0	0.5%	58,066	120	1	1	0.4%	58,015	170	1	1	0.4%
	Retail - Secured on real estate property - Of Which: SME	463	0	0	0	0.0%	462	1	0	0	0.0%	462	1	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	57,640	83	1	0	0.5%	57,604	119	1	1	0.5%	57,554	169	1	1	0.4%
	Retail - Qualifying Revolving	27,663	701	426	214	30.6%	27,017	1,347	613	408	30.3%	26,411	1,953	784	590	30.2%
	Retail - Other Retail	6,475	179	173	82	45.6%	6,288	366	251	166	45.4%	6,123	531	313	241	45.3%
	Retail - Other Retail - Of Which: SME	82	2	2	1	60.0%	80	4	3	2	60.0%	78	5	4	3	60.0%
	Retail - Other Retail - Of Which: non-SME	6,392	178	171	81	45.5%	6,207	363	247	164	45.2%	6,045	526	308	237	45.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	34,176	0	0	0	-	34,176	0	0	0	-	34,176	0	0	0	-
	IRB TOTAL	**250,632**	**1,922**	**1,208**	**650**	**33.8%**	**249,215**	**3,339**	**1,654**	**1,111**	**33.3%**	**247,859**	**4,695**	**2,046**	**1,544**	**32.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United States	**Central banks and central governments**	17,586	1	0	0	17.3%	17,585	1	0	0	17.3%	17,585	2	0	0	17.3%
	Institutions	6,042	3	2	1	37.2%	6,038	6	4	2	37.2%	6,035	9	5	4	37.0%
	Corporates	66,295	591	291	135	22.8%	65,928	958	384	229	23.9%	65,541	1,345	466	326	24.3%
	Corporates - Of Which: Specialised Lending	8,166	136	46	15	11.1%	8,079	223	65	33	14.7%	7,981	321	81	52	16.1%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	17,209	1,044	261	147	14.1%	16,937	1,316	345	234	17.8%	16,669	1,584	417	317	20.0%
	Retail - Secured on real estate property	13,423	859	66	55	6.4%	13,290	992	73	63	6.3%	13,153	1,129	79	70	6.2%
	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	13,423	859	66	55	6.4%	13,290	992	73	63	6.3%	13,153	1,129	79	70	6.2%
	Retail - Qualifying Revolving	2,796	91	152	69	75.9%	2,706	181	220	136	75.5%	2,620	267	277	201	75.3%
	Retail - Other Retail	991	93	43	23	24.4%	941	143	52	35	24.4%	895	189	61	46	24.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	991	93	43	23	24.4%	941	143	52	35	24.4%	895	189	61	46	24.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	928	0	0	0	-	928	0	0	0	-	928	0	0	0	-
	IRB TOTAL	**108,060**	**1,638**	**555**	**283**	**17.3%**	**107,416**	**2,281**	**733**	**466**	**20.4%**	**106,758**	**2,940**	**888**	**647**	**22.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
China	**Central banks and central governments**	9,798	2	4	0	0.3%	9,795	5	4	0	0.3%	9,792	7	4	0	0.2%
	Institutions	14,389	28	20	10	34.6%	14,361	56	32	19	34.6%	14,332	85	42	29	34.6%
	Corporates	45,908	397	915	298	75.1%	45,770	536	986	378	70.6%	45,637	669	1,078	460	68.7%
	Corporates - Of Which: Specialised Lending	884	2	4	1	43.5%	882	5	6	2	43.0%	880	7	7	3	42.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	573	0	0	0	-	573	0	0	0	-	573	0	0	0	-
	IRB TOTAL	**70,668**	**427**	**939**	**308**	**72.1%**	**70,499**	**596**	**1,022**	**398**	**66.7%**	**70,334**	**761**	**1,124**	**489**	**64.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
France	**Central banks and central governments**	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	1,163	1	1	0	31.4%	1,162	2	1	1	31.4%	1,161	3	2	1	31.3%
	Corporates	22,749	404	228	181	44.8%	22,597	556	251	204	36.8%	22,451	702	281	227	32.3%
	Corporates - Of Which: Specialised Lending	1,329	3	1	0	12.5%	1,327	6	2	1	12.5%	1,324	9	2	1	12.5%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	20,737	1,198	472	386	32.2%	19,786	2,149	644	569	26.5%	19,253	2,683	999	930	34.7%
	Retail - Secured on real estate property	3,420	211	81	61	29.0%	3,375	257	92	73	28.4%	3,329	302	103	85	28.0%
	Retail - Secured on real estate property - Of Which: SME	499	35	22	11	31.8%	482	52	25	15	28.4%	466	68	28	18	26.8%
	Retail - Secured on real estate property - Of Which: non-SME	2,921	177	59	50	28.4%	2,893	205	67	58	28.4%	2,863	234	75	66	28.4%
	Retail - Qualifying Revolving	0	1	1	1	100.0%	0	1	1	1	100.0%	0	1	1	1	100.0%
	Retail - Other Retail	17,317	986	390	325	32.9%	16,412	1,892	551	495	26.2%	15,923	2,380	895	845	35.5%
	Retail - Other Retail - Of Which: SME	1,424	477	265	230	48.2%	1,384	518	277	240	46.5%	1,346	556	286	250	45.0%
	Retail - Other Retail - Of Which: non-SME	15,893	509	125	95	18.6%	15,027	1,374	274	255	18.6%	14,577	1,824	609	595	32.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	697	0	0	0	-	697	0	0	0	-	697	0	0	0	-
	IRB TOTAL	**45,346**	**1,603**	**701**	**567**	**35.4%**	**44,242**	**2,707**	**896**	**774**	**28.6%**	**43,561**	**3,388**	**1,282**	**1,158**	**34.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

(mln EUR, %)	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
Canada	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Central banks and central governments	428	0	0	0	35.5%	428	0	0	0	35.5%	427	0	0	0	35.5%
Institutions	771	0	0	0	33.0%	771	1	0	0	33.0%	770	1	0	0	33.0%
Corporates	28,302	383	249	175	45.6%	28,166	520	306	232	44.6%	28,025	660	356	290	43.9%
Corporates - Of Which: Specialised Lending	140	0	0	0	39.1%	140	1	1	0	39.0%	139	1	1	1	39.0%
Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail	18,288	82	32	13	16.4%	18,250	121	37	19	15.9%	18,209	162	42	25	15.5%
Retail - Secured on real estate property	16,944	66	11	5	8.4%	16,913	96	13	8	8.0%	16,881	129	15	10	7.8%
Retail - Secured on real estate property - Of Which: SME	220	2	1	1	57.1%	220	2	2	1	56.8%	219	3	2	2	56.6%
Retail - Secured on real estate property - Of Which: non-SME	16,724	64	10	4	6.9%	16,694	94	12	6	6.8%	16,662	126	13	9	6.8%
Retail - Qualifying Revolving	270	7	11	4	50.0%	264	13	14	7	50.0%	259	19	16	9	50.0%
Retail - Other Retail	1,074	9	10	4	47.0%	1,072	12	10	5	42.7%	1,069	14	10	6	39.5%
Retail - Other Retail - Of Which: SME	175	2	2	1	65.6%	175	2	2	1	64.5%	174	2	2	2	63.6%
Retail - Other Retail - Of Which: non-SME	899	8	8	3	42.7%	897	10	8	4	37.9%	895	12	8	4	34.5%
Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	666	0	0	0	-	666	0	0	0	-	666	0	0	0	-
IRB TOTAL	**48,455**	**466**	**281**	**188**	**40.5%**	**48,279**	**641**	**344**	**251**	**39.2%**	**48,098**	**823**	**398**	**315**	**38.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
Singapore	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Central banks and central governments	3,421	0	0	0	31.9%	3,421	0	0	0	31.9%	3,420	1	0	0	31.9%
Institutions	2,692	2	2	1	29.3%	2,689	5	2	1	29.2%	2,687	7	3	2	29.2%
Corporates	15,149	97	81	51	52.6%	15,095	151	104	75	49.7%	15,042	204	128	98	48.3%
Corporates - Of Which: Specialised Lending	652	2	3	1	47.2%	651	3	4	2	47.3%	649	5	5	2	47.3%
Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail	5,228	37	1	0	0.9%	5,214	51	1	0	0.9%	5,200	65	1	1	0.9%
Retail - Secured on real estate property	5,228	37	1	0	0.9%	5,214	51	1	0	0.9%	5,200	65	1	1	0.9%
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	5,228	37	1	0	0.9%	5,214	51	1	0	0.9%	5,200	65	1	1	0.9%
Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	324	0	0	0	-	324	0	0	0	-	324	0	0	0	-
IRB TOTAL	**26,813**	**137**	**83**	**52**	**38.0%**	**26,743**	**207**	**108**	**77**	**37.1%**	**26,673**	**276**	**132**	**101**	**36.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
Germany	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Central banks and central governments	554	8	2	0	5.9%	553	9	3	1	7.6%	551	11	3	1	8.9%
Institutions	594	1	0	0	22.2%	593	2	1	0	22.3%	592	3	1	1	22.4%
Corporates	12,200	135	41	35	25.8%	12,164	171	47	40	23.3%	12,123	212	54	45	21.4%
Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	305	0	0	0	-	305	0	0	0	-	305	0	0	0	-
IRB TOTAL	**13,653**	**143**	**44**	**35**	**24.7%**	**13,614**	**182**	**51**	**41**	**22.5%**	**13,571**	**226**	**58**	**47**	**20.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Netherlands	Central banks and central governments	119	0	0	0	40.0%	119	0	0	0	40.0%	119	0	1	0	40.0%
	Institutions	359	1	0	0	8.6%	358	2	1	0	8.7%	357	3	1	0	8.7%
	Corporates	8,002	169	144	61	35.7%	7,933	238	173	97	41.0%	7,868	303	198	131	43.3%
	Corporates - Of Which: Specialised Lending	293	10	8	0	4.7%	292	11	7	1	7.5%	291	11	8	1	9.8%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**8,480**	**170**	**144**	**61**	**35.6%**	**8,410**	**240**	**173**	**98**	**40.7%**	**8,343**	**306**	**200**	**132**	**43.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Australia	Central banks and central governments	1,070	0	0	0	2.4%	1,070	0	0	0	2.4%	1,070	0	0	0	2.4%
	Institutions	1,065	1	0	0	26.6%	1,064	2	1	0	26.6%	1,064	2	1	1	26.6%
	Corporates	13,986	145	120	72	50.0%	13,897	233	153	109	46.7%	13,820	310	181	141	45.3%
	Corporates - Of Which: Specialised Lending	2,350	14	16	6	39.7%	2,336	28	21	11	39.0%	2,324	40	25	15	38.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	11,653	128	6	4	2.8%	11,590	191	8	5	2.9%	11,530	251	9	6	2.5%
	Retail - Secured on real estate property	11,653	128	6	4	2.8%	11,590	191	8	5	2.9%	11,530	251	9	6	2.5%
	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	11,653	128	6	4	2.8%	11,590	191	8	5	2.9%	11,530	251	9	6	2.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	58	0	0	0	-	58	0	0	0	-	58	0	0	0	-
	IRB TOTAL	**27,831**	**274**	**127**	**76**	**27.8%**	**27,680**	**426**	**162**	**115**	**27.0%**	**27,542**	**563**	**190**	**147**	**26.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
HSBC Holdings Plc	**Central banks and central governments**	70,247	107	65	17	15.4%	70,126	228	82	33	14.4%	70,039	315	92	43	13.7%
	Institutions	57,956	162	147	57	35.0%	57,715	402	200	137	34.1%	57,581	537	246	182	33.9%
	Corporates	545,735	10,635	9,116	4,239	39.9%	540,522	15,848	9,930	6,098	38.5%	536,476	19,894	10,413	7,445	37.4%
	Corporates - Of Which: Specialised Lending	35,490	1,935	1,517	617	31.9%	34,661	2,764	1,629	896	32.4%	34,107	3,318	1,498	1,059	31.9%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	327,161	8,114	7,711	2,634	32.5%	317,443	17,832	10,917	6,610	37.1%	308,938	26,337	13,444	10,347	39.3%
	Retail - Secured on real estate property	227,877	3,685	1,523	714	19.4%	225,053	6,510	2,091	1,337	20.5%	222,433	9,130	2,525	1,872	20.5%
	Retail - Secured on real estate property - Of Which: SME	1,172	47	44	25	53.6%	1,144	75	50	32	43.0%	1,120	98	55	38	38.3%
	Retail - Secured on real estate property - Of Which: non-SME	226,706	3,638	1,479	688	18.9%	223,909	6,435	2,041	1,305	20.3%	221,313	9,032	2,470	1,834	20.3%
	Retail - Qualifying Revolving	55,420	2,342	3,007	1,020	43.5%	51,489	6,273	4,772	2,746	43.8%	47,701	10,061	5,984	4,418	43.9%
	Retail - Other Retail	43,863	2,086	3,181	900	43.2%	40,901	5,048	4,053	2,528	50.1%	38,804	7,146	4,935	4,058	56.8%
	Retail - Other Retail - Of Which: SME	7,038	845	644	377	44.6%	6,785	1,098	726	461	42.0%	6,596	1,288	715	515	40.0%
	Retail - Other Retail - Of Which: non-SME	36,825	1,242	2,538	523	42.2%	34,116	3,950	3,327	2,067	52.3%	32,208	5,858	4,220	3,542	60.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	46,833	0	0	0	-	46,833	0	0	0	-	46,833	0	0	0	-
	IRB TOTAL	**1,047,932**	**19,018**	**17,039**	**6,946**	**36.5%**	**1,032,639**	**34,311**	**21,130**	**12,878**	**37.5%**	**1,019,867**	**47,083**	**24,195**	**18,017**	**38.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United Kingdom	**Central banks and central governments**	384	1	8	0	44.3%	383	3	9	1	44.2%	382	4	9	2	41.8%
	Institutions	8,300	29	33	9	31.1%	8,239	90	40	27	30.4%	8,218	111	46	34	30.3%
	Corporates	113,963	3,050	2,058	1,079	35.4%	112,641	4,372	2,543	1,523	34.8%	111,602	5,411	2,533	1,794	33.2%
	Corporates - Of Which: Specialised Lending	11,843	583	327	194	33.4%	11,716	710	374	238	33.5%	11,645	781	364	256	32.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	147,579	3,218	4,361	1,013	31.5%	142,525	8,272	6,069	3,482	42.1%	138,069	12,727	7,173	5,513	43.3%
	Retail - Secured on real estate property	110,453	1,657	534	289	17.4%	109,144	2,966	821	576	19.4%	107,894	4,215	1,038	817	19.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	16	9	-	0	0	16	9	-	0	0	16	9	-
	Retail - Secured on real estate property - Of Which: non-SME	110,453	1,657	518	279	16.9%	109,144	2,966	806	567	19.1%	107,894	4,215	1,023	808	19.2%
	Retail - Qualifying Revolving	25,197	1,036	1,636	447	43.1%	22,813	3,420	2,620	1,472	43.0%	20,603	5,631	3,222	2,422	43.0%
	Retail - Other Retail	11,930	524	2,192	278	53.0%	10,568	1,886	2,628	1,434	76.0%	9,572	2,881	2,912	2,274	78.9%
	Retail - Other Retail - Of Which: SME	5,366	355	347	119	33.5%	5,164	557	411	187	33.5%	5,020	701	387	227	32.4%
	Retail - Other Retail - Of Which: non-SME	6,564	169	1,845	159	93.9%	5,404	1,329	2,217	1,248	93.9%	4,552	2,181	2,525	2,047	93.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	5,564	0	0	0	-	5,564	0	0	0	-	5,564	0	0	0	-
	IRB TOTAL	**275,791**	**6,298**	**6,460**	**2,102**	**33.4%**	**269,352**	**12,736**	**8,661**	**5,034**	**39.5%**	**263,835**	**18,253**	**9,761**	**7,342**	**40.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Hong Kong	**Central banks and central governments**	3,350	0	0	0	2.6%	3,349	1	0	0	2.7%	3,349	1	0	0	2.6%
	Institutions	5,941	8	5	3	33.8%	5,934	16	8	5	33.8%	5,929	20	9	7	33.5%
	Corporates	114,793	1,082	1,089	485	44.8%	113,908	1,967	1,126	784	39.9%	113,317	2,558	1,252	971	37.9%
	Corporates - Of Which: Specialised Lending	3,227	14	21	5	39.9%	3,206	35	21	12	35.4%	3,192	49	22	17	33.6%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	91,576	1,627	1,480	686	42.2%	89,764	3,440	2,315	1,442	41.9%	87,971	5,233	2,906	2,165	41.4%
	Retail - Secured on real estate property	58,084	101	24	3	3.4%	57,946	240	48	19	8.0%	57,774	412	68	37	8.9%
	Retail - Secured on real estate property - Of Which: SME	462	0	0	0	0.0%	461	2	0	0	0.0%	460	3	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	57,622	101	24	3	3.4%	57,485	238	48	19	8.1%	57,314	409	68	37	8.9%
	Retail - Qualifying Revolving	27,169	1,194	1,065	484	40.5%	25,809	2,554	1,668	1,034	40.5%	24,443	3,921	2,150	1,588	40.5%
	Retail - Other Retail	6,322	332	391	199	60.0%	6,008	646	599	388	60.0%	5,754	900	687	540	60.1%
	Retail - Other Retail - Of Which: SME	81	3	4	2	65.0%	77	6	8	4	65.0%	74	10	9	6	65.0%
	Retail - Other Retail - Of Which: non-SME	6,242	329	388	197	60.0%	5,931	640	591	384	60.0%	5,680	890	678	534	60.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	34,176	0	0	0	-	34,176	0	0	0	-	34,176	0	0	0	-
	IRB TOTAL	**249,836**	**2,718**	**2,575**	**1,174**	**43.2%**	**247,131**	**5,423**	**3,449**	**2,231**	**41.1%**	**244,742**	**7,812**	**4,167**	**3,142**	**40.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United States	**Central banks and central governments**	17,584	2	1	0	25.5%	17,582	4	1	1	25.5%	17,581	5	2	1	22.6%
	Institutions	6,038	6	5	2	37.2%	6,031	13	7	5	37.3%	6,029	16	8	6	37.3%
	Corporates	65,497	1,389	854	467	33.6%	64,726	2,160	1,008	679	31.4%	64,074	2,812	1,131	854	30.4%
	Corporates - Of Which: Specialised Lending	7,712	590	405	228	38.6%	7,320	982	452	321	32.7%	7,039	1,263	491	384	30.4%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	17,079	1,174	718	246	20.9%	16,210	2,043	929	491	24.0%	15,378	2,875	1,103	748	26.0%
	Retail - Secured on real estate property	13,317	965	359	136	14.1%	12,701	1,581	391	220	13.9%	12,152	2,130	435	294	13.8%
	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	13,317	965	359	136	14.1%	12,701	1,581	391	220	13.9%	12,152	2,130	435	294	13.8%
	Retail - Qualifying Revolving	2,789	98	275	78	80.4%	2,613	274	442	219	80.1%	2,414	473	562	379	80.1%
	Retail - Other Retail	972	112	84	31	27.6%	895	189	96	52	27.6%	811	273	106	75	27.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	972	112	84	31	27.6%	895	189	96	52	27.6%	811	273	106	75	27.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	928	0	0	0	-	928	0	0	0	-	928	0	0	0	-
	IRB TOTAL	**107,127**	**2,571**	**1,578**	**715**	**27.8%**	**105,477**	**4,221**	**1,946**	**1,176**	**27.9%**	**103,991**	**5,707**	**2,244**	**1,608**	**28.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
China	**Central banks and central governments**	9,791	8	4	0	0.1%	9,780	20	4	0	0.1%	9,772	27	4	0	0.1%
	Institutions	14,366	50	48	18	34.8%	14,279	138	72	48	34.7%	14,222	195	89	68	34.7%
	Corporates	45,968	338	1,084	246	72.8%	45,886	419	725	284	67.7%	45,766	540	854	399	73.9%
	Corporates - Of Which: Specialised Lending	881	5	18	3	50.7%	870	16	12	7	44.7%	867	19	12	9	44.1%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	573	0	0	0	-	573	0	0	0	-	573	0	0	0	-
	IRB TOTAL	**70,699**	**396**	**1,136**	**263**	**66.4%**	**70,518**	**577**	**801**	**331**	**57.5%**	**70,333**	**762**	**947**	**466**	**61.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
France	**Central banks and central governments**	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	1,162	2	2	1	31.3%	1,158	6	3	2	31.3%	1,155	9	4	3	30.7%
	Corporates	22,699	454	262	195	43.0%	22,496	657	301	234	35.6%	22,312	841	335	268	31.9%
	Corporates - Of Which: Specialised Lending	1,329	3	3	1	15.3%	1,325	7	3	1	15.3%	1,322	10	4	2	15.3%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	20,675	1,261	602	463	36.7%	19,692	2,243	835	739	33.0%	19,145	2,790	1,349	1,270	45.5%
	Retail - Secured on real estate property	3,409	222	105	76	34.4%	3,344	287	124	96	33.5%	3,285	346	140	114	33.0%
	Retail - Secured on real estate property - Of Which: SME	490	44	25	14	32.0%	465	69	31	20	28.8%	443	91	35	25	27.5%
	Retail - Secured on real estate property - Of Which: non-SME	2,919	178	80	62	35.0%	2,880	218	93	76	35.0%	2,842	255	105	89	35.0%
	Retail - Qualifying Revolving	0	1	1	1	100.0%	0	1	1	1	100.0%	0	1	1	1	100.0%
	Retail - Other Retail	17,266	1,038	496	386	37.1%	16,348	1,955	711	642	32.9%	15,860	2,444	1,209	1,155	47.3%
	Retail - Other Retail - Of Which: SME	1,417	485	289	254	52.5%	1,371	531	304	267	50.3%	1,329	573	314	278	48.6%
	Retail - Other Retail - Of Which: non-SME	15,849	553	207	131	23.7%	14,977	1,424	407	375	26.4%	14,531	1,870	895	877	46.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	697	0	0	0	-	697	0	0	0	-	697	0	0	0	-
	IRB TOTAL	**45,232**	**1,717**	**866**	**659**	**38.4%**	**44,043**	**2,906**	**1,139**	**975**	**33.5%**	**43,309**	**3,640**	**1,688**	**1,541**	**42.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

Adverse Scenario

	(mln EUR, %)	31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Canada	Central banks and central governments	427	0	0	0	51.4%	427	0	0	0	51.4%	427	1	0	0	45.0%
	Institutions	771	0	0	0	34.6%	770	1	1	0	34.6%	770	1	1	0	34.1%
	Corporates	28,251	434	389	212	48.7%	27,953	732	490	336	45.8%	27,713	973	533	425	43.7%
	Corporates - Of Which: Specialised Lending	140	1	1	0	42.8%	139	2	1	1	40.7%	138	3	2	1	39.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	18,222	148	82	30	20.2%	18,102	268	99	54	20.0%	18,029	341	110	71	20.7%
	Retail - Secured on real estate property	16,888	121	33	13	10.3%	16,787	222	38	23	10.4%	16,731	279	40	29	10.4%
	Retail - Secured on real estate property - Of Which: SME	219	3	3	2	73.9%	218	4	4	3	76.3%	217	5	5	4	76.3%
	Retail - Secured on real estate property - Of Which: non-SME	16,669	119	30	11	8.9%	16,569	218	34	20	9.2%	16,513	274	36	25	9.2%
	Retail - Qualifying Revolving	265	13	31	10	80.0%	253	25	41	20	80.0%	242	36	49	29	80.0%
	Retail - Other Retail	1,069	14	18	7	51.5%	1,062	21	20	11	50.2%	1,057	26	21	13	49.6%
	Retail - Other Retail - Of Which: SME	174	2	3	2	80.0%	173	3	4	3	82.7%	173	4	4	3	82.7%
	Retail - Other Retail - Of Which: non-SME	895	11	15	5	45.7%	889	18	16	8	44.1%	885	22	16	10	43.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	666	0	0	0	-	666	0	0	0	-	666	0	0	0	-
	IRB TOTAL	48,338	583	471	242	41.5%	47,919	1,002	589	390	38.9%	47,605	1,315	644	496	37.7%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Adverse Scenario

	(mln EUR, %)	31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Singapore	Central banks and central governments	3,420	0	0	0	40.3%	3,420	1	1	0	40.3%	3,420	1	1	0	37.7%
	Institutions	2,690	4	2	1	29.2%	2,686	8	3	2	29.2%	2,684	10	4	3	29.2%
	Corporates	15,121	124	133	70	56.0%	15,032	214	141	110	51.4%	14,979	266	161	132	49.5%
	Corporates - Of Which: Specialised Lending	652	2	4	1	55.4%	649	5	5	3	51.2%	647	7	7	3	49.5%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	5,181	85	37	19	22.0%	5,117	149	60	34	23.0%	5,086	180	69	52	28.8%
	Retail - Secured on real estate property	5,181	85	37	19	22.0%	5,117	149	60	34	23.0%	5,086	180	69	52	28.8%
	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	5,181	85	37	19	22.0%	5,117	149	60	34	23.0%	5,086	180	69	52	28.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	324	0	0	0	-	324	0	0	0	-	324	0	0	0	-
	IRB TOTAL	26,736	214	172	90	41.9%	26,579	371	205	147	39.5%	26,493	457	235	187	40.9%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Adverse Scenario

	(mln EUR, %)	31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Germany	Central banks and central governments	553	9	7	1	14.6%	547	15	11	3	17.2%	540	22	12	4	18.1%
	Institutions	592	3	2	1	22.7%	587	7	2	2	22.9%	586	8	2	2	23.0%
	Corporates	12,173	162	88	41	25.3%	12,041	293	138	64	21.9%	11,920	415	146	85	20.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	305	0	0	0	-	305	0	0	0	-	305	0	0	0	-
	IRB TOTAL	13,622	174	97	43	24.7%	13,481	315	151	68	21.7%	13,351	445	161	91	20.4%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

HSBC Holdings Plc

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Netherlands	**Central banks and central governments**	119	0	0	0	40.0%	119	0	0	0	40.0%	119	0	1	0	40.0%
	Institutions	358	2	1	0	8.8%	354	6	1	1	8.8%	352	8	1	1	8.9%
	Corporates	7,979	192	187	73	37.9%	7,879	292	236	122	42.0%	7,796	375	262	163	43.5%
	Corporates - Of Which: Specialised Lending	293	10	11	1	6.3%	291	11	10	1	11.2%	290	12	10	2	13.5%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**8,456**	**194**	**188**	**73**	**37.6%**	**8,352**	**298**	**238**	**123**	**41.3%**	**8,266**	**384**	**265**	**164**	**42.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Australia	**Central banks and central governments**	1,070	0	0	0	3.6%	1,070	0	0	0	3.7%	1,069	0	0	0	3.6%
	Institutions	1,065	1	1	0	26.6%	1,063	3	1	1	26.6%	1,062	4	1	1	26.6%
	Corporates	13,944	186	324	109	58.8%	13,733	398	294	206	51.7%	13,628	502	315	252	50.2%
	Corporates - Of Which: Specialised Lending	2,344	20	62	11	52.6%	2,307	56	41	26	45.3%	2,289	75	45	33	44.2%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	11,529	252	168	41	16.3%	11,232	549	233	111	20.2%	10,951	830	260	161	19.4%
	Retail - Secured on real estate property	11,529	252	168	41	16.3%	11,232	549	233	111	20.2%	10,951	830	260	161	19.4%
	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	11,529	252	168	41	16.3%	11,232	549	233	111	20.2%	10,951	830	260	161	19.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	58	0	0	0	-	58	0	0	0	-	58	0	0	0	-
	IRB TOTAL	**27,666**	**439**	**493**	**151**	**34.3%**	**27,156**	**950**	**528**	**317**	**33.4%**	**26,769**	**1,336**	**576**	**414**	**31.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
HSBC Holdings Plc	Central governments or central banks	175,223	19	12,240	25	123,315	23	16	4	16.4%
	Regional governments or local authorities	2,945	0	698	0	2,935	0	5	0	0.0%
	Public sector entities	131	0	69	0	83	0	0	0	0.0%
	Multilateral Development Banks	269	0	54	0	269	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	31,799	0	1,886	0	2,090	0	1	0	0.4%
	Corporates	70,555	1,530	55,457	1,971	77,540	2,524	1,249	981	38.9%
	of which: SME	2,742	49	2,163	65	2,790	57	30	9	14.9%
	Retail	18,364	388	13,682	483	18,603	1,382	1,295	497	36.0%
	of which: SME	562	0	427	0	599	27	48	23	84.4%
	Secured by mortgages on immovable property	21,939	543	7,827	585	21,737	1,064	295	255	24.0%
	of which: SME	67	8	53	8	69	8	1	0	0.0%
	Items associated with particularly high risk	1,348	16	2,014	24	1,375	36	41	20	55.8%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			30,104	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			21,066	0	5,379	0	0	0	0.0%
	Standardised Total	**347,580**	**2,496**	**145,098**	**3,089**	**253,327**	**5,028**	**2,901**	**1,757**	**34.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	Central governments or central banks	49,399	0	1,976	0	47,101	0	2	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	14,919	0	603	0	14	0	0	0	0.0%
	Corporates	2,255	48	2,018	49	1,870	48	10	1	1.4%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	430	57	323	85	402	92	17	9	10.3%
	of which: SME	0	0	0	0	0	0	0	0	46.7%
	Secured by mortgages on immovable property	273	14	158	14	273	14	1	1	3.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	352	0	528	0	352	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					1,809	0	0	0	0.0%
	Standardised Total	**71,599**	**118**	**9,168**	**148**	**51,822**	**155**	**30**	**11**	**6.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Hong Kong	Central governments or central banks	262	13	581	15	30	16	4	4	22.9%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,496	0	174	0	54	0	1	0	0.5%
	Corporates	9,440	14	6,256	20	14,041	20	22	6	27.5%
	of which: SME	248	0	175	0	256	0	1	0	0.0%
	Retail	1,767	32	1,301	48	1,796	39	66	14	36.4%
	of which: SME	16	0	12	0	16	0	0	0	1.0%
	Secured by mortgages on immovable property	1,664	3	580	3	1,641	29	3	2	6.3%
	of which: SME	19	0	5	0	20	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					2,159	0	0	0	0.0%
	Standardised Total	**19,357**	**62**	**12,873**	**86**	**19,720**	**105**	**96**	**25**	**24.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	Central governments or central banks	2,308	0	5,758	0	11	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	6,118	0	261	0	102	0	0	0	0.0%
	Corporates	5,684	4	5,000	6	5,686	4	4	0	0.3%
	of which: SME	156	0	123	0	156	0	0	0	0.0%
	Retail	857	23	643	35	889	25	9	2	9.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	146	0	218	0	146	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					288	0	0	0	0.0%
	Standardised Total	**16,393**	**27**	**13,040**	**41**	**7,122**	**29**	**12**	**3**	**8.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
China	Central governments or central banks	51	0	113	0	10	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	-3	0	-1	0	1	0	0	0	0.0%
	Corporates	2,238	16	1,944	24	2,576	16	7	0	1.5%
	of which: SME	11	8	9	12	12	8	0	0	0.0%
	Retail	929	4	700	5	934	12	12	4	36.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	7,443	0	2,604	0	7,436	14	3	1	6.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	**20,928**	**20**	**29,947**	**29**	**10,957**	**42**	**22**	**5**	**12.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
France	Central governments or central banks	33,806	6	375	10	28,800	6	2	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	53	0	2	0	10	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,331	0	92	0	2	0	0	0	0.0%
	Corporates	1,997	4	1,224	6	2,008	6	8	2	31.6%
	of which: SME	429	0	200	0	432	0	3	0	0.0%
	Retail	532	0	440	0	525	17	10	9	50.3%
	of which: SME	239	0	221	0	236	7	5	4	50.0%
	Secured by mortgages on immovable property	302	16	105	16	300	20	3	2	11.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					435	0	0	0	0.0%
	Standardised Total	**38,523**	**26**	**2,392**	**32**	**32,080**	**50**	**23**	**13**	**25.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

(mln EUR, %)		Restated 31/12/2017 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Canada	Central governments or central banks	81	0	200	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	140	0	93	0	145	0	0	0	0.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	283	1	212	1	276	19	12	5	28.1%
	of which: SME	7	0	5	0	7	1	1	1	58.6%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					16	0	0	0	0.0%
	Standardised Total	**809**	**1**	**778**	**1**	**438**	**20**	**12**	**5**	**28.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Restated 31/12/2017 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Singapore	Central governments or central banks	3	0	7	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,039	0	27	0	6	0	0	0	0.0%
	Corporates	751	1	689	1	2,092	1	1	0	17.3%
	of which: SME	20	0	15	0	22	0	0	0	0.0%
	Retail	1,031	3	789	5	1,038	51	54	18	35.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	245	1	86	1	245	1	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					7	0	0	0	0.0%
	Standardised Total	**3,167**	**5**	**1,812**	**7**	**3,388**	**53**	**55**	**18**	**34.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Restated 31/12/2017 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Germany	Central governments or central banks	21,251	0	188	0	4,725	0	3	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4,061	0	88	0	0	0	0	0	0.0%
	Corporates	1,143	27	1,074	41	1,181	27	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	56	0	42	0	56	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	**26,545**	**27**	**1,427**	**41**	**5,963**	**27**	**4**	**0**	**0.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Netherlands	Central governments or central banks	34,200	0	0	0	33,841	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7	0	7	0	7	0	0	0	0.0%
	Corporates	1,694	16	1,668	18	2,172	19	6	3	14.8%
	of which: SME	2	0	2	0	2	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	**35,912**	**16**	**1,685**	**18**	**36,020**	**19**	**6**	**3**	**14.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Australia	Central governments or central banks	138	0	173	0	75	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	19	0	2	0	0	0	0	0	0.0%
	Corporates	345	0	355	0	328	0	2	0	0.7%
	of which: SME	13	0	10	0	12	0	0	0	0.0%
	Retail	613	5	474	8	621	46	48	18	38.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	70	0	24	0	69	0	0	0	3.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					2	0	0	0	0.0%
	Standardised Total	**1,189**	**5**	**1,031**	**8**	**1,095**	**46**	**51**	**18**	**38.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

HSBC Holdings Plc

	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks	122,965	373	280	139	37.1%	122,617	721	412	268	37.2%	122,274	1064	489	396	37.2%
Regional governments or local authorities	2,924	11	13	4	34.4%	2,912	23	17	8	33.5%	2,901	34	20	11	32.9%
Public sector entities	83	1	0	0	29.8%	82	1	1	0	30.1%	82	2	1	0	30.2%
Multilateral Development Banks	269	0	0	0	45.0%	269	0	0	0	45.0%	269	0	0	0	45.0%
International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions	2,088	2	68	1	44.1%	2,085	5	69	2	44.8%	2,083	7	70	3	45.1%
Corporates	76,709	3355	1,940	1,347	40.2%	75,928	4136	2,222	1,647	39.8%	75,204	4860	2,502	1,918	39.5%
of which: SME	2,735	112	75	46	40.5%	2,687	161	89	60	37.5%	2,642	205	106	73	35.8%
Retail	17,984	2000	1,569	981	49.1%	17,360	2625	1,857	1,287	49.0%	16,792	3192	2,092	1,566	49.1%
of which: SME	559	67	74	47	69.9%	525	102	94	67	66.2%	492	134	111	87	64.8%
Secured by mortgages on immovable property	21,660	1141	322	268	23.5%	21,591	1209	331	279	23.0%	21,518	1282	335	288	22.4%
of which: SME	69	8	1	0	0.0%	69	8	1	0	0.0%	69	8	1	0	0.0%
Items associated with particularly high risk	1,351	61	37	28	45.5%	1,328	84	43	35	41.2%	1,305	107	48	41	38.2%
Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	76.2%	0	0	0	0	76.2%	0	0	0	0	75.6%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation															
Other exposures	5,331	48	0	0	0.0%	5,282	97	0	0	0.0%	5,232	147	0	0	0.0%
Standardised Total	251,363	6993	4,229	2,769	39.6%	249,454	8901	4,952	3,525	39.6%	247,660	10695	5,557	4,224	39.5%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

United Kingdom

	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks	47,084	17	2	0	2.6%	47,067	34	3	1	2.5%	47,051	50	3	1	2.4%
Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions	14	0	0	0	44.7%	14	0	0	0	44.5%	14	0	0	0	44.6%
Corporates	1,855	63	25	17	26.9%	1,840	79	30	23	28.9%	1,824	94	36	28	30.1%
of which: SME	1	0	0	0	89.1%	1	0	0	0	60.5%	1	0	0	0	65.3%
Retail	398	97	17	11	11.5%	392	102	18	12	11.5%	387	107	18	12	11.5%
of which: SME	0	0	0	0	46.7%	0	0	0	0	46.7%	0	0	0	0	46.7%
Secured by mortgages on immovable property	272	15	2	2	12.0%	271	16	2	2	11.9%	270	18	2	2	11.8%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk	348	4	4	1	29.9%	344	8	5	3	29.9%	339	13	6	4	29.7%
Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	76.2%	0	0	0	0	76.2%	0	0	0	0	75.6%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation															
Other exposures	1,779	30	0	0	0.0%	1,750	59	0	0	0.0%	1,721	88	0	0	0.0%
Standardised Total	51,749	227	50	32	14.0%	51,678	299	58	40	13.3%	51,607	370	66	48	12.9%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Hong Kong

	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks	29	17	8	8	46.8%	29	17	8	8	46.7%	28	18	8	8	46.6%
Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0.0%	0	0	0	0	33.7%	0	0	0	0	32.8%
Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions	54	0	1	0	45.6%	54	1	1	0	44.8%	54	1	1	0	45.1%
Corporates	13,921	140	106	57	40.7%	13,784	277	166	110	39.8%	13,655	406	213	160	39.3%
of which: SME	252	4	3	1	32.9%	247	9	4	3	32.7%	243	13	6	4	32.5%
Retail	1,758	77	90	28	35.7%	1,714	121	103	43	35.4%	1,673	162	113	57	35.2%
of which: SME	16	1	0	0	16.0%	16	1	0	0	16.0%	15	1	0	0	16.0%
Secured by mortgages on immovable property	1,634	36	3	2	6.3%	1,633	37	3	2	6.3%	1,631	38	3	2	6.3%
of which: SME	20	0	0	0	0.0%	20	0	0	0	0.0%	20	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation															
Other exposures	2,148	11	0	0	0.0%	2,135	23	0	0	0.0%	2,122	36	0	0	0.0%
Standardised Total	19,544	281	207	95	33.7%	19,350	475	281	163	34.4%	19,163	662	339	228	34.4%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United States	Central governments or central banks	11	0	0	0	17.4%	11	0	0	0	17.4%	11	0	0	0	17.2%
	Regional governments or local authorities	0	0	0	0	34.1%	0	0	0	0	34.1%	0	0	0	0	34.1%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	102	0	0	0	33.7%	102	0	0	0	33.6%	102	0	0	0	33.6%
	Corporates	5,649	40	18	8	19.1%	5,606	84	28	17	20.0%	5,559	131	37	26	20.0%
	of which: SME	155	2	1	0	27.1%	153	3	2	1	28.1%	152	5	2	1	28.6%
	Retail	845	69	38	28	40.0%	801	113	55	45	40.0%	777	137	63	55	40.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	144	2	1	0	24.0%	142	4	2	1	23.9%	140	6	2	1	23.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	286	2	0	0	0.0%	284	4	0	0	0.0%	282	6	0	0	0.0%
	Standardised Total	**7,038**	**114**	**57**	**36**	**31.7%**	**6,946**	**205**	**84**	**63**	**30.8%**	**6,871**	**280**	**102**	**83**	**29.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
China	Central governments or central banks	10	0	0	0	51.2%	10	0	0	0	51.2%	10	0	0	0	51.2%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	45.0%	1	0	0	0	43.2%	1	0	0	0	43.0%
	Corporates	2,566	27	30	13	49.3%	2,548	44	41	22	50.4%	2,530	62	50	32	51.2%
	of which: SME	12	8	5	5	58.1%	12	8	5	5	57.9%	11	8	5	5	57.7%
	Retail	915	30	20	11	36.0%	894	52	27	19	36.0%	874	71	33	26	36.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	7,424	26	5	2	6.2%	7,412	37	5	2	6.2%	7,401	48	6	3	6.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**10,916**	**83**	**55**	**26**	**31.0%**	**10,866**	**133**	**73**	**43**	**32.4%**	**10,817**	**182**	**89**	**60**	**33.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
France	Central governments or central banks	28,786	21	4	2	8.8%	28,771	36	6	4	10.6%	28,757	50	8	6	11.2%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	10	0	0	0	40.0%	10	0	0	0	40.0%	10	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	32.2%	2	0	0	0	47.6%	2	0	0	0	47.6%
	Corporates	1,987	27	13	7	26.8%	1,967	47	16	11	22.7%	1,948	66	21	14	21.1%
	of which: SME	422	11	4	2	16.6%	412	21	6	3	16.6%	402	30	8	5	16.6%
	Retail	520	23	21	11	48.3%	508	34	27	16	47.6%	498	45	31	21	47.2%
	of which: SME	234	10	11	4	45.5%	231	12	12	5	42.8%	229	14	13	6	41.1%
	Secured by mortgages on immovable property	297	23	3	3	11.1%	294	26	3	3	11.0%	291	29	4	3	10.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	435	0	0	0	0.0%	435	0	0	0	0.0%	434	1	0	0	0.0%
	Standardised Total	**32,036**	**94**	**42**	**22**	**24.0%**	**31,987**	**143**	**53**	**33**	**23.4%**	**31,940**	**190**	**63**	**44**	**23.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Canada	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	145	0	0	0	45.6%	145	0	0	0	45.3%	145	1	0	0	45.3%
	of which: SME	0	0	0	0	37.8%	0	0	0	0	37.9%	0	0	0	0	37.9%
	Retail	271	25	13	7	27.8%	266	30	14	8	27.6%	261	34	15	9	27.4%
	of which: SME	7	1	1	1	57.8%	7	1	1	1	57.1%	6	2	1	1	56.5%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	16	0	0	0	0.0%	16	0	0	0	0.0%	16	0	0	0	0.0%
	Standardised Total	**432**	**25**	**13**	**7**	**27.8%**	**427**	**30**	**14**	**8**	**27.6%**	**422**	**35**	**15**	**10**	**27.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Singapore	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	38.8%	0	0	0	0	38.8%	0	0	0	0	38.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	46.9%	6	0	0	0	45.9%	6	0	0	0	46.9%
	Corporates	2,081	12	9	6	44.8%	2,073	20	12	9	44.1%	2,066	27	15	12	43.7%
	of which: SME	22	0	1	0	50.4%	21	1	1	0	50.4%	21	1	1	0	50.3%
	Retail	979	109	74	37	33.7%	927	161	86	53	33.0%	882	207	98	68	32.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	245	2	0	0	0.1%	244	2	0	0	0.1%	244	3	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Standardised Total	**3,318**	**123**	**83**	**42**	**34.4%**	**3,257**	**184**	**99**	**62**	**33.9%**	**3,204**	**236**	**113**	**79**	**33.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Germany	Central governments or central banks	4,721	3	8	1	40.5%	4,717	7	10	3	40.6%	4,714	11	13	4	40.4%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	30.3%	0	0	0	0	27.4%	0	0	0	0	35.5%
	Corporates	1,173	36	6	4	11.2%	1,163	46	7	5	11.3%	1,153	56	8	6	11.4%
	of which: SME	0	0	0	0	8.3%	0	0	0	0	8.3%	0	0	0	0	8.3%
	Retail	56	0	0	0	0.0%	56	0	0	0	0.0%	56	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**5,950**	**40**	**14**	**5**	**13.7%**	**5,937**	**53**	**17**	**8**	**15.3%**	**5,924**	**66**	**21**	**11**	**16.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Netherlands	Central governments or central banks	33,547	294	234	118	40.0%	33,256	586	350	234	40.0%	32,967	875	412	350	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	0	0	0	45.0%	7	0	0	0	45.0%	7	0	0	0	45.0%
	Corporates	2,151	40	20	11	27.1%	2,129	62	28	18	29.1%	2,106	84	35	25	29.9%
	of which: SME	2	0	0	0	35.5%	2	0	0	0	35.5%	2	0	0	0	35.5%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**35,705**	**334**	**255**	**129**	**38.5%**	**35,391**	**648**	**377**	**252**	**39.0%**	**35,080**	**959**	**447**	**375**	**39.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Australia	Central governments or central banks	74	1	5	1	43.3%	73	2	5	1	42.6%	71	4	6	2	42.3%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	65	0	0.0%	0	0	65	0	38.5%	0	0	65	0	38.5%
	Corporates	318	10	8	4	37.6%	309	20	11	7	38.1%	302	26	13	10	38.0%
	of which: SME	12	0	0	0	38.3%	11	1	1	0	37.7%	11	1	1	0	37.6%
	Retail	608	58	63	26	44.0%	596	70	68	31	44.0%	584	82	72	36	44.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	69	1	0	0	4.3%	69	1	0	0	4.6%	68	2	0	0	3.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Standardised Total	**1,071**	**70**	**141**	**30**	**42.6%**	**1,048**	**94**	**149**	**40**	**42.2%**	**1,028**	**114**	**156**	**48**	**42.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
HSBC Holdings Plc	**Central governments or central banks**	122,943	395	311	149	37.6%	122,562	776	451	287	37.0%	122,205	1133	554	416	36.7%
	Regional governments or local authorities	2,914	21	29	9	43.2%	2,890	45	36	18	41.0%	2,875	60	38	23	37.5%
	Public sector entities	82	1	2	0	35.0%	81	3	2	1	33.5%	80	4	2	1	31.9%
	Multilateral Development Banks	269	0	0	0	45.0%	269	0	0	0	45.0%	269	0	0	0	45.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,088	3	5	1	44.3%	2,085	6	6	3	44.6%	2,082	8	7	4	44.9%
	Corporates	76,381	3683	2,760	1,738	47.2%	75,048	5016	3,158	2,329	46.4%	74,023	6041	3,438	2,714	44.9%
	of which: SME	2,694	153	134	81	52.6%	2,601	246	165	119	48.2%	2,522	326	187	147	45.2%
	Retail	17,754	2230	2,310	1,338	60.0%	16,665	3319	2,931	1,993	60.0%	15,748	4237	3,277	2,542	60.0%
	of which: SME	555	72	91	52	72.3%	505	121	122	84	69.1%	470	157	141	107	68.0%
	Secured by mortgages on immovable property	21,516	1284	585	426	33.2%	21,289	1511	646	492	32.5%	21,124	1676	684	543	32.4%
	of which: SME	69	8	1	0	0.0%	69	8	1	0	0.0%	69	8	1	0	0.0%
	Items associated with particularly high risk	1,343	68	63	42	61.1%	1,292	120	76	59	49.4%	1,253	159	79	72	45.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	81.6%	0	0	0	0	81.4%	0	0	0	0	79.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	5,234	145	0	0	0.0%	5,072	307	0	0	0.0%	5,000	379	0	0	0.0%
	Standardised Total	**250,525**	**7831**	**6,066**	**3,702**	**47.3%**	**247,253**	**11102**	**7,306**	**5,181**	**46.7%**	**244,658**	**13697**	**8,081**	**6,314**	**46.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United Kingdom	**Central governments or central banks**	47,073	28	3	1	2.5%	47,043	58	3	1	2.5%	47,018	83	4	2	2.3%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	14	0	0	0	45.7%	14	0	0	0	45.8%	14	0	0	0	45.4%
	Corporates	1,852	66	39	22	33.2%	1,828	90	51	32	36.0%	1,810	109	51	39	36.2%
	of which: SME	1	0	0	0	100.0%	1	0	0	0	90.8%	1	0	0	0	64.2%
	Retail	378	117	83	58	50.0%	323	172	126	86	50.0%	270	224	139	112	50.0%
	of which: SME	0	0	0	0	46.7%	0	0	0	0	46.7%	0	0	0	0	46.7%
	Secured by mortgages on immovable property	273	15	3	3	16.9%	268	19	4	4	19.1%	265	23	5	4	19.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	347	5	6	2	33.6%	337	15	8	5	32.2%	331	21	9	7	31.4%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	81.6%	0	0	0	0	81.4%	0	0	0	0	79.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,706	103	0	0	0.0%	1,597	212	0	0	0.0%	1,564	245	0	0	0.0%
	Standardised Total	**51,642**	**334**	**135**	**85**	**25.6%**	**51,410**	**566**	**192**	**128**	**22.7%**	**51,272**	**705**	**208**	**164**	**23.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Hong Kong	**Central governments or central banks**	29	17	10	9	55.6%	28	18	10	10	55.1%	28	18	10	10	54.7%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	42.6%	0	0	0	0	29.1%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	54	0	1	0	46.0%	54	1	1	0	44.7%	54	1	1	0	45.4%
	Corporates	13,891	170	187	82	48.3%	13,672	389	223	167	42.9%	13,533	528	266	216	40.9%
	of which: SME	251	5	6	2	41.0%	243	13	7	5	35.9%	238	18	8	6	34.1%
	Retail	1,726	109	177	54	49.9%	1,647	188	205	94	49.9%	1,577	258	213	129	49.9%
	of which: SME	16	1	1	0	40.0%	15	1	1	1	40.0%	14	2	1	1	40.0%
	Secured by mortgages on immovable property	1,639	31	9	6	20.0%	1,635	35	20	16	47.2%	1,630	40	24	21	52.3%
	of which: SME	20	0	0	0	0.0%	20	0	0	0	0.0%	20	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2,132	27	0	0	0.0%	2,097	62	0	0	0.0%	2,072	86	0	0	0.0%
	Standardised Total	**19,472**	**354**	**384**	**152**	**43.0%**	**19,133**	**692**	**458**	**287**	**41.5%**	**18,894**	**931**	**513**	**376**	**40.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United States	Central governments or central banks	11	0	0	0	21.5%	11	0	0	0	21.3%	11	0	0	0	19.9%
	Regional governments or local authorities	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	43.3%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	102	0	0	0	35.5%	102	0	0	0	35.3%	102	1	0	0	36.0%
	Corporates	5,554	136	80	32	23.9%	5,390	300	95	65	21.6%	5,269	421	110	87	20.7%
	of which: SME	152	4	3	2	38.5%	148	8	4	3	33.6%	146	10	4	3	32.2%
	Retail	829	85	108	68	80.0%	761	153	176	122	80.0%	689	225	219	180	80.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	142	4	3	1	27.8%	137	9	3	2	28.7%	134	12	4	3	28.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	284	4	0	0	0.0%	278	10	0	0	0.0%	274	14	0	0	0.0%
	Standardised Total	**6,922**	**229**	**191**	**102**	**44.4%**	**6,680**	**471**	**275**	**189**	**40.2%**	**6,479**	**672**	**333**	**271**	**40.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
China	Central governments or central banks	10	0	0	0	67.1%	10	0	0	0	64.0%	10	0	0	0	58.9%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	45.0%	1	0	0	0	43.2%	1	0	0	0	43.0%
	Corporates	2,566	26	81	15	56.5%	2,508	84	79	48	57.7%	2,488	104	92	59	56.9%
	of which: SME	12	8	5	5	66.2%	11	8	6	5	65.6%	11	8	6	6	65.3%
	Retail	898	47	48	26	54.0%	860	86	66	46	54.0%	828	118	79	64	54.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	7,390	59	44	18	30.0%	7,332	117	55	31	26.0%	7,282	167	64	43	25.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**10,866**	**133**	**173**	**58**	**43.8%**	**10,711**	**287**	**201**	**125**	**43.7%**	**10,609**	**390**	**235**	**166**	**42.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
France	Central governments or central banks	28,784	23	8	3	11.2%	28,765	41	8	5	12.8%	28,749	58	10	7	12.5%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	10	0	0	0	40.0%	10	0	0	0	40.0%	10	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	38.2%	1	0	0	0	37.3%	1	0	0	0	45.3%
	Corporates	1,969	45	22	12	26.5%	1,931	83	30	20	24.0%	1,898	116	36	27	23.0%
	of which: SME	411	21	9	4	20.2%	391	41	13	8	20.2%	373	60	16	12	20.2%
	Retail	519	24	25	13	53.3%	506	36	32	19	53.4%	495	48	38	25	53.4%
	of which: SME	233	10	12	5	44.7%	230	14	14	6	42.4%	227	17	15	7	41.4%
	Secured by mortgages on immovable property	297	23	4	3	15.0%	293	27	5	4	15.0%	289	31	5	5	15.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	435	0	0	0	0.0%	435	0	0	0	0.0%	434	1	0	0	0.0%
	Standardised Total	**32,016**	**114**	**59**	**31**	**26.7%**	**31,942**	**188**	**75**	**49**	**25.9%**	**31,876**	**254**	**90**	**64**	**25.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Canada	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	145	0	0	0	52.2%	145	0	0	0	49.9%	144	1	0	0	48.1%
	of which: SME	0	0	0	0	47.4%	0	0	0	0	45.3%	0	0	0	0	44.4%
	Retail	266	29	23	12	40.5%	256	40	28	16	40.3%	246	50	30	20	40.2%
	of which: SME	7	1	1	1	70.0%	6	2	1	1	70.0%	6	2	2	1	70.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	16	0	0	0	0.0%	16	1	0	0	0.0%	16	1	0	0	0.0%
	Standardised Total	**427**	**30**	**24**	**12**	**40.2%**	**416**	**41**	**28**	**16**	**39.9%**	**406**	**51**	**30**	**20**	**39.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Singapore	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	48.9%	0	0	0	0	48.9%	0	0	0	0	45.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	48.1%	6	0	0	0	54.5%	6	0	0	0	49.8%
	Corporates	2,077	16	19	8	52.5%	2,058	35	23	17	49.1%	2,047	46	28	22	47.7%
	of which: SME	21	0	1	0	58.2%	21	1	1	1	54.4%	21	1	1	1	52.9%
	Retail	971	118	94	48	40.8%	908	180	111	74	40.8%	857	231	126	94	40.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	245	2	2	1	36.2%	242	5	3	2	45.0%	240	6	3	3	44.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Standardised Total	**3,305**	**136**	**114**	**57**	**42.1%**	**3,220**	**221**	**138**	**93**	**42.2%**	**3,157**	**284**	**158**	**119**	**42.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Germany	Central governments or central banks	4,720	4	17	2	48.2%	4,714	11	24	5	43.5%	4,710	14	25	6	41.6%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	44.8%	0	0	0	0	44.9%	0	0	0	0	33.2%
	Corporates	1,166	42	13	6	14.9%	1,138	71	19	11	14.8%	1,110	99	23	15	14.6%
	of which: SME	0	0	0	0	12.2%	0	0	0	0	12.2%	0	0	0	0	12.1%
	Retail	56	0	0	0	0.0%	56	0	0	0	0.0%	56	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**5,943**	**47**	**30**	**8**	**18.0%**	**5,908**	**82**	**43**	**15**	**18.5%**	**5,876**	**114**	**48**	**20**	**18.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

HSBC Holdings Plc

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Netherlands	Central governments or central banks	33,547	294	238	118	40.0%	33,256	586	350	234	40.0%	32,967	875	441	350	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	0	0	0	45.0%	7	0	0	0	45.0%	7	0	0	0	45.0%
	Corporates	2,147	44	34	15	33.3%	2,111	80	46	29	36.2%	2,081	110	52	38	34.9%
	of which: SME	2	0	0	0	40.2%	2	0	0	0	40.2%	2	0	0	0	40.2%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**35,701**	**338**	**272**	**132**	**39.1%**	**35,373**	**666**	**396**	**263**	**39.5%**	**35,054**	**985**	**493**	**388**	**39.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Australia	Central governments or central banks	73	2	6	1	57.6%	71	4	6	2	51.6%	70	5	7	2	50.2%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	1	0	0.0%	0	0	1	0	46.1%	0	0	1	0	42.7%
	Corporates	314	15	44	8	52.5%	273	55	46	27	49.0%	269	59	41	29	49.4%
	of which: SME	12	1	1	0	51.7%	11	2	1	1	44.7%	10	2	1	1	43.9%
	Retail	600	67	88	39	58.0%	573	93	99	54	58.0%	546	121	105	70	58.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	68	2	2	0	26.8%	67	3	2	1	33.1%	65	5	3	2	31.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Standardised Total	**1,057**	**85**	**141**	**48**	**56.5%**	**986**	**156**	**154**	**84**	**54.1%**	**952**	**190**	**156**	**103**	**54.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Securitisations

HSBC Holdings Plc

(mln EUR)			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		1,696	1,696						
	IRB		29,646	29,646						
	Total		31,342	31,342						
REA	STA		1,539	1,539	2,080	2,286	2,563	3,198	6,245	8,072
	IRB		12,102	11,944	13,658	14,628	15,585	17,456	24,820	31,944
	Total		13,642	13,483	15,738	16,914	18,147	20,654	31,065	40,016
Impairments	Total	Total banking book others than assessed at fair value	18	18	16	30	59	17	33	65

2018 EU-wide Stress Test: Risk exposure amounts

HSBC Holdings Plc

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	609,543	609,788	633,633	643,268	646,841	711,780	768,858	743,582
Risk exposure amount for securitisations and re-securitisations	13,642	13,483	15,738	16,914	18,147	20,654	31,065	40,016
Risk exposure amount other credit risk	595,902	596,304	617,895	626,354	628,693	691,127	737,792	703,566
Risk exposure amount for market risk	38,684	38,684	38,684	38,684	38,684	58,536	59,679	59,039
Risk exposure amount for operational risk	77,387	77,387	77,387	77,387	77,387	77,387	77,387	77,387
Other risk exposure amounts	364	364	364	364	364	364	364	364
Total risk exposure amount	**725,978**	**726,222**	**750,067**	**759,702**	**763,275**	**848,067**	**906,288**	**880,372**

2018 EU-wide Stress Test: Capital

HSBC Holdings Plc

		(mln EUR,%)	Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
OWN FUNDS	A	**OWN FUNDS**	**152,193**	**152,783**	**154,976**	**154,495**	**154,044**	**138,732**	**130,929**	**122,220**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**105,279**	**106,215**	**111,955**	**115,746**	**120,109**	**90,613**	**86,736**	**82,999**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	15,793	15,793	15,793	15,793	15,793	15,793	15,793	15,793
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	82,810	81,991	85,545	89,421	93,464	59,837	60,719	64,881
	A.1.3	Accumulated other comprehensive income	-16,139	-15,734	-15,734	-15,734	-15,734	-20,200	-20,200	-20,200
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-184	-184	-184	-184	-184	-3,713	-3,713	-3,713
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	2,112	2,112	2,112	2,112	2,112	1,175	1,175	1,175
	A.1.3.3	Other OCI contributions	-18,067	-17,662	-17,662	-17,662	-17,662	-17,662	-17,662	-17,662
	A.1.4	Other Reserves	45,714	45,714	45,665	45,665	45,665	45,665	45,665	45,665
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	4,092	4,057	4,057	4,057	4,057	4,057	4,057	4,057
	A.1.7	Adjustments to CET1 due to prudential filters	2,330	1,890	1,890	1,890	1,890	1,890	1,890	1,890
	A.1.8	(-) Intangible assets (including Goodwill)	-14,074	-14,074	-13,652	-13,652	-13,652	-13,652	-13,652	-13,652
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-985	-985	-779	-646	-584	-3,370	-2,111	-2,338
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2,309	-1,355	-212	-665	-679	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-5,623	-5,623	-5,623	-5,623	-5,623	-4,569	-4,569	-4,569
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	-33	-33	-33	-33	-33	-33	-33	-33
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institiution has a significant investment	-6,296	-6,254	-6,262	-5,763	-5,220	0	-2,151	-7,381
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	-1,525	-2,551	-3,271
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		143						
	A.1.21.1	Of which: subject to transitional arrangements		-794	-1,245	-1,109	-996	-5,470	-3,571	-2,345
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		1,016	1,016	1,016	1,016	1,016	1,016	1,016
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	644	450	289	6,680	3,968	2,216
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		222	416	357	309	2,226	1,413	887
	A.1.22	Transitional adjustments	0	830	1,301	1,037	767	6,722	3,879	2,157
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		754	1,183	942	697	5,196	3,036	1,642
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		754	1,183	942	697	5,196	3,036	1,642
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	0	76	118	94	70	1,525	843	516
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	76	118	94	70	1,525	843	516
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

2018 EU-wide Stress Test: Capital

HSBC Holdings Plc

		(mln EUR,%)	Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**20,697**	**20,697**	**19,577**	**18,358**	**16,914**	**19,577**	**18,358**	**16,914**
	A.2.1	Additional Tier 1 Capital instruments	13,680	13,680	13,680	13,680	13,680	13,680	13,680	13,680
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	110	110	110	110	110	110	110	110
	A.2.4	Additional Tier 1 transitional adjustments	6,906	6,907	5,787	4,567	3,124	5,787	4,567	3,124
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**125,976**	**126,911**	**131,532**	**134,104**	**137,023**	**110,190**	**105,093**	**99,913**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**26,218**	**25,872**	**23,444**	**20,391**	**17,020**	**28,541**	**25,836**	**22,307**
	A.4.1	Tier 2 Capital instruments	14,081	13,736	13,808	13,255	12,383	13,808	13,255	12,383
	A.4.2	Other Tier 2 Capital components and deductions	-389	-391	-391	-391	-391	4,706	5,053	4,896
	A.4.3	Tier 2 transitional adjustments	12,526	12,527	10,027	7,527	5,028	10,027	7,527	5,028
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**	0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**	**725,978**	**726,222**	**750,067**	**759,702**	**763,275**	**848,067**	**906,288**	**880,372**
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**370**	**868**	**734**	**582**	**1,437**	**1,156**	**810**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**	**14.50%**	**14.62%**	**14.91%**	**15.22%**	**15.72%**	**10.67%**	**9.56%**	**9.42%**
	C.2	**Tier 1 Capital ratio**	**17.35%**	**17.47%**	**17.52%**	**17.64%**	**17.94%**	**12.97%**	**11.58%**	**11.34%**
	C.3	**Total Capital ratio**	**20.96%**	**21.03%**	**20.64%**	**20.32%**	**20.17%**	**16.33%**	**14.43%**	**13.87%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**105,279**	**105,384**	**110,654**	**114,710**	**119,342**	**83,891**	**82,856**	**80,841**
	D.2	**TIER 1 CAPITAL (fully loaded)**	**119,069**	**119,175**	**124,444**	**128,500**	**133,133**	**97,682**	**96,647**	**94,632**
	D.3	**TOTAL CAPITAL (fully loaded)**	**132,761**	**132,520**	**137,862**	**141,364**	**145,125**	**116,196**	**114,956**	**111,911**
CAPITAL RATIOS (%) Fully loaded	E.1	**Common Equity Tier 1 Capital ratio**	**14.50%**	**14.51%**	**14.75%**	**15.10%**	**15.64%**	**9.89%**	**9.14%**	**9.18%**
	E.2	**Tier 1 Capital ratio**	**16.40%**	**16.41%**	**16.59%**	**16.91%**	**17.44%**	**11.52%**	**10.66%**	**10.75%**
	E.3	**Total Capital ratio**	**18.29%**	**18.25%**	**18.38%**	**18.61%**	**19.01%**	**13.70%**	**12.68%**	**12.71%**
Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			**13,680**	**13,680**	**13,680**	**13,680**	**13,680**	**13,680**
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			**0**	**0**	**0**	**0**	**0**	**0**
	H.1	**Total leverage ratio exposures (transitional)**	**2,133,129**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**
	H.2	**Total leverage ratio exposures (fully loaded)**	**2,133,129**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**	**2,132,508**
	H.3	**Leverage ratio (transitional)**	**5.91%**	**5.95%**	**6.17%**	**6.29%**	**6.43%**	**5.17%**	**4.93%**	**4.69%**
	H.4	**Leverage ratio (fully loaded)**	**5.58%**	**5.59%**	**5.84%**	**6.03%**	**6.24%**	**4.58%**	**4.53%**	**4.44%**
Transitional combined buffer requirements (%)	P.1	**Capital conservation buffer**	**1.25%**	**1.25%**	**1.88%**	**2.50%**	**2.50%**	**1.88%**	**2.50%**	**2.50%**
	P.2	**Countercyclical capital buffer**	**0.22%**	**0.22%**	**0.53%**	**0.63%**	**0.63%**	**0.00%**	**0.00%**	**0.00%**
	P.3	**O-SII buffer**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
	P.4	**G-SII buffer**	**1.25%**	**1.25%**	**1.50%**	**2.00%**	**2.00%**	**1.50%**	**2.00%**	**2.00%**
	P.5	**Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
	P.5.1	**Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
	P.6	**Combined buffer**	**2.72%**	**2.72%**	**3.90%**	**5.13%**	**5.13%**	**3.38%**	**4.50%**	**4.50%**

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

HSBC Holdings Plc

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	23,418	24,285	23,909	24,419	22,655	21,155	20,966
Interest income	36,628	47,653	50,584	52,720	53,398	56,718	59,268
Interest expense	-13,210	-23,368	-26,675	-28,302	-30,642	-35,398	-38,083
Dividend income	1,858	1,858	1,858	1,858	929	929	929
Net fee and commission income	11,332	11,332	11,332	11,332	9,066	9,066	9,066
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,226	4,759	4,759	4,759	-549	2,420	2,420
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,223		
Other operating income not listed above, net	1,711	32	32	32	39	26	26
Total operating income, net	41,546	42,267	41,890	42,400	30,916	33,595	33,406
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,696	-4,383	-2,548	-2,506	-14,979	-5,364	-3,905
Other income and expenses not listed above, net	-26,823	-25,149	-25,743	-25,732	-41,199	-23,493	-20,190
Profit or (-) loss before tax from continuing operations	13,027	12,735	13,600	14,162	-25,262	4,739	9,312
Tax expenses or (-) income related to profit or loss from continuing operations	-4,168	-2,908	-3,010	-3,180	2,355	-3,221	-3,636
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	**8,859**	**9,826**	**10,590**	**10,982**	**-22,907**	**1,517**	**5,675**
Amount of dividends paid and minority interests after MDA-related adjustments	10,977	6,272	6,714	6,940	-753	635	1,513
Attributable to owners of the parent net of estimated dividends	-2,118	3,554	3,877	4,042	-22,154	882	4,162
Memo row: Impact of one-off adjustments		2,504	2,504	2,504	2,504	2,504	2,504
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

2018 EU-wide Stress Test:
Major capital measures and realised losses

HSBC Holdings Plc

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	-1,668
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	3,463

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	-84
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures[1]

HSBC Holdings Plc

(mln EUR)	Actual 31/12/2017 Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	On performing exposures[2]	On non-performing exposures[3]	
Debt securities (including at amortised cost and fair value)	**275,034**	**0**	**729**	**729**	**-4**	**244**	**0**
Central banks	65,831	0	0	0	0	0	0
General governments	163,799	0	1	1	0	1	0
Credit institutions	29,559	0	0	0	0	0	0
Other financial corporations	10,375	0	718	718	0	243	0
Non-financial corporations	5,471	0	10	10	-3	0	0
Loans and advances(including at amortised cost and fair value)	**1,219,830**	**1,445**	**13,077**	**12,275**	**1,961**	**4,553**	**5,186**
Central banks	176,300	0	0	0	0	0	0
General governments	10,491	0	11	11	0	5	0
Credit institutions	116,299	0	2	2	0	2	0
Other financial corporations	166,286	35	263	263	227	158	6
Non-financial corporations	432,971	414	8,689	8,665	1,084	3,579	2,487
Households	317,482	996	4,112	3,334	649	810	2,693
DEBT INSTRUMENTS other than HFT	**1,494,863**	**1,445**	**13,805**	**13,004**	**1,957**	**4,798**	**5,186**
OFF-BALANCE SHEET EXPOSURES	**660,511**		**834**	**818**	**-191**	**-20**	**141**

[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)

2018 EU-wide Stress Test

Information on performing and forborne exposures[1]

HSBC Holdings Plc

(mln EUR)	Actual 31/12/2017 Gross carrying amount of exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures: Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures	Accumulated impairment...: Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**7,685**	**5,598**	**1,680**	**1,610**	**3,608**
Central banks	0	0	0	0	0
General governments	14	7	5	5	0
Credit institutions	1	1	1	1	0
Other financial corporations	192	171	98	98	12
Non-financial corporations	5,510	4,054	1,318	1,314	2,229
Households	1,969	1,364	259	193	1,368
DEBT INSTRUMENTS other than HFT	**7,685**	**5,598**	**1,680**	**1,610**	**3,608**
Loan commitments given	**282**	**31**	**0**	**0**	**2**

[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