

Bank Name	HSBC Holdings Plc					
LEI Code	MLU0ZO3ML4LN2LL2TL39					
Country Code	GB					



Key Metrics

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	113,684	110,349	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	112,864	109,556	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	137,457	132,063	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	136,637	131,270	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	160,826	153,240	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	160,005	152,447	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	794,594	750,752	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	794,109	750,323	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.31%	14.70%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.21%	14.60%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.30%	17.59%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.21%	17.50%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.24%	20.41%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.15%	20.32%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,487,115	2,427,046	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.53%	5.44%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	137,457	132,063	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	134,222	128,927	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,487,115	2,427,046	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,487,115	2,427,046	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.3%	C 47.00 (r330,c010)	



		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	OWN FUNDS	160,826	153,240	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	113,684	110,349	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,917	20,325	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	119,496	107,558	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-26,103	-22,818	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	27,004	26,292	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,633	4,330	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-91	963	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-17,201	-11,013	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,075	-1,142	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,980	-2,157	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6,224	-5,653	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0		C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	n	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.14.1	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0		C 01.00 (r480,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0		C 01.00 (r480,c010)	Articles 4(27), 36(1) point (11), 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	-6,513		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.17	significant investment (-) Amount exceding the 17.65% threshold	-0,515		C 01.00 (r510,c010)	Articles 4(27), 30(1) point (i), 43, 43, 47, 40(1) point (b), 49(1) to (3) and 79 or CRR Article 48 of CRR
OWN FUNDS Transitional period			0			
		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		0		C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	820		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		820		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23,773	•	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	20,538	,	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
					C 01.00 (r690,c010) + C 01.00 (r700,c010) +	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	3,235	3,136	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	137,457	•	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	23,368	•	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	15,818	14,095	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	-1,138	-1,211	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) +	-
					C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	8,689	8,294	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	794,594	750,752	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	485	428	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.31%	14.70%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.30%	17.59%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.24%	20.41%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	112,864	109,556	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.21%	14.60%	[D]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	820	793	C 05.01 (r440,c010)	-
Mome items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	485	428	C 05.01 (r440,c040)	-
			-	•		<u> </u>

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

HSBC Holdings Plc

	RW.	ls	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	626,812	596,453	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)] -[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	159,055	151,494	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	28,494	28,769	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	427,148	404,383	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	38,872	34,025	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	4,834	3,533	C 02.00 (R640, c010)
Settlement risk	146	133	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,367	7,406	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	33,896	26,605	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	7,301	6,736	C 02.00 (R530, c010)
Of which IMA	26,414	19,631	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,641	1,092	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	83,666	82,596	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	83,666	82,596	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	794,594	750,752	

Please note, on-balance sheet CCR exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section. This differs from the approach required in Table 11 'Overview of RWAs (OV1)' published in HSBC Group's quarterlydisclosures.



Spring 2020 EU-wide Transparency Exercise P&L HSBC Holdings Plc

	As of 30/09/2019	As of 31/12/2019
(mln EUR)		
Interest income	40,698	52,049
Of which debt securities income	9,020	11,424
Of which loans and advances income	30,404	38,652
Interest expenses	19,815	24,945
(Of which deposits expenses)	12,229	15,160
(Of which debt securities issued expenses)	5,722	7,166
(Expenses on share capital repayable on demand)	0	0
Dividend income	1,851	2,112
Net Fee and commission income	9,037	11,556
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	270	218
Gains or (-) losses on financial assets and liabilities held for trading, net	10,232	10,166
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5,813	-5,373
Gains or (-) losses from hedge accounting, net	6	-6
Exchange differences [gain or (-) loss], net	694	909
Net other operating income /(expenses)	245	1,067
TOTAL OPERATING INCOME, NET	37,405	47,753
(Administrative expenses)	20,243	27,409
(Depreciation)	2,093	2,788
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	1,061	1,256
(Commitments and guarantees given)	-37	-11
(Other provisions)	1,098	1,267
Of which pending legal issues and tax litigation ¹		110
Of which restructuring ¹		328
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,994	2,514
(Financial assets at fair value through other comprehensive income)	0	27
(Financial assets at amortised cost)	1,995	2,488
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	24	6,610
(of which Goodwill)	0	6,542
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	2,434	2,946
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	46	48
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	14,470	10,170
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	11,468	6,319
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	11,468	6,319
Of which attributable to owners of the parent	10,663	5,307

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	Į.	As of 30/09/20:	19			As of 31	/12/2019		
		Fa	ir value hierard	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	139,121				137,415				IAS 1.54 (i)
Financial assets held for trading	482,260	166,524	308,909	6,827	440,427	167,607	266,486	6,334	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	8,028	419	4,491	3,119	8,510	520	4,782	3,209	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	608	588	20	0	638	619	18	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	304,495	229,184	73,390	1,922	305,438	229,393	74,257	1,788	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,302,375				1,269,579				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,559	4	1,555	0	1,199	5	1,195	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	178,018				163,596				
TOTAL ASSETS	2,416,465				2,326,802				IAS 1.9(a), IG 6

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

(mln	EUR)													
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carry	Gross carrying amount				Accumulated impairment			ount	mulated impair	ment		
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	302,142	645	0	-31	-33	0	303,349	316	0	-25	-62	0	Annex V.Part 1.31, 44(b)
comprehensive income	through other comprehensive income Loans and advances		0	0	0	0	0	76	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised	Debt securities	34,102	13	0	-2	-12	0	34,576	13	0	-3	-11	0	Annex V.Part 1.31, 44(b)
cost	ancial assets at amortised	1,196,502	67,345	12,787	-1,330	-2,120	-4,909	1,157,724	73,024	12,492	-1,218	-2,173	-4,844	Annex V.Part 1.32, 44(a)

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



Breakdown of liabilities

HSBC Holdings Plc

(mln EUR)

	Carrying	j amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	334,601	285,195	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	147,123	142,639	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,742,183	1,717,362	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,286	2,218	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,526	4,985	IAS 37.10; IAS 1.54(I)
Tax liabilities	3,648	3,827	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	8,812	9,568	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,245,179	2,165,794	IAS 1.9(b);IG 6

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

(mln EUR)

	(mln EUR)			=
		Carrying	amount	
Breakdown of financial lia	bilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		255,807	213,326	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	7,301	6,657	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	61,724	56,171	Annex V.Part 1.31
	Central banks	31,944	31,160	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	10,428	5,105	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	23,543	20,636	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,572	6,335	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	77,751	71,133	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	32,686	29,016	ECB/2013/33 Annex 2.Part 2.9.1
Берозіся	Other financial corporations	243,332	236,992	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	125,907	119,515	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	457,004	471,077	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	327,278	342,719	ECB/2013/33 Annex 2.Part 2.9.1
	Households	657,320	668,648	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	475,567	481,422	Annex V.Part 1.42(f), 44(c)
Debt securities issued		240,458	241,170	Annex V.Part 1.37, Part 2.98
Of which: S	subordinated Debt securities issued	31,758	31,290	Annex V.Part 1.37
Other financial liabilities		171,010	130,444	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,227,193	2,147,414	



Market RiskHSBC Holdings Plc

									I ISDC I IOI	idings i ic												
	SA					I	[M									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		PRICE RISKS (CHARGE FOR (VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	MEASIDE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2019	As of 31/12/2019				As of 30,	/09/2019									As of 31/1	2/2019					
Traded Debt Instruments	4,131	3,234	479	172	846	366							427	163	735	346						
Of which: General risk	853		245	91	441	214							260	111	472	281						
Of which: Specific risk	3,181	2,518	233	80	405	152							166	52	263	65						
Equities	205	5 99	150	99	226	197							137	97	118	76						
Of which: General risk	89	38	150	99	226	197							137	97	118	76						
Of which: Specific risk	116		0	0	0	0							0	0	0	0						
Foreign exchange risk	2,866			71	156	96							96	61	163	62						
Commodities risk	100	•	· ·	0	14	4							0	0	15	4						
Total	7,301	6,736	556	332	780	382	777	493	0	0	0	26,414	416	237	686	418	468	409	0	0	0	19,631

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

HSBC Holdings Plc

			Standardised Approach										
			As of 30/	09/2019			As of 31/	/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	142,120				165,122	-	9,908					
	Regional governments or local authorities	8,833	8,768	1,100		10,151	10,153	1,415					
	Public sector entities	14,473	14,316	25		14,766	14,640	19					
	Multilateral Development Banks	64	64	2		47	47	0					
	International Organisations	1,118	1,118	0		1,385	1,385	0					
	Institutions	27,221	26,432	1,390		26,038	25,296	1,435					
	Corporates	178,082	76,605	72,538	3	144,659	70,325	66,501					
	of which: SME	0	0	0		0	0	0					
	Retail	63,076		12,733		63,824		12,843					
Consolidated data	of which: SME	1,162	895	514		1,154		483					
consolidated data	Secured by mortgages on immovable property	28,961	27,839	10,272		29,744		10,701					
	of which: SME	29	29	9		56	56	19					
	Exposures in default	5,183	3,463	3,947		4,779		3,651	1,37				
	Items associated with particularly high risk	5,132	4,863	7,295		4,951	4,703	7,055					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	374	374	374		377	377	377					
	Equity	14,861	14,861	32,876		14,672	-	32,288					
	Other exposures	14,335	14,335	8,778		11,481	11,481	7,835	-				
	Standardised Total ²	503,833	359,182	161,718	2,744	491,995	375,422	154,028	2,52				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position.

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	77,620	78,289	2,531		90,593	91,469	2,41	5
	Regional governments or local authorities	0	0	0		0	(
	Public sector entities	0	0	0		0	(
	Multilateral Development Banks	0	0	0		0	(
	International Organisations Institutions	5,172	5,172	148		6,885	6,883	3 229	
	Corporates	2,653	2,162	1,647		2,778	2,480		
	of which: SME	2,033	2,102	1,017		2,770	2, 100	2,000	
	Retail	1,137	579	405		1,137	583	409	9
LINITED KINCDOM	of which: SME	188	164	94		, 185	160		1
ONLIED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	1,354	1,320	490		2,174	2,151	L 772	2
	of which: SME	0	0	0		0	()	0
	Exposures in default	79	75	102	3	95	89	12!	
	Items associated with particularly high risk	1,060	1,060	1,590		1,072	1,072	1,608	8
	Covered bonds	0	0	0		0	(0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	()	
	Collective investments undertakings (CIU)	335	335			369	369		
	Equity	888	888			936	936		
	Other exposures	3,088	3,088	2,479		2,633	2,633	2,129	
	Standardised Total ²	(1) Original exposure, unlike Expos			10				20

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
	(mln EUR, %)										
	Central governments or central banks	301	315	753		340	375	850			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	1,103	1,107	31		1,175	1,179	33			
	Corporates	48,192	11,002	10,175		28,976	10,005				
	of which: SME	0	11,002	10,173		20,570	10,009	0			
	Retail	10,231	565	424		10,396	538	404			
IONIC IZONIC	of which: SME	29	11	8		29	11	9			
HONG KONG	Secured by mortgages on immovable property	3,752	3,073	1,224		3,193	2,884	1,165			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	105	75	95	29	94	74	97			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	1,508	1,508	2,604		1,567	1,567	2,628 2,872			
	Other exposures Standardised Total ²	5,576	5,576	3,181	62	4,350	4,350	2,8/2			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,600	1,600	4,000		1,464	1,464	3,660	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 012	0 013	0		0	6 220	0	
	Institutions	8,012	8,012 5,276	163 4,750		6,228 6,887	6,228 5,147	126 4,587	
	Corporates of which: SME	6,843	5,2/6	4,/50		0,887	5,14/	4,58/	
	Retail	2,118	637	478		2,020	591	443	
	of which: SME	2,110	057	170		2,020	0	0	
UNITED STATES	Secured by mortgages on immovable property	532	531	186		504	502	176	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	80	70	104	4	79	65	95	
	Items associated with particularly high risk	813	787	1,180		781	773	1,160	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	927	926	926		917	917	917	
	Other exposures	729	729	389		530	530	268	
	Standardised Total ²				10				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

HSBC Holdings Plc

					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(mln EUR, %)										
	Central governments or central banks	42	42	83		41	41	80	,		
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	478	472	75		439	437	62	,		
	Corporates	5,201	1,966	1,947		5,046	2,248		Į.		
	of which: SME	0	0	0		0	2,2 10	0	ار		
	Retail	4,086	865	649		4,328	856	642	-		
CLITALA	of which: SME	0	0	0		0	0	0	,		
CHINA	Secured by mortgages on immovable property	7,099	7,093	2,483		7,131	7,125	2,494	,		
	of which: SME	0	0	0		0	0	0	I .		
	Exposures in default	31	20	23	10	33	22	26	1		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		U	0				
	Equity	10,449	10,449	26,120		10,237	10,237	25,589			
	Other exposures	730	730	730		728	728				
	Standardised Total ²	750	730	730	62	720	720	720			

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

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

		exposures, but includes general		erparty excludes those for secu	ritisation exposures, additional v	aluation adjustments (AVAS) and	other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	39,118	39,434	429		47,137	48,091	438	
	Regional governments or local authorities	0	0	0		72	72	2	
	Public sector entities	2,610	2,610	2		2,590	2,590	0	
	Multilateral Development Banks	0	0	0		0	C	0	
	International Organisations Institutions	4,777	4,085	99		4 170	2 400	87	
	Corporates	3,276	1,947	1,312		4,170 3,196	3,499 1,849	1,128	
	of which: SME	3,270	1,547 N	1,512		3,190 N	1,043	1,120	
	Retail	310	177	106		312	176	107	
	of which: SME	185	149	85		180	144		
FRANCE	Secured by mortgages on immovable property	768	768	284		899	897		
	of which: SME	15	15	6		18	17	9	
	Exposures in default	57	22	31	7	93	56		
	Items associated with particularly high risk	859	783	1,175		826	725	1,087	
	Covered bonds	0	0	0		0	C	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	C	0	
	Collective investments undertakings (CIU)	0	0	0		0	C	0	
	Equity	499	499			479	479		
	Other exposures	1,791	1,791	420		791	791	135	
	Standardised Total ²				13				19

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for secu	ritisation exposures, additional v	valuation aujustifients (AVAS) an	iu otriei owii iulius reductions	elated to the	
					Standardise	ed Approach			
			As of 30	09/2019			As of 31,	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
CANADA	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	73 0 0 0 73 711 0 1,664 28 70 0 5 0 0	73 0 0 0 73 445 0 273 7 70 0 0 3	0		63 0 0 0 0 655 0 1,676 29 66 0 5 0	66 0 230 271 7 66 0 0	0	
	Other exposures	8	8	2		61	61	12	
	Standardised Total ²				8				8

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general			,	aluation aujustments (AVAS) and			
					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		1	1	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,030	1,030	21		992	992		
	Corporates	9,337	1,197	865		4,426	735	465	
	of which: SME	0	0	0		0	0	0	
	Retail	6,436	1,027	770		6,718	1,016	762	
SINGAPORE	of which: SME	0	0	0		0	0	0	
SINONIONE	Secured by mortgages on immovable property	394	332	116		476	371	130	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	11	12	. 8	24	12	14	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	88	88	219		85	85	213	
	Other exposures	28	28	8		5	5	3	
	Standardised Total ²				52				5

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

HSBC Holdings Plc

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	54	118	135		61	120	152	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	268	268	5		274	274		
	Corporates	2,345	404	403		2,363	364	363	
	of which: SME	0	0	0		0	0	0	
	Retail	1,606	503	377		1,607	520	390	
AUSTRALIA	of which: SME	0	0	0		0	0	0	
, (00 110 (E1) (Secured by mortgages on immovable property	108	107	3/		103	102	36	
	of which: SME	0	U 17	0	_	0	10	0	
	Exposures in default	24	17	23	5	22	10	22	
	Items associated with particularly high risk Covered bonds	0	0	0		٥	0	0	
	Claims on institutions and corporates with a ST credit assessment	٥	0	0		0	0	0	
	Collective investments undertakings (CIU)	٥	0	٠ ١		0	0) 	
	Equity	2	2	2		3	3	3	
	Other exposures	3	3	1		4	4	1	
	Standardised Total ²	, in the second	3	-	30				:

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

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30/	/09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	8,265	10,098	158		7,313	9,231		
	Regional governments or local authorities Public sector entities	3,846 11,397	3,845 11,397			4,609 11,756	4,608 11,755	0	
	Multilateral Development Banks	11,39/	11,39/			11,/50	11,/55	0	
	International Organisations		0			0	0		
	Institutions	3,583	3,583	72		2,991	2,991	60	
	Corporates	1,233	631	612		1,238	717	685	
	of which: SME	0	0	C		0	0	0	
	Retail	211	30	23		199	31	23	
GERMANY	of which: SME	0	0	C		0	0	0	
GLKMANI	Secured by mortgages on immovable property	101	101	49		113	113	55	
	of which: SME	0	0	C		0	0	0	
	Exposures in default	30	28	35	0	30	28	35	0
	Items associated with particularly high risk Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	7	7	7		7	7	7	
	Equity	37	37	37		38	38	38	
	Other exposures	6	6	2		4	4	1	
	Standardised Total ²				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(mln EUR, %)										
	Central governments or central banks	501	251			434	188	•			
	Regional governments or local authorities	1,287	1,342	294		1,369	1,352	312			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations		0	0		0	0	0			
	Institutions	1	2	2		1	4				
	Corporates	2,790	696	690		2,793	681	673			
	of which: SME	0	0	0		0	0	0			
	Retail	3,116	1,296	972		3,068	1,265	949			
JNITED ARAB	of which: SME	0	0	0		0	0	0			
EMIRATES	Secured by mortgages on immovable property	1,577	1,570	550		1,528	1,521	532			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	692	298	333	361	627	266	292			
	Items associated with particularly high risk	146	63	94		145	59	88			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0) 		0	0	0			
	Equity	0	0	l 0		0	0				
	Other exposures	25	25	7		26	26	8			
	Standardised Total ²				419						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

IRB Total

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach HSBC Holdings Plc

							IRB A	pproach					
				As of 30/09/2019					As of 31/12/2019				
		Original	iginal Exposure ¹ Exposure Value ¹	· · · · · · · · · · · · · · · · · · ·		Value adjustments	Original Exposure ¹		Exposure	Risk expos	ure amount	Value adjustments	
	(mln EUR, %)		Of which: defaulted	- Value		Of which: defaulted	and provisions		Of which: defaulted	– Value ¹		Of which: defaulted	and provision
	Central banks and central governments	328,756	0	325,869	36,630	0	46	318,168	0	315,748	33,204	0	72
	Institutions	122,144	0	115,364	23,555	0	26	107,622	0	99,997	19,678	0	24
	Corporates	1,017,632	6,421	715,244	362,499	2,629	3,823	988,666	6,204	683,117	341,984	2,509	3,838
	Corporates - Of Which: Specialised Lending	48,175	1,003	42,440	24,916	326	388	47,095	992	41,590	24,091	263	403
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	464,967	2,923	399,554	68,660	2,895	1,747	495,310	3,054	421,650	69,242	3,323	1,793
	Retail - Secured on real estate property	279,389	2,153	279,786	38,046	1,910	271	283,477	2,177	284,038	37,311	2,098	263
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	3,209	87	3,002	1,340	78	46	3,287	91	3,051	1,376	77	41
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	276,181	2,066	276,784	36,706	1,832	225	280,190	2,086	280,987	35,935	2,021	222
	Retail - Qualifying Revolving	125,108	186	70,717	15,892	304	800	125,717	273	71,408	16,672	475	868
	Retail - Other Retail	60,469	584	49,051	14,722	681	676	86,116	604	66,204	15,260	749	662
	Retail - Other Retail - Of Which: SME	7,478	314	5,803	4,258	407	332	7,376	313	5,520	4,178	416	303
	Retail - Other Retail - Of Which: non-SME	52,992	271	43,248	10,464	275	344	78,740	291	60,684	11,082	333	359
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				12,115						11,808		
	IRB Total ²				503,45	58					475,916		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).(2) IRB Total does not include the Securitisation position.

							IRB A	pproach					
				As of 30/09/2019						As of 3:	1/12/2019		
		Origina	al Exposure ¹ Exposure Value ¹			Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustmer	
	(mln EUR, %)		Of which: defaulted	– Value⁻		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	490	0	515	44	0	2	274	0	299	34	0	1
	Institutions	30,421	0	29,345	5,989	0	13	26,878	0	25,773	5,467	0	13
	Corporates	170,837	2,587	140,756	77,560	368	1,314	166,309	2,600	135,824	73,519	462	1,318
	Corporates - Of Which: Specialised Lending	15,075	645	13,674	7,919	0	202	15,231	628	13,816	7,972	0	217
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	184,315	1,220	171,174	22,107	1,694	993	191,623	1,383	178,732	23,710	2,080	1,050
	Retail - Secured on real estate property	124,482	850	128,316	6,715	931	140	130,655	878	134,686	7,246	1,058	144
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1,924	34	1,719	926	9	17	2,023	39	1,790	971	9	14
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	122,558	815	126,597	5,789	922	123	128,633	839	132,896	6,275	1,049	130
	Retail - Qualifying Revolving	45,830	173	30,350	6,005	290	432	46,431	259	31,103	6,783	464	484
	Retail - Other Retail	14,003	197	12,508	9,388	472	422	14,536	245	12,943	9,681	558	423
	Retail - Other Retail - Of Which: SME	5,098	128	3,611	3,475	327	204	5,228	146	3,641	3,493	351	185
	Retail - Other Retail - Of Which: non-SME	8,905	69	8,897	5,913	144	218	9,308	100	9,302	6,188	207	238
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB Approach As of 30/09/2019 As of 31/12/2019 Value Original Exposure¹ Risk exposure amount Original Exposure¹ Risk exposure amount Value adjustments Value¹ and provisions Of which: Of which: defaulted Of which: Of which: (mln EUR, %) defaulted defaulted defaulted Central banks and central governments 45,284 7,085 1,139 4,525 199,937 66,357 269 471 147,070 65,034 445 149,896 195,581 312 4,420 Corporates - Of Which: Specialised Lending 4,678 4,188 2,690 4,813 2,861 Corporates - Of Which: SME Retail 164,650 122,746 28,025 131,427 27,743 275 40 93 17,623 79,801 46 79,758 17,961 77,271 77,228 95 Retail - Secured on real estate property 38 70 Retail - Secured on real estate property - Of Which: SME 462 HONG KONG 76,784 Retail - Secured on real estate property - Of Which: non-SME 79,338 79,296 17,921 38 76,827 70 17,584 Retail - Qualifying Revolving 68,230 34,933 7,856 68,372 34,938 7,793 8,056 2,328 Retail - Other Retail 19,262 16,620 2,208 34,608 Retail - Other Retail - Of Which: SME 16,498 19,145 2,310 Retail - Other Retail - Of Which: non-SME 7,934 2,187 34,490 Equity Other non credit-obligation assets

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	Of which: defaulted			osure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(mln EUR, %)			- Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	109,538	0	109,536	7,977	0	1	96,638	0	96,638	7,116	0	1
	Institutions	9,209	0	8,956	1,842	0	0	8,758	0	8,470	1,828	0	0
	Corporates	164,068	340	102,307	51,365	353	166	153,750	241	92,462	44,378	271	177
	Corporates - Of Which: Specialised Lending	11,221	92	9,706	6,103	127	26	10,392	89	9,075	5,443	130	21
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	24,969	805	21,137	8,650	420	138	24,515	768	20,788	7,811	409	144
	Retail - Secured on real estate property	16,429	767	16,271	6,520	388	15	16,199	733	16,050	5,643	378	9
NITED CTATEC	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0
NITED STATES	Retail - Secured on real estate property - Of Which: non-SME	16,427	767	16,269	6,519	388	15	16,197	733	16,048	5,642	378	9
	Retail - Qualifying Revolving	7,326	1	3,938	1,668	0	109	7,208	1	3,905	1,743	0	122
	Retail - Other Retail	1,214	37	927	462	32	14	1,108	35	833	425	31	12
	Retail - Other Retail - Of Which: SME	18	0	7	6	0	0	16	0	3	3	0	0
	Retail - Other Retail - Of Which: non-SME	1,196	37	920	456	32	14	1,092	35	830	423	31	12
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

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

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

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Origina	l Exposure ¹	Exposure Value ¹	Risk expo	osure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisi
	Central banks and central governments	27,235	0	27,276	2,170	0	2	26,175	0	26,219	1,989	0	2
	Institutions	15,502	0	14,880	2,820	0	2	13,557	0	12,865	2,031	0	2
	Corporates	75,210	246	50,611	29,484	53	303	77,627	204	51,087	29,374	33	275
	Corporates - Of Which: Specialised Lending	1,140	0	1,013	699	0	6	1,281	0	1,183	819	0	7
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4,957	9	3,933	462	0	3	5,289	9	4,297	459	0	3
	Retail - Secured on real estate property	2,827	6	2,733	316	0	1	2,760	7	2,667	306	0	0
CLITNIA	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
CHINA	Retail - Secured on real estate property - Of Which: non-SME	2,824	6	2,730	315	0	1	2,757	7	2,664	306	0	0
	Retail - Qualifying Revolving	1,513	0	687	125	0	2	1,460	0	663	121	0	2
	Retail - Other Retail	617	2	512	22	0	0	1,069	2	967	32	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	616	2	511	22	0	0	1,069	2	967	32	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

HSBC Holdings Plc

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	l Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	osure amount	Val adjust
	(mln EUR, %)		Of which: defaulted	– Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and pro
	Central banks and central governments	0	0	0	0	0	0	2	0	2	0	0	0
	Institutions	5,956	0	5,779	1,324	0	2	5,872	0	5,726	1,158	0	1
	Corporates	45,984	440	27,488	14,316	389	244	44,460	471	25,823	12,885	328	244
	Corporates - Of Which: Specialised Lending	1,155	0	1,110	778	0	1	1,113	0	1,109	786	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	24,026	500	23,512	3,000	267	276	23,980	475	23,599	2,945	254	264
	Retail - Secured on real estate property	3,521	176	3,513	914	113	71	3,477	172	3,467	905	112	69
FRANCE	Retail - Secured on real estate property - Of Which: SME	525	51	523	335	63	28	513	49	509	327	63	27
IRANCL	Retail - Secured on real estate property - Of Which: non-SME	2,996	125	2,990	580	50	43	2,964	123	2,958	578	49	42
	Retail - Qualifying Revolving	325	1	17	5	0	2	372	1	17	5	0	2
	Retail - Other Retail	20,180	323	19,982	2,080	153	202	20,131	303	20,115	2,036	142	193
	Retail - Other Retail - Of Which: SME	1,852	175	1,724	579	58	122	1,662	164	1,473	508	50	115
	Retail - Other Retail - Of Which: non-SME	18,328	148	18,258	1,501	96	80	18,469	139	18,643	1,527	93	79
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Original	Exposure ¹	Exposure	Risk exp	oosure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	21,484	0	20,822	2,144	0	1	18,845	0	18,207	1,533	0	1
	Institutions	8,316	0	8,250	605	0	0	8,674	0	8,609	603	0	0
	Corporates	51,384	214	35,717	18,537	232	142	51,037	212	36,153	18,339	228	154
	Corporates - Of Which: Specialised Lending	1,160	0	522	200	0	1	1,015	0	466	173	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22,287	40	19,798	2,261	102	31	22,385	41	19,884	2,211	101	30
	Retail - Secured on real estate property	20,301	34	18,550	1,814	69	17	20,480	36	18,726	1,790	73	17
CANIADA	Retail - Secured on real estate property - Of Which: SME	283	0	283	33	0	1	295	0	295	33	0	1
CANADA	Retail - Secured on real estate property - Of Which: non-SME	20,017	34	18,267	1,781	69	16	20,186	36	18,431	1,757	73	17
	Retail - Qualifying Revolving	778	3	302	116	13	8	781	3	300	113	11	7
	Retail - Other Retail	1,208	3	945	331	20	6	1,124	3	858	309	17	5
	Retail - Other Retail - Of Which: SME	244	2	274	152	18	2	231	2	261	144	16	2
	Retail - Other Retail - Of Which: non-SME	965	1	671	179	2	3	892	1	598	164	2	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	– Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	11,732	0	11,709	590	0	0	17,522	0	17,508	649	0	0
	Institutions	3,385	0	3,241	520	0	0	2,591	0	2,331	339	0	0
	Corporates	29,859	78	17,707	7,569	19	68	29,877	88	17,978	7,321	2	86
	Corporates - Of Which: Specialised Lending	451	0	448	214	0	0	474	0	470	233	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6,678	48	6,562	983	64	1	10,967	47	9,237	1,105	62	1
	Retail - Secured on real estate property	6,474	48	6,463	963	64	1	6,360	47	6,348	912	62	1
TNICADODE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SINGAPORE	Retail - Secured on real estate property - Of Which: non-SME	6,474	48	6,463	963	64	1	6,360	47	6,348	912	62	1
	Retail - Qualifying Revolving	173	0	74	17	0	0	173	0	74	17	0	0
	Retail - Other Retail	31	0	26	3	0	0	4,434	0	2,815	175	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	31	0	26	3	0	0	4,434	0	2,815	175	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

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

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure¹	Exposure Value ¹	Risk exp	osure amount	Value adjustments	Origina	al Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provision
	Central banks and central governments	8,099	0	8,151	420	0	0	8,370	0	8,361	444	0	0
	Institutions	4,675	0	4,568	642	0	0	4,174	0	4,101	592	0	0
	Corporates	23,766	44	17,003	7,549	2	67	23,497	44	16,080	7,317	1	58
	Corporates - Of Which: Specialised Lending	3,047	0	2,931	1,212	0	20	3,179	0	2,869	1,093	0	11
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	14,687	78	13,555	820	101	7	15,418	80	14,202	866	98	5
	Retail - Secured on real estate property	14,452	77	13,419	800	101	6	15,072	80	14,009	844	98	4
ALICTDALIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	14,452	77	13,419	800	101	6	15,072	80	14,009	844	98	4
	Retail - Qualifying Revolving	157	0	67	17	0	0	156	0	67	17	0	1
	Retail - Other Retail	79	0	69	4	0	0	190	0	127	6	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	78	0	69	4	0	0	190	0	126	6	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	– Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,968	0	1,817	643	0	0	1,672	0	1,512	541	0	0
	Corporates	25,017	181	17,941	9,106	0	52	24,065	184	16,746	8,894	0	61
	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	82	0	62	8	0	0	79	0	58	7	0	0
	Retail - Secured on real estate property	34	0	33	3	0	0	35	0	34	3	0	0
CEDMANN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	34	0	33	3	0	0	35	0	34	3	0	0
	Retail - Qualifying Revolving	25	0	11	3	0	0	25	0	11	3	0	0
	Retail - Other Retail	23	0	18	2	0	0	19	0	13	1	0	0
	Retail - Other Retail - Of Which: SME	8	0	4	1	0	0	4	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	15	0	14	0	0	0	15	0	13	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	5,147	0	4,097	460	0	0	5,955	0	5,690	603	0	1
	Institutions	2,148	0	1,895	381	0	0	1,905	0	1,655	358	0	0
	Corporates	25,117	548	14,901	7,046	9	349	24,302	488	14,265	6,802	8	290
	Corporates - Of Which: Specialised Lending	530	0	341	59	0	0	518	0	342	69	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	522	0	507	23	0	0	751	0	702	39	0	0
	Retail - Secured on real estate property	168	0	160	18	0	0	182	0	174	22	0	0
UNITED ARAB EMIRATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED ARAD EMIRATES	Retail - Secured on real estate property - Of Which: non-SME	167	0	160	18	0	0	182	0	174	21	0	0
	Retail - Qualifying Revolving	7	0	3	1	0	0	7	0	3	1	0	0
	Retail - Other Retail	347	0	343	3	0	0	562	0	525	16	0	0
	Retail - Other Retail - Of Which: SME	4	0	0	0	0	0	4	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	344	0	343	3	0	0	558	0	525	16	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							HSBC Holdings Plc							
							As of 31/12/2019							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off balan	ce sheet	
												0% belowed		
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
		derivative illiancial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	carrying amount	Notional amount			
[0 - 3M [1	1	1	0	0	0		1 50	9	951	0	0	
[3M - 1Y [[1Y - 2Y [66 49	66 49	5 8	0	61 21	0 20		50	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Austria	12 56	12 56	12 28	0	0 27	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		15	15	15	0	0	0		0 0	83	1,483	0	0	
Total		20 224 402		94 3	0	109 400	20		2 100	92 0	2,434	0 0 0 0	0 0	0
[3M - 1Y [[1Y - 2Y [11 4	11 4	11 4	0	0	0 0		0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	14 331 335	331 335	14 19 17	0	312 318	0 0		0 0 0	0	0	0 0	0 0 0	
Total [0 - 3M [119 1,216	119	119 187	0	0 1,030	0 0		0 0	0	0	0 0	0 0	0
[0 - 3M [0 0	0 0	0	0	0	0 0		0 0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Bulgaria	0	0 0	0	0	0	0		0 0	0	0	0 0	0	
[0 - 3M [0	0 0	0	0 0	0	0		0 0 0	0 0	0 0	0 0	0 0 0	0
[0 - 3M [[3M - 1Y [8	8 0	8 0	0	0 0	0 0		0 0 0	0	0	0 0	0	Ü
[1Y - 2Y [[2Y - 3Y [Cyprus	0	0 0	0	0	0	0 0		0 0	0	0	0 0	0	
[0 - 3M [0	0 0	0 0	0	0 0	0		0 0 0	0	0 0	0	0 0 0	
Total [0 - 3M [8 1	8 1 152	8 1	0	0	0		0 0 0 0	0	0	0	0	0
[0 - 3M [Creek Barreld	152 25 99	152 25 99	152 1 1	0	24 98	0 0		0 0 0	0 0	0 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Czech Republic	113 42	113 42	1 42	0	113	0 0		0 0 0	0	0	0 0	0	
Total		4 437 18	4 437 18	4 202 0	0 0	235 18	0 0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0	0
[3M - 1Y [[1Y - 2Y [51 69	51 69	2 1	0	49 68	0 0		0 0	0	0	0 0	0	
[3M - 1Y [Denmark	102 52 21	102 52 21	0 1 3	0	102 51 18	0 0		0 0	12 0	28 0	0 0	0 0 0	
l Total		1 314	1 314	1	0	0 306	0 0		0 0 0 0	0 12	0 28	0 0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more														
Total	l .													



General governments exposures by country of the counterparty

							HSBC Holdings Plc							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off balar	ice sheet	
	(mm 29.ty													
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which the control	of which the control of the control of						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at run value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for crading	through profit or loss	comprehensive income	arriordisca cost							
[0 - 3M [104	104 106	21	0	83	0		0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [106 11 10	106 11 10	15 11 10	0	92 0 0	0		0 0	0	0	0 0 0	0 0 n	
[3Y - 5Y [[5Y - 10Y [Finland	55 47	55 47	19 15	0	36 31	0		0 0	0 587	0 18,127	0 0	0	
[10Y - more Total		15 348		15 106	0			(C	0	587	0 18,127	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [2,819 776 818	2,819 776 818	37 150 113	0	2,756 290 552	26 336 153		0 127	10 0 180	707 0 1,627	0 1 201	0	
[2Y - 3Y [[3Y - 5Y [France	345 1,325	345 1,325	29 108	0	86 1,184	229 33		0	0 23	0 169	122 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more		2,713 608	608	283 285	0	2,341 269	89 54	205 176		ů.	0	0 0	0	
Total [0 - 3M [9,404 366 595	9,404 366	1,005 124 114	0	7,478 202 480		383	5,450 219		2,503 2,762	324 25	0	16
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1,182 607	366 595 1,182 607	587 113	0	595 494	0		0 0	2	25 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Germany	1,098 1,226	1,098	444 357	36 308	617 562	0	35 ² 1,723	7,479 22,695	957 18	21,836 4,404	0 0	0	
Total		339 5,413	339 5,413	225 1,965	385		73 113	1,723 2,305 4,397	34,284 34,709	9 1,039	20 29,048	0 25	0 0	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [2	2	0 2 3	0	0	0		0 0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Croatia	0 27	0 27	0 27	0	0	0		0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more	_	12 0	12 0	12 0	0	0	0	(0 0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [243 263	243	44 5 3	0	238 260			0 0	0 0	0 0	0	0	0
「 1Y - 2Y 「	Green	0 5	0 5	0 5	0	0	0		0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	0	0 1	0 1	0	0	0	73	0 3 1,499	0	0	0	0	
[10Y - more Total [0 - 3M [-	5 517	5 517	5 19	0 0	498 0	0	73	0 3 1,499	0 0	0 0	0 0	0 0	0
[0 - 3M [53 14	53 14	53 14	0	0	0		0	0 0	0	0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary	0 17	0 17	0 17	0	0	0		0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more Total	_	19 9 114	19 9 114	19 9 114	0 0 0	0	0	(0 0	0 0	0	0 0	0 0	0
[0 - 3M [[3M - 1Y [0 1	0 1	0	0	0	0	(0 0	0 0	0 0	0 0	0	Ü
[1Y - 2Y [[2Y - 3Y [Ireland	0 1	0 1	0	0	0	0 0	43	1,555 0	0 0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	2. Cidilu	2 5	2 5	2 5	0	0	0		0 0	0	0	0 0	0	
Total [0 - 3M [1	12 28	12 28	12 28	0 0 0	0 0 0	0	43	1,555	0 0 0	0 0 0	0 0 0	0 0	0
[3M - 1Y [[1Y - 2Y [181 131	181 131	111 99	0	70 32	0		0 0	0 0	0 0	0 0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	109 76	109 76	109 76	0	0	0	()	0 0	0	0	0 0	0 0	
[5Y - 10Y [[10Y - more Total	-	200 112 836	200 112 836	200 112 734	0	0 0 102	0	20	734 0 734	0	0	0 0 0	0 0	0
[0 - 3M [[3M - 1Y [0	0 1	0	0	0 0	0	(0 0	0 0	0	0 0	0	Ü
[1Y - 2Y [[2Y - 3Y [Latvia	0 0	0	0	0	0	0		0 0	0 0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		0 0	0	0	0	0	0		0 0	0	0	0 0	0	
Total		2	2	2	0	0	0	C	0	0	0	0	0	0



General governments exposures by country of the counterparty

							HSBC Holdings Plc							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balar	nce sheet	
												Off-halance st	heet exposures	
												OII-balance si	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of the five delegate	of the Francistance						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	Tall Value till bagil ballet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				,	through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [10 0	10 0	10 0	0	0	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Lithuania	12 0	12 0	12 0	0	0	0		0 0	0	0	0	0 0	
[5Y - 10Y [[10Y - more Total		6 0 30	6 0 30	6 0 30	0 0 0	0	0		0 0	0 0	0 0	0 0 0	0 0	0
[0 - 3M [[3M - 1Y [12 1	12 1	0 1	0	0	12 0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg	1 35 240	1 35 240	1 2 4	0 0	0 32 236	0 0		0 0	0 0	0 0	0 0 0	0 0	
[1Y - 2Y [7 5	7 5	, , 5	0	0	0	1,410	0 15,497 15,497	0	0	0	0	
Total [0 - 3M [[3M - 1Y [300 103 162		0 0 0	0 0 0	269 98 162		1,410	15,497 0 0	0 0 0	0 0 0	0 0 14	0 0 0	74
[1Y - 2Y [[2Y - 3Y [Malta	61 555	61 55	0	0	61 55	0		0 0	0	0	0	0	
[1Y - 2Y [94 74	172 94 74	0	0	164 54 0	40 74		0 L 40 O 0	0 0	0 0	0 0 39	0 0	
Total		720 161	720 161	0 39	0	593		1	40 0	0	0	53	0	0
[3M - 1Y [Netherlands	8 30	8 30	8 18	0	0 12	0		9 7 750	547 0	19,402 0	1 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Netherlands	77 22 81	77 22 81	5 22 81	0 0	72 0	0		0 0 0	0 0	0 0	0 0 0	0	
[10Y - more Total [0 - 3M [409	409	203	0	206	0	9	759	547	19,402	1 7	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [60 218 65	60 218 65	1 0 12	0 0	0 218 52	59		0 0 0	0 0	0 0	12 4 1	0 0	
[0 - 3M [Poland	15 11	15 11	15 11	0	0	0		0 0	0	0	5	0	
I I OTAL		15 383 1	15 383	15 54	0 0 0	270 0	59 0		0 0 0	0 0 0	0 0 0	0 28 0	0 0 0	10
[0 - 3M [7	9 7	9 7	0	0	0		0 0	0 0	0 0	0	0	
[3Y - 5Y [[3Y - 5Y [[5Y - 10Y [Portugal	99	99 33	99 33	0	0	0		0 0	207 0	1,212 0	0	0 0	
[10Y - more Total [0 - 3M [5 164	5 164	5 164	0 0	0 0	0 0		0 0	0 207	0 1,212	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [7 2	7 2	7 2	0	0	0 0			0 0	0 0	0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania	6 31	6 31 21	6 31 21	0	0	0		0 0	0	0	0 0	0 0	
[10Y - more Total		47 114	47 114	47 114	0	0	0		0 0	0	0	0 0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 1	0 1	0 1	0	0	0		0 0	0	0	0	0	
[17 - 27 [Slovakia	0 1	0 1	0 1	0	0	0 0		0 0	0 0	0 0	0	0 0	
[5Y - 10Y [[10Y - more Total		2 2	2 2 5	2 5	0 0 0	0 0	0		0 0	0 0	0 0	0 0 0	0 0	0
[0 - 3M [0	0 0	0	0	0	0		0 0	0 0	0	0	0	Ü
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Slovenia	16 0 1	16 0 1	16 0 1	0 0	0 0	0 0		0 0	0 0 0	0 0	0 0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		2 6	2 6	2 6	0	0	0		0 0	0	0	0 0	0	
Total		25	25	25	0	0	0		0	0	0	0	0	0



General governments exposures by country of the counterparty

							HSBC Holdings Plc							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off balar	nce sheet	
	(IIIII LOK)													
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
														Risk weighted
		T-1-1	Total carrying amount of											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [29	29	29	0	0	0		0 0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [111 249 28	29 111 249 28	38 44	0	74 204	0		0 286	0	0	50 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	28 108 170	28 108 170	28 108	0	0	0		0 0 0	10	235	10 3	0	
[10Y - more Total		25 720	25	25 442	0	278	0	1:	0 0 1 286	0 10	235	0 63	0	2
[0 - 3M [[3M - 1Y [29 278	29 278	0	0	29 277	0		0 0	0	0	0	0	
Γ 1Y - 2Y Γ	Sweden	361 503	361 503	11 33	0	350 470	0	2	0 122	5 75	82 2,178	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more		0	205	0	0	203	0		35	0	0	0	0	
Total [0 - 3M [1,376	11 463	47 151	0	1,329		29	9 157		-	0 252	•	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [11,463 6,357 1,457	1,457	561 573	0	5,774 766	22 118		36 0 18	0	0	326 1	0	
[2Y - 3Y [[3Y - 5Y [United Kingdom	1,034 3,170	1,034 3,169	391 557	0	642 2,612 4,171 2,530	0		0 0	64	4,626 0	0	0	
[3Y - 5Y [[5Y - 10Y [_	5,882 4,855 34,217	5,882 4,855 34,217	1,710 2,325 6,269	0	2,530 26,939	1 1,009		0 162 0 227	0 0 206	8,461	48 627	0	25
[0 - 3M [0 0	0 0	0	0	0 0	0 0		0 0	0 0	0 0	0 0	0	23
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Iceland	0	0	0	0	0	0		0 0	0	0	0	0	
[5Y - 10Y [reciuna	0	0	0	0	0	0		0 0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0		0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Liechtenstein													
[5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Norway	0 0	0	0 0	0 0	0	0		0 0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Norway	0	0	0	0	0	0		0 0 0	0	0	0	0	
[10Y - more Total [0 - 3M [0 0 1 482	0 0 1 482	0 0 125	0	1,354	0 3	10	5 1,887 5 1,887	0	0	0 0 2	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1,482 3,961 723 795	1,482 3,961 723 795 1,223 1,558 85	1,413 115	0 0	2,538 608 422	10 0	2	3 3 115 12	1 1	25 24	0	0	
[3Y - 5Y [Australia	795 1,223 1,558	795 1,223	372 430	0	422 793 1,144	1 0		0 0	0	0	3	0	
[5Y - 10Y [[10Y - more	_	85	1,558 85	414 85	0	0	0 0	20	0 0 0 131	0 0	0	0 0	0 0	414
Total [0 - 3M [[3M - 1Y [9,826 1,634 2,046	9,826 1,634 2,046	2,954 228 957	0	6,858 1,334 1,054	73 35	29	131 2 1,594 0 4,283	10 28	55 589 5,566	456 56	0 0 n	414
「 1Y - 2Y 「	Canada	1,634 2,046 2,528 1,493 5,971	2,528 1,493	465 165	0 0	1,334 1,054 2,062 1,327 5,161 3,580	1 1	1 1 15	591	0 0	0	22 289	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canaua	5,971 4,121 108	4,121	808 541 108	0	5,161 3,580	2 1	10	1 40	0 0	0 0	288 0	0 0	
[10Y - more Total [0 - 3M [108 17,900 43,132	17,900	108 3,271 7,884	0 0	0	112	30:	0 L 15,289	19 57	39 6,194	0 1,112 152	0 0	1,541
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [43,132 11,761 1,142	11,761 1.142	7,884 5,198 1,081	0	6,456 60	107		0 0	0	0 0	33 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong	674 875	674 875	674 820 731	0	0 55	0 0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	_	815 46	47	46	0	84 0	0 0 183		0 0	0	0	0 52 237	0 0	4 407
lotal	<u> </u>	58,445	58,445	16,436	<u> </u>	41,827	183	I	, U	<u>ı</u> <u>U</u>	U	25/	ı	1,197



General governments exposures by country of the counterparty

							HSBC Holdings Plc							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)	On balance sheet							Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
								Derivatives with p	oositive fair value	Derivatives with	negative fair value			
						1								Risk weighted
Desidual Maturita	Country / Dominy	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	Tall Value tillough other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [12,966 2,206	12,966 2,206	5,093 897	0	7,874 1,309	0 0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Janan	3,012 1,552 345	12,966 2,206 3,012 1,552 345	593 13	0	7,874 1,309 2,419 1,539 322	0 0		0 0 0	0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	345 215	345 215	23 215	0	322	0 0		0 0	0 30	0 312	0	0	
Total [0 - 3M [_	20,296	20,295	6,833 1,448	0 0	13,463 4,586	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 30	312	0 0	0 0	974
[0 - 3M [6,033 6,850 25,074	6,849 25.074	1,448 1,897 4,939	0	4,953 6.236	0 0 13,899		0 0 0 93	1 3	3,565 18,408	1 0	0	
[2Y - 3Y [U.S.	10,438 19,709	10,438 19,708 24,992 10,298	2,867 7,446	0	7,571 10,650 16,583 3,588	0	1	1 738 0 60	1 0	9	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		10,438 19,709 24,993 10,299	24,992 10,298	2,867 7,446 5,794 6,704 31,093	0	16,583 3,588	1,613 2,615 6		0 0 42	0	0 26	0	0	
Total [0 - 3M [103,394 3,122	3.122	1,162	0	54,167 1,948	18,133	1	6 933 0 0	5	22,008	1 0	0	6,000
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [11,683 7,337 1,882	7,336	4,062 1,821 288	0	7,583 5,513 1,593	1 0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [China	1,136 140	1,136 140	340 140	0	796 0	0 0		0 0 0	0	0 0	0 3	0	
[10Y - more Total	_	81 25,380	1	7, 893	0 0		0 52		0 0 0 0	0 0	0 0	0 12	0 0	1,390
[0 - 3M [[3M - 1Y [[1Y - 2Y [230 185	230 185	0	0	230 185	0 0		0 0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Switzerland	0	0	0	0	0	0 0		0 0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0 0	0 0	0	0		0 0	0 0	0	0	0 0	
Total [0 - 3M [415 7,648	7 648	1,682	0	5,951	15	1	0 0 4 1,345	6	392	120	0	12
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies	12,309 5,014 878	12,309 5,014 878	3,519 1,780 354	0	8,475 2,901 375	315 333 140	4	0 20,969 0 0	178 0	11,959 0	63 6	0	
[3Y - 5Y [[5Y - 10Y [non EEA	2,429 1,286	12,309 5,014 878 2,429 1,286 571	758 496	0	1,665 761	6 30	1	0 0 0 653	0	0	160 0	0	
[10Y - more Total		571 30,135	571 30,135	445 9,033	0 0	126	0 848	6	0 0 5 22,967	0 184	12,350	0 361	0 0	1,215
[0 - 3M [[3M - 1Y [49 166	49 166	49 91	0	0 75	0 0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other Central and eastern Europe countries non EEA	695 76 468	695 76 468	637 73 457	0	3	0 0		0 0	0	0	0	0	
[5Y - 10Y [Lurope countries non LLA	841 116	841 116	746 116	0	40	55 0		0 0 0	0	0	0	0	
[10Y - more Total [0 - 3M [2,411 4,582 2,513	116 2,411 4,582	2,169	0	4.094	479		0	0	0 39	0 140	0	122
[3M - 1Y [[1Y - 2Y [577	2,512 577	0 6	0	1,725 203 1,250	787 368 3,148		0 59 4 89	1 0	59	378 30	0	
[0 - 3M [Middle East	4,405 1,363 360	4,582 2,512 577 4,404 1,363 360 407	111 45	0	271	3,148 981 315		0 0	0	134 115	0 0 137	0	
i i otai	4	408 14,207	14 205	18 195	0 0	7,543	390		0 0 0 4 148	0 2	0	137 169 854	0 0	2,742
[0 - 3M [[3M - 1Y [3,148 2,119	3,139 2,101	957 1,598	0	57 90	2,125 413		1 97 0 0	0 0	0 0	26 111	0	شارا حد
[1Y - 2Y [Latin America and the	1,944 1,406	1,929 1,406	1,802 204	0	125 1,200 1,852	1 1		1 53 8 188	0	0	238	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Caribbean	2,443 1,407 865	2,431 1,406	415 512 646	0 560 0	227	164 107 100	8 12	8 1,177 8 3,666 7 45	10	5 69	10 0	0	
Total	1	865 13,332	13,273	646 6,135	560	116 3,667	100 2,910	23	7 45 3 5,225	23	118	385	0	2,767



General governments exposures by country of the counterparty

HSBC Holdings Plc

							risbe riolalings Fie							
							As of 31/12/2019							
		Direct exposures												
	(mln EUR)	On balance sheet							Derivatives		Off balance sheet			
Residual Maturity								Derivatives with p	oositive fair value Derivativ	es with negative fair value	Off-balance sheet exposur	es		
	Country / Region	cy Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount Carrying ar	ount Notional amount	Nominal Provisi	Risk weighted exposure amount	
[0 - 3M [Africa	1,984 3,295 115 276 462 1,268 534	3,292 115 276 462 1,267	877 805 71 136 437 785 515	0 0 0 0 0 0 0	1,107 2,378 42 134 25 0 0	2 6 0 483 18		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 0 0 0 0 0 0 0 0 0 108 0 182	0 0 0 0 0 0 0 0 0		
[0 - 3M [Others	2,531 5,481 3,455 2,605 3,181 1,443 454	2,530 5,480 3,454 2,605 3,180 1,443 454	557 1,200 310 224 417 514 395	0 0 0 0 0 0	1,570 4,033 3,073 2,291 2,755 791	403 247 71 90 8 137 59	1:	0 3 0 3 0 0 0 0 0 0 0 0 0 6 162 6 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	321 317 317 228 0 2 0 77 0 31 0 108	0 0 0 0 0 0 0 0 0 0		

Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Cuba, Cayman Islands, Cuba, Cayma
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



Performing and non-performing exposures

	As of 30/09/2019								As of 31/12/2019							
	Gross carrying amount			provisions ⁴ financial				Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial			
				Of which performing but past due >30	Of which non-	-performing ¹	On performing exposures ²	performing	guarantees received on non- performing		Of which performing but past due >30	Of which non-	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	337,949	0	0	0	78	0	0	339,340	0	0	0	101	0	0		
Central banks	56,551	0	0	0	2	0	0	59,569	0	0	0	4	0	0		
General governments	198,472	0	0	0	23	0	0	204,613	0	0	0	61	0	0		
Credit institutions	35,830	0	0	0	2	0	0	32,781	0	0	0	1	0	0		
Other financial corporations	39,755	0	0	0	47	0	0	36,498	0	0	0	24	0	0		
Non-financial corporations	7,341	0	0	0	3	0	0	5,879	0	0	0	11	0	0		
Loans and advances(including at amortised cost and fair value)	1,414,609	1,498	12,787	12,787	3,452	4,909	4,573	1,378,871	1,597	12,492	12,492	3,393	4,844	4,927		
Central banks	165,072	0	0	0	19	0	0	170,668	0	0	0	4	0	0		
General governments	9,283	0	6	6	9	4	0	8,856	0	6	6	8	6	0		
Credit institutions	124,336	1	1	1	9	1	0	112,121	0	0	0	11	0	0		
Other financial corporations	232,763	10	279	279	132	51	30	212,547	68	283	283	128	180	13		
Non-financial corporations	499,216	376	8,110	8,110	1,558	3,758	2,022	486,442	396	7,922	7,922	1,481	3,582	2,363		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	383,939	1,110	4,391	4,391	1,725	1,094	2,521	388,237	1,132	4,280	4,280	1,760	1,076	2,551		
DEBT INSTRUMENTS other than HFT	1,752,557	1,498	12,787	12,787	3,530	4,909	4,573	1,718,211	1,597	12,492	12,492	3,494	4,844	4,927		
OFF-BALANCE SHEET EXPOSURES	676,199		1,341	1,341	365	242	131	632,838		1,320	1,320	359	137	106		

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

	As of 30/09/2019						As of 31/12/2019						
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	6,753	5,442	1,801	1,744	2,925	6,628	5,110	1,619	1,577	2,806			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	6	6	4	4	0	6	6	6	6	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	35	35	15	15	2	31	31	11	11	2			
Non-financial corporations	4,709	3,398	1,414	1,357	1,640	4,639	3,121	1,251	1,210	1,598			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0			
Households	2,003	2,003	368	368	1,283	1,952	1,952	350	350	1,207			
DEBT INSTRUMENTS other than HFT	6,753	5,442	1,801	1,744	2,925	6,628	5,110	1,619	1,577	2,806			
Loan commitments given	55	42	0	0	41	87	74	0	0	73			

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Breakdown of loans and advances to non-financial corporations other than held for trading HSBC Holdings Plc

			As of 30/09/201	.9	As of 30/12/2019						
	Gross carrying	g amount			Accumulated	Gross carrying	g amount			Accumulated	
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	6,330	247	6,330	168	0	5,898	248	5,898	163	0	
B Mining and quarrying	12,729	269	12,729	197	0	12,669	290	12,669	198	0	
C Manufacturing	104,038	1,691	104,019	1,223	0	100,218	1,709	100,199	1,208	0	
D Electricity, gas, steam and air conditioning supply	12,853	153	12,591	70	0	12,752	132	12,490	71	0	
E Water supply	2,977	25	2,977	25	0	3,007	26	3,007	25	0	
F Construction	15,432	1,013	15,432	660	0	14,944	844	14,944	573	0	
G Wholesale and retail trade	95,431	1,719	95,132	1,213	0	90,177	1,458	89,871	1,044	0	
H Transport and storage	22,534	337	22,534	184	0	22,471	538	22,471	209	0	
I Accommodation and food service activities	22,219	230	22,219	147	0	22,021	231	22,021	127	0	
J Information and communication	20,922	142	20,922	81	0	16,846	174	16,846	74	0	
K Financial and insurance activities	1,712	21	1,712	20	0	1,838	48	1,838	46	0	
L Real estate activities	116,468	1,138	116,468	583	0	117,055	1,169	117,055	589	0	
M Professional, scientific and technical activities	21,893	321	21,846	178	0	23,775	311	23,728	184	0	
N Administrative and support service activities	22,622	380	22,622	221	0	22,504	404	22,504	240	0	
O Public administration and defence, compulsory social security	413	0	413	7	0	382	0	382	4	0	
P Education	1,979	37	1,979	26	0	1,956	20	1,956	22	0	
Q Human health services and social work activities	4,144	95	4,144	58	0	3,907	99	3,907	50	0	
R Arts, entertainment and recreation	2,491	23	2,491	23	0	2,536	27	2,536	23	0	
S Other services	12,031	269	12,018	233	0	11,485	194	11,473	214	0	
Loans and advances	499,216	8,110	498,578	5,316	0	486,442	7,922	485,796	5,064	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.