

Bank Name	HSBC Continental Europe
LEI Code	F0HUI1NY1AZMJMD8LP67
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,110	5,798	5,692	5,681	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,110	5,798	5,692	5,681	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,860	6,548	6,442	6,431	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	6,860	6,548	6,442	6,431	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,278	7,972	7,853	7,837	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,278	7,972	7,853	7,837	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 exposure amounts						
Total risk exposure amount	46,944	46,113	46,844	47,702	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,944	46,113	46,844	47,702	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	13.01%	12.57%	12.15%	11.91%	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	13.01%	12.57%	12.15%	11.91%	(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	14.61%	14.20%	13.75%	13.48%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.61%	14.20%	13.75%	13.48%	(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	17.63%	17.29%	16.77%	16.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.63%	17.29%	16.77%	16.43%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	167,847	154,908	155,059	150,395	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	4.09%	4.23%	4.15%	4.28%	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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,860	6,548	6,442	6,431	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,860	6,548	6,442	6,431	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	167,847	154,908	155,059	150,395	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	167,847	154,908	155,059	150,395	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	4.2%	4.2%	4.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.2%	4.2%	4.3%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital

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HSBC Continental Europe

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		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	8,278	7,972	7,853	7,837	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)	6,110	5,798	5,692	5,681	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)	2,628	2,628	2,628	2,628	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	2,736	2,430	2,419	2,561	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,699	1,586	1,569	1,559	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	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-217	-81	-129	-79	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-96	-85	-86	-85	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	0	0	0	0	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	-84	-58	-75	-86	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (a) and 44 of CSR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	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	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,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) (ii) 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 (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-473	-541	-554	-707	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.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-5	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514;c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-83	-81	-81	-107	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	. Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.1	,		0				
		Transitional adjustments due to additional minority interests (+/-)	0		0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	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)	750	750	750	750	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	750	750	750	750	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	Ó	C 01.00 (r690,c010) + C 01.00 (r700,c010) + 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	0	0	0	0	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)	6,860	6,548	6,442	6,431	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,419	1,425	1,412	1,406	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,876	1,876	1,876	1,876	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-457	-452	-464	-470	C 01.09 (910,d010) + C 01.00 (920,d010) + C 01.00 (930,d010) + C 01.00 (940,d010) + C 01.00 (930,d010) + C 01.00 (970,d010) + C 01.00 (930,d010) + C 01.00 (970,d010) + C 01.00 (1974,d010) + C 01.00 (978,d010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	46,944	46,113	46,844	47,702	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
MEQOTREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.01%	12.57%	12.15%	11.91%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.61%	14.20%	13.75%	13.48%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.63%	17.29%	16.77%	16.43%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,110	5,798	5,692	5,681	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.01%	12.57%	12.15%	11.91%	[D.1]/[B-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

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		RW	/As		
(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	36,740	35,858	35,036	35,212	C 02.00 (r040, c310) -[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, s
Of which the standardised approach	8,316	8,122	7,859	8,095	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	4,227	3,252	2,817	2,596	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	22,263	23,185	23,023	23,601	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	1,935	1,299	1,336	921	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	3,039	3,343	3,177	3,304	C 07.00 (1990, 2220, 5001) + C 07.00 (110, 2220, 5001) + C 07.00 (1130, 2220, 5001) + C 08.01 (1940, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5002) + C 02.00 (19460, c010)
Credit valuation adjustment - CVA	466	393	839	812	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	544	574	825	822	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,279	2,096	2,742	3,042	C 02.00 (R520, c010)
Of which the standardised approach	390	339	316	306	C 02.00 (R530, c010)
Of which IMA	1,889	1,757	2,426	2,736	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*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
Large exposures in the trading book	0	0	0	0	C 02.00 (R660, c010)
Operational risk	3,473	3,283	3,283	3,283	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,473	3,283	3,283	3,283	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	403	566	943	1,227	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	46,944	46,113	46,844	47,702	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



# 2021 EU-wide Transparency Exercise P&L HSBC Continental Europe

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	1,492	1,974	446	853
Of which debt securities income	210	252	52	97
Of which loans and advances income	774	1.016	230	433
Interest expenses	1,095	1,440	320	611
(Of which deposits expenses)	142	178	31	61
(Of which debt securities issued expenses)	101	125	24	49
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	2	1	5
Net Fee and commission income	714	968	277	511
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	3	107	12	18
Gains or (-) losses on financial assets and liabilities held for trading, net	163	270	141	224
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-168	36	17
Gains or (-) losses from hedge accounting, net	5	1	1	-7
Exchange differences [gain or (-) loss], net	144	246	-114	-42
Net other operating income /(expenses)	117	174	36	77
TOTAL OPERATING INCOME, NET	1,540	2,133	515	1,046
(Administrative expenses)	1,333	1,975	465	898
(Cash contributions to resolution funds and deposit guarantee schemes)	107	108	128	146
(Depreciation)	125	144	17	36
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	24	25	2	-12
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	22	22	2	-14
(Other provisions)	2	3	0	2
Of which pending legal issues and tax litigation <sup>1</sup>	0	-3	0	0
Of which restructuring <sup>1</sup>	0	246	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	199	266	7	14
(Financial assets at fair value through other comprehensive income)	2	1	0	-1
(Financial assets at amortised cost)	197	264	7	14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	383	505	13	8
(of which Goodwill)	4	4	0	0
Negative goodwill recognised in profit or loss	0	0	0	1
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-78	-23	113	168
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-710	-912	-4	125
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-732	-1,025	25	153
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-732	-1,025	25	153
Of which attributable to owners of the parent	-730	-1,022	25	153

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#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	39,220				32,580				41,582				43,268				IAS 1.54 (i)
Financial assets held for trading	69,678	14,549	54,170	958	69,357	11,455	57,274	628	59,879	12,672	46,809	398	57,289	14,349	42,429	511	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	707	1	0	706	467	1	0	466	485	1	0	484	381	1	0	380	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,438	7,422	0	17	7,379	7,355	0	24	6,676	6,620	32	24	5,180	5,097	60	24	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	99,822				84,171				87,809				85,647				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	13	0	13	0	18	0	18	0	27	0	27	0	28	0	28	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	17,901				19,924				16,482				15,125				
TOTAL ASSETS	234,779				213,898				212,938				206,918				IAS 1.9(a), IG 6

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

(min	EUR)		,	s of 30/09/20	20					As of 31	L/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impair	ment	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	7,321	105	0	-1	-1	0	7,280	79	1	-1	0	-1	6,574	81	0	-1	0	0	5,109	50	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	92,163	6,887	1,557	-41	-113	-637	76,224	7,369	1,393	-43	-110	-668	81,604	5,640	1,379	-61	-97	-663	77,515	7,538	1,344	-46	-95	-644	Annex V.Part 1.32, 44(a)

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

<sup>(</sup>From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

**HSBC** Continental Europe

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	75,416	73,491	62,938	60,090	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	19,275	18,028	17,702	17,388	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	131,270	113,770	123,523	120,865	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	65	55	46	41	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	428	594	582	512	IAS 37.10; IAS 1.54(I)
Tax liabilities	78	78	76	76	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	407	463	654	421	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	226,940	206,478	205,521	199,394	IAS 1.9(b);IG 6
TOTAL EQUITY	7,839	7,420	7,418	7,524	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	234,779	213,898	212,938	206,918	IAS 1.IG6

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



#### **Breakdown of liabilities**

HSBC Continental Europe

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		53,084	55,718	44,625	40,222	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	39	0	28	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	22,396	17,789	18,359	19,881	Annex V.Part 1.31
	Central banks	12,090	11,439	12,363	12,326	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	856	575	668	631	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	402	245	524	220	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	398	245	520	216	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	21,667	15,506	14,199	14,322	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	7,190	5,166	4,749	7,333	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	7,030	6,924	7,294	6,759	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,519	3,510	3,826	4,556	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	41,306	37,795	41,528	39,708	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	35,952	33,241	36,468	36,032	ECB/2013/33 Annex 2.Part 2.9.1
	Households	20,037	19,938	20,489	20,788	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,859	18,756	19,308	19,614	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,760	21,573	21,619	21,378	Annex V.Part 1.37, Part 2.98
Of which: Subor	rdinated Debt securities issued	16	16	16	16	Annex V.Part 1.37
Other financial liabilities		25,256	18,377	23,210	22,753	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		226,027	205,343	204,209	198,385	



# 2021 EU-wide Transparency Exercise Market Risk

								1100	oc continci	icai Laiope												
	SA						М									IM						
			VaR (Memoral	ndum item) STRESSED VaR (Memorandum item) AND				CAPITAL CHARGE FOR CIP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ND ALL PRICE RISKS CAPITAL CHARGE		AL CHARGE			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	268	239	63	9	63	9							42	10	83	28						
Of which: General risk	144	146	57	7	57	7							35	8	76	26						
Of which: Specific risk Equities	0	0	6	2	6	2							7	1 0	7	2						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	ō	ō	ō	Ö							0	ō	ō	ō						
Foreign exchange risk	122	100	4	1	5	1							3	0	3	0						1
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	390	339	58	8	58	8	36	35	0	0	0	1,889	35	8	77	26	28	22	0	0	0	1,757
	As of 31/03/2021	As of 30/06/2021				As of 31	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	208	206	60	14	113	30							55	10	128	28						
Of which: General risk	129	150	48	11	92	27							46	8	106	20						
Of which: Specific risk	0	0	11	3	21	3							10	3	22	9						
Equities	0	0	0	0	0	0							4	1	4	1						
Of which: General risk	0	0	0	0	0	0							4	1	4	1						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	108	99	3	1	6	2							5	1	9	2						
Commodities risk Total	316	306	50	12	96	28	48	40	0	0	0	2.426	46	8	111	19	51	30	0	0	0	2,736
Total	316	306	J 30	12	90	40	48	1 40				2,426	40		111	13	51	30	U	1 0	U	2,/36

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 OVI template.



		Standardised Approach												
			As of 30,	09/2020		As of 31/12/2020								
		Original Exposure <sup>1</sup>	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value adjustments and provisions Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount											
	(min EUR, %) Central governments or central banks	45,909	46,664	7		39,697	40,294	7						
	Regional governments or local authorities Public sector entities	2,675 4.024	2,675 3,432	13		2,480 4.889	2,480 4.261	2						
	Public sector entities  Multilateral Development Banks	1,021	3,432	13		1,007	4,201							
	International Organisations	1,012	1,011	ō		927	927							
	Institutions	8,398	7,836	1,046		7,343	6,771	1,299						
	Corporates	8,490	5,264	3,782		8,395	5,167	3,654						
	of which: SME	955 381	296 183	226 113		1,199 353	473 168	360						
	Retail of which: SME	381	183	79		353 174	168	72						
Consolidated data	or which: SME Secured by mortgages on immovable property	1.462	1,407	594		1,422	1.365	559						
	of which: SME	63	62	24		73	72							
	Exposures in default	291	133	143	104	259	129	143	10					
	Items associated with particularly high risk	225	141	212		176	109	163						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and comparates with a ST credit assessment	0	0	0		0	0							
	Collective investments undertakings (CIU) Equity					0		1						
	Other exposures	2.986	2.986	2,959		2.390	2.390	2,961						
	Standardised Total <sup>2</sup>	75,852	71,734	8,869	158	68,293	64,021		15					

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	40,963 0	41,091 0	0		33,955 9	33,861 9	0 2	
	Public sector entities	2,429	1,869	2		3,437	2,877	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	2.492	2,488	64		2.890	2.886	85	
	Cornorates	2.793	1.685	1,000		3.090	2.077	1,305	
	of which: SME	940	296	226		1,181	473	360	
	Retail	297	157	95		276	142	85	
FRANCE	of which: SME	190 665	134 664	77 262		166 665	123 664	70 262	
	Secured by mortoaces on immovable property of which: SME	61	61	262		71	664 70	262	
	Exposures in default	68	45	49		65	45	56	
	Items associated with particularly high risk	225	141	212		176	109	163	
	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 Other exposures	2,789	2,789	2.805		0 2.145	2.145	2.790	
	Other exposures Standardised Total <sup>2</sup>	2,700	2,707	2,003	17	2,140	2,110	2,790	
	Stellustrussa Total		d provisions per country of cou		t due to credit conversion facto	rs or credit risk mitigation techn al valuation adjustments (AVAs)			

					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
NETHERLANDS	Control of commencials or control to a control of control of commencials or control to a control of commencial	348 0 0 0 0 5 5 834 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	348 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	393 0 0 0 0 131 649 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	393 0 0 0 0 3 3 504 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 497 0 0 0 0 125 0 0 0	0		
1	Other exposures Standardised Total <sup>2</sup>				6		,	,	5		

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31,	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Public actor entitle.  Huilthard Devotes International Ocean Institutions Control of the Control General Contr	ts or local authorities ( ) moret Banks stations es on immovable property	1,487 2,675 1,477 0 0 1,329 0 0 0 0 0 0 0 0 0	1.486 2,675 1.477 0 0 1.252 8 0 0 0 0 0 0 0 0 0	0 0 0 37 8 0 0 0 0 0 0	0	693 2,472 1,311 0 0 364 25 0 0 0 0 0 0 0 0	693 2,472 1,1111 0 0 0 0 286 9 0 0 0 0 0 0	0 0 0 0 18 18 9 0 0 0 0 0 0	0		

		(2) Total value adjustments and exposures, but includes general	provisions per country of cou al credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	nal valuation adjustments (AVAs	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions 2	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Central overments or central basis.  Relicional overments or local authorities  Public sector entities  Militativa Devisionment Banks  Militativa Devisionment Banks  Banksilotoria  Connectional  Generaties  of which: SHE  Real	26 G Q Q Q 2,862 50 G Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	265 0 0 0 0 2,629 355 0 0 0 0 0	0 0 0 0 453 101 0 0 0 2 2 0 0 0 0		13 0 0 0 0 1,005 108 0 0 0 1 1 0 0 0 0	13 0 0 2,749 416 0 0 0 0 0 0 0 0 0	0 0 0 0 0 858 101 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>			Ü	0			Ů	1

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)	279	398			232	343		
	Central governments or central banks Regional governments or local authorities	2/9	.398	4		232	393	3	
	Public sector entities	o o	o o	0		ő	o o	i i	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	770	422	407		696	17	313	
	of which: SME	7,0	422	407		000	327	313	
	Retail	ő	ŏ	o o		ŏ	ŏ	l ä	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortoages on immovable property	10	10	5		20	16	8	
	of which: SME	. 0	. 0	0		0			
	Exposures in default  Items associated with particularly high risk	95	96	49	23	A .	42	43	21
	Covered bonds	0		0		0		i i	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	36	36	36	37	40	40	40	24
	Standardised Total <sup>2</sup>					ors or credit risk mitigation techn			34

					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Central consuments or central toxics  Accident deveroments or local authorities  Authorities of proceedings of the central consuments and central central consuments and central central consuments and central centra	1922 0 0 0 0 46 2800 13 13 0 0 0 0 0 0	192 0 0 0 466 205 3 3 3 0 0 0 0 0	3 0 0 0 0 9 205 2 2 0 0 0 0 0 0 0 2 2 0 0 0 0 2 0		219 0 0 45 249 8 8 0 0 0 0 0 0 0	219 0 0 0 0 45 189 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 9 1899 0 1 1 1 0 0 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	٥
	Standardised Total <sup>2</sup>				1				1

1 Chical encours, write Encours value, is recorded before takins into account any effect due to credit consist nonether or credit risk instalation submisses (i.e., authorition effects).

Take all was advantments and consistence one country of countermarks encludes those for securitalization encourses, additional valuations advantments (EAAC) and other core funds reductions solided to the engourses, that factions good model that adjustments.

				Standardise	d Approach			
		As of 30)	09/2020			As of 31	/12/2020	
(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Control assessments or central hanks recorded assessment or food and information and an administration of the control of the c	18 18 0 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	18 0 0 2 22 775 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 110 0 0 0 22 22 0 0 0 0 0	0	313 0 97 70 0 9 223 0 0 0 7 57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	313 0 0 0 0 9 513 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 202 0 0 24 0 0 0 0 0 0 3	0

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit consenting factors or credit risk mitization techniques (a.e. aubstitution effects).

O Total value adjustments and crevisions our country of counterparty exclusions base for scoursitation encourse, additional valuation adjustments (ANAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
ITALY	Control operations (Control of Control of Co	15 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0	274 20 0 0 0 0 0 9 9 0 0 0 0 0 0 0	0 0 0 0 0 0 9 9 0 0 0 0 0 0	٥	15 0 0 0 0 0 0 154 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	360 0 0 0 0 0 130 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 138 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total <sup>2</sup>	D		15	2		**	21	2	

Opinisal exocure, unitie Exocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value activaments and previously our counterparty excludes those for securification excounters, additional valuation advantages challenged and other own funds reductions related to the

		exposures, but includes gene				IN VALUE OF BUILDING OF THE PARTY			
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entitles Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions Corporates	781 207	709 55	205 55		344 252	283 48	87 48	
	of which: SME Retail of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortoages on immovable property of which: SME	1 0	1	0		1	1	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0	
1	county Other exposures Standardised Total <sup>2</sup>	ő	Ö	ő	0	ő	0	ő	0

O 'Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitidation techniques (e.g. substitution effects).

(O' Total value adjustments and creditions our counter of counterwards excludes those for securidation encounters, additional valuation adjustments (ANNs) and other own funds reductions related to the

		** Idea value adsubilities and revolutions of counterview or counterview excluses those for securification espoisives. adoltonia valuation adsubilities and other own turnes resultations reliated to the exposures, the full-ball operand credit risk adjustment of the adjustment of								
					Standardise	d Approach				
			As of 30,	09/2020			As of 31	/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR. %) Central governments or central banks	477	447	0		879	909	0		
	Regional governments or local authorities		0	ŏ		0		ŏ		
	Public sector entities	41	23	11		51	20	10		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	23	28	7		4	3	1		
	Corporates	1,673	663	661		1,526	514	503		
	of which: SME Retail	0	U	0		0	U	0		
	of which: SME	0		0		0		0		
POLAND	Secured by mortgages on immovable property	2	2	ı ,		2		ı ,		
	of which: SME	ō	ō	ō		ō	0	ō		
	Exposures in default	7	3	4	3	6	3	3	4	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0 24		0		
	Other exposures Standardised Total <sup>2</sup>			/		24		/	,	
	Semontorsed rotal	marria			. 6					



					Standardise	d Approach					
			As of 31,	03/2021			As of 30	06/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	46,102	46,750	10		46,490	47,221	33			
	Regional governments or local authorities	2,123	2,073	2		2,096	2,126	3			
	Public sector entities	5,029	4,334	9		4,678	3,836	9			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	602	602	0		294	294	0			
	Institutions	5,476	5,256	415		6,012	5,706	861			
	Corporates	10,927	7,409	4,383		9,011	5,926	3,806			
	of which: SME	1,110	364	278		0	0	0			
	Retail	336	150	92		328	149	95			
Consolidated data	of which: SME	177	113	65		163	108	65			
COI ISOIIdated data	Secured by mortgages on immovable property	1,445	1,386	574		1,452	1,389	589			
	of which: SME	5	5	2		88	88	44			
	Exposures in default	264	132	145	107	256	131	143	98		
	Items associated with particularly high risk	136	83	124		101	63	94			
	Covered bonds	0	0	0		0	0	0			
I	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)	0	U			0	0				
	Collective investments undertakings (CIU) Equity	0	0	0		626	626	1,565			
	Other exposures	2.339	2,339	2.829		2,258	2,258	1,584			
	Standardised Total <sup>2</sup>	74,779	70.514	8,582	150	73,603	69,726	8.782	141		
	Standardized Total * 100   70,903   90,702   141   100										

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	41,326	41,242	0		41.887	42.118	0	
	Regional governments or local authorities	9	9	2		9	9	2	
	Public sector entities	3,612	2,941	0		3,366	2,549	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,666	2,666	61		2,886	2,887	28	
	Corporates	2,954 1.089	2,022 364	1,211		2,485	1,559	948	
	of which: SME Retail	1,089	359 129			261	128	79	
	of which: SME	177	113			162	108	64	
FRANCE	Secured by mortsages on immovable property	681	680			679	678	282	
	of which: SME	3	3			87	86	43	
	Exposures in default	74	52	63	17	69	55	65	12
	Thoms associated with particularly high risk	136	83	124		101	63	94	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		626	626	1,565	
	Other exposures	2,155	2,155	2,677		2,009	2,009	1,378	
	Standardised Total <sup>2</sup>				25				19

		oncourse, but includes commol credit risk advisaments.  Standardised Approach											
					Standardisc	ed Approach							
			As of 31/	03/2021			As of 30	06/2021					
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Central governments or central banks Regional governments or local authorities	416	416	0		408	408	0					
	Public sector entities	ō	0	ő		ő	ő	ő					
	Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	Institutions	0 747	0 525	0		17	3	2					
	Corporates of which: SME	/42 0	0	520 0		0	468 0	465					
	Retail of which: SME	0	0	0		0	0	0					
NETHERLANDS	Secured by mortgages on immovable property	319	274	129		318	271	129					
	of which: SME Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk 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) Equity	0	0	0		0	0	0					
	Other exposures	2	2	2		3		3					
	Standardised Total <sup>2</sup>				4				1 3				

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central overminants or contral basics Residenced overwinance or in clad authorities submission of the contract of the cont	1,862 2,2015 1,333 0 0 0 383 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,852 2,015 1,133 0 0 223 27 0 0 0 0 0 0	0 0 0 222 14 0 0 0 0 0		1,231 1,988 1,237 0 0 665 45 0 0 0 0 0 0 0 0	1,220 1,227 0 0 403 5 0 0 0 0 0 0 0	0 0 0 0 21 11 10 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				0				0

	(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVAs	) and other own funds reduc	tions related to the		
				Standardise	d Approach				
		As of 31,	03/2021			As of 30	06/2021		
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Control coverments or control basis  Actional coverments or local authorities  Modification or local authorities  Modification Provisionment Basis  Bartholisms  Control Control Control  Bartholisms  Control Control  Control	0 0 0 1,313 2,714 0 4 6 0 0 0 0 0	0 0 0 1,12 2,093 0 0 0 0 0 0 0 0 0	0 0 0 0 26 953 0 0 0 0 0 0 0 0 0	o	0 0 0 0 1,455 1,691 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1,459 1,599 0 0 0 0 0 0 0	0 0 0 0 0 469 605 0 0 0 0 0 0 0 0	0	
 Standardised Total <sup>2</sup>				1				2	



	nsbc conunental Europe								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min FIR %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Contral overments or central subset subsidial doverments or food at substities subsidial statements or food at substities substitution of contractions substitution of contractions (Contractions of Contractions (Contractions of Contractions ) (Contractions of Contractions	181 100 0 0 0 716 0 22 2 2 74 0 0	299 50 0 0 0 9 339 0 0 18 0 41 41 0 0	3 0 0 0 4 4 320 0 0 0 4 1 1 0 0	23	128 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	194 50 0 0 23 283 283 0 0 21 0 40 0 0	2 0 0 0 12 278 0 0 0 111 0 41 0 0	23
	Eouity Other exposures Standardised Total <sup>2</sup>	0 36	0 36	0 36	31	0 77	0 77	0 77	35
		(1) Original exposure, unlike E							

	exposures, but includes	eneral credit risk adjustments.						
				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(min EUR. %)	Original Exposure	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Coded convenience or control basis, in the A. S. Recipion of versions or control basis, included an exercise of local authorities in Public sector entities in Public sector entities in A. S. Recipion of the A. S. Recipio		24 22 22 23 24 22 24 25 25 25 25 25 25 25 25 25 25 25 25 25	0 0	0	278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	278 0 0 0 0 50 194 0 0 0 0 0 0 0	5 0 0 10 10 193 0 0 0 0 0 0	0

		exposures, but includes gener	a Creat like address like to						
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Contral coveraments or contral basics Actional coveraments or local authorities Admittacted Development Basics Multitacted Development Basics Basics Basics Basics Basics Grant Contral Contractions Basics B	79 13 0 9 153 6 6 0 0 0 0 0 0 0	79 0 0 0 9 528 528 0 0 0 0 0 0 0 0 0 0 0 0 0 9 528 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 188 0 0 0 0 0 0 0 0 0 0 0 0 0 188 0 0 0 0	0	81 0 13 10 0 0 10 172 74 0 0 0 0 0 0 0 0 0 0	81 0 0 0 10 548 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 203 0 0 31 0 0 0 0	۰
	Standardised Total <sup>2</sup>				0				0

		to your seed adjustment with processing the discrete seed of the adjustment of the company of th												
				Standardise	d Approach									
		As of 31/	03/2021			As of 30,	06/2021							
	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
Control convenients or control basis.  The ID (a) (b) (a) (b) (b) (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	15 0 0 0 148 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	362 362 0 0 0 0 128 128 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 133 133 0 0 0 0 0	0	15 0 0 0 0 143 0 0 0 0 0 0 0 0 0 0	224 0 0 0 0 0 117 10 0 0 0 0	0 0 0 0 0 111 0 0 0 0 0 0 0 0 0 0 0 0 0	0						
Other exposures Standardised Total <sup>2</sup>	17	17	17		15	15	15	1						

			nd provisions per country of co		ecuristisation exposures, addition				
					Standardis	ed Approach			
			As of 31	03/2021			As of 30	/06/2021	
	finis FIR %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Central communities or central behalfs.  Andread communities or central selection for communities of contral selection for central selection for central selection for central selection for central selections.  Selection for central selections compared to central selections or central selection for central s	0 0 0 492 239 0 0 1 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 48 0 0 0 0 0 0	0	0 0 0 2299 286 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 177 0 0 0 0 0		0
	Other exposures Standardised Intal <sup>2</sup>	0		0	,		0	0	0

		exposures, but includes gene		,,			,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	683	723			630	658		
	Regional governments or central banks Regional governments or local authorities	003	723 N			030	030		
	Public sector entities	30	19	9		32	18	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	2	0		4	6	2	
	Corporates	1,397	483	467		1,515	585	565	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0			0			
POLAND	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	ō	0	i o		ō	ō	ō	
	Exposures in default	6	3	3	3	2	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	19	19	ь	-	30	30		2
	Standardised rotal								

Credit Risk - IRB Approach

HSBC Continental Europe

							IRB Ap	proach					
				As of :	30/09/2020					As of 3	31/12/2020	/12/2020	
		Original Exposure Exposure Risk exposure amount adjustments and						Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposur	amount	Value adjustme	
	(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provisio
	Central banks and central governments	2,006	0	1,948	256	0	0	1,498	0	1,422	125	0	0
	Institutions	4,218	0	3,507	1,243	0	9	3,861	0	3,076	1,275	0	9
	Corporates	82,586	873	46,568	24,249	580	429	81,607	912	44,719	21,698	304	475
	Corporates - Of Which: Specialised Lending	981	0	921	647	0	1	954	0	900	579	0	0
	Corporates - Of Which: SME Retail	25,000	0 461	24.688	0 3.156	240	277	24,593	440	24,440	0 5.837	0 295	264
			961 208		3,156 2.192		2//		199		4.533		269
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	20,308 472	208	20,210 471	2,192 298	116 57	78 25	20,123 469	199	20,031 468	4,533 700	145 59	75
Consolidated data	Retail - Secured on real estate property - Of Which: non-St		164	19.739	1.894	58	53	19.654	157	19,563	4.233	86	52
	Retail - Qualifying Revolving	259	101	13,732	2,024	30	20	297	1.37	13,303	4,233	0.	
	Retail - Other Retail	4.433	252	4.478	964	124	196	4,174	240	4,408	1.304	150	186
	Retail - Other Retail - Of Which: SME	1.812	156	1,668	447	38	118	1.820	150	1,680	441	38	110
	Retail - Other Retail - Of Which: non-SME	2,621	96	2,809	517	86	78	2,354	90	2,728	863	112	76
	Equity	0	0	0	0	0		0	0	0	0		
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				28,904						28,936		

 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. substitut (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach							
				As of	0/09/2020				As of	31/12/2020					
		Original Exposure Exposure Police Pol							Original Exposure <sup>1</sup> Expo		s Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions		
	Central banks and central governments	0	0	27	4	0	0	0	0	0	0	0	0		
	Institutions	1,376	0	1,335	386	0	5	1,211	0	1,073	398	0	8		
	Corporates	47,746	552	27,526	13,854	532	296	46,004	575	26,371	12,101	301	329		
	Corporates - Of Which: Specialised Lending	948	0	918	645	0	1	926	0	900	579	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	24,926 20.307	460 208	24,661 20,209	3,146 2.191	240 116	277 78	24,520 20.122	440 199	24,404 20.030	5,825 4.532	294 145	264 75		
	Retail - Secured on real estate property - Of Which: SME	471	43	470	2,191	116 57	78 25	20,122 468	199	20,030	4,532 299	145 59	23		
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		164	19,739	1.894	58	53	19.654	157	19.563	4.233	86	52		
	Retail - Qualifying Revolving	259	104	19,739	1,039	30	33	297	13/	19,503	1,233		32		
	Retail - Other Retail	4.360	252	4,452	955	124	196	4,101	240	4 373	1.293	150	186		
	Retail - Other Retail - Of Which: SME	1.739	156	1,643	438	38	118	1,747	150	1.645	430	38	110		
	Retail - Other Retail - Of Which: non-SME	2,621	96	2,809	517	86	78	2,354	90	2,728	863	112	76		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets											4			

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

							IRB Ap	proach									
				As of	30/09/2020					As of	31/12/2020						
		Original	Value <sup>1</sup> and								adjustments	Original	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions				
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0				
	Institutions	295	0	294	163	0	1	264	0	263	176	0	0				
	Corporates	7,750	1	3,867	1,792	3	2	7,803	1	4,212	1,743	3	1				
	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	11	0	4	1	0	0	10	0	3	1	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0				
INC ITIERDANDS	Retail - Secured on real estate property - Of Which: non-	5 0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	11	0	4	1	0	0	10	0	3	1	0	0				
	Retail - Other Retail - Of Which: SME	11	0	- 4	1	0	0	10	0	3	1	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	0	0	. 0			. 0	0	0		0	0	0				
	Other non credit-obligation assets																
	IRB Total																

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

								IRB Ap	proach					
					As of	0/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		375 1.076	0	375	195	0	0	358	0	358	186	0	0
	Corporates				575	239	0	0	1,369	0	640	233	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	3	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	3	0	0	0	0	0
1		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity			0	0	U	0	0	0	0	0	U		0
		credit-obligation assets												
	IRB Total													

(1) Oriolnal execure, unlike Execure value, is recorded before taking into account any effect due to gredit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	402	0	372	188	0	0	427	0	397	206 417	0	0
	Corporates	1,470	0	960	425	0	1	1,550	0	1,015	417		1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	10	0					0	0		0		0
	Retail - Secured on real estate property	10	0	, ž	0	0	0	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ů	0	0	ů .	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which; non-Si	ō	0	0	0	0		0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	10	0	2	1	0	0	3	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	10	0	2	1	0	0	3	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0			0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

(1) Chickeal excosure, unlike Excosure value, is recorted before taking into account any effect due to credit convenion factors or credit risk mitisation techniques (e.g., substitution effect

### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposun	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	3	0	1	1	0	0	5	0	3	1	0	0
	Institutions Corporates	171 3.432	- 64	128 1.513	53 1.210	0	0 16	229 3.566	0 57	179 1.701	82 1.440	0	0 16
	Corporates - Of Which: Specialised Lending	3,432	94	1,513	1,210	14	16	3,300	37	1,701	1,440	0	0
	Corporates - Of Which: SME	ů.	0	0	n n	0	0	n	0	0	0	0	ő
	Retail	1	ō	ō	ō	ō	ō	20	ō	13	4	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	20	0	13	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	20	0	13	4	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0		0		0		0	0		0
	Equity Other non credit-obligation assets		0		- 0		0			0	0		
	IRB Total												_

							IRB Ap	nroach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1.620	0	941	413		5	1.598		850	365	0	0
	Corporates - Of Which: Specialised Lending	0	ő	0	0	ő	ő	0	ő	0	0	ő	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	1	0	0	0	7	0	1	0	0	0
	Retail - Secured on real estate property	O 0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: SN Retail - Secured on real estate property - Of Which: no		0		0		0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0			0	0	0	0	0	0	0	0
	Retail - Other Retail	5	ő	i	ŏ	ő	ő	7	ő	1	ő	ő	0
	Retail - Other Retail - Of Which: SME	5	0	1	0	0	0	7	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
		_											
	IR8 Total												

		-												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	291	0	291	88 14	0		0	0	0	0	0	0
	Corporate		133 2.675	0	133 1.568	14 870	0	0	108 2.772	0	108 1.319	11 738	0	
	Corporate	Corporates - Of Which: Specialised Lending	2,673	0	1,300	0.00	0	0	0	0	1,319	730	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		7	0	3	1	0	0	7	0	3	1	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLINDOUNG		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	6	0	3	1	0		7		3	1 :	0	0
		Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; non-SME		1 0	1 3	0			6		3		0	0
	Equity	Retail - Other Retail - Or Willow, Horising		0					0		0			0
		credit-obligation assets		Ů	Ů		Ů	ů	Ů	Ů	- ů	Ů	, i	- i
	TRR Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
ITALY	Control banks and control governments Descriptions Corporates Opposites - Of Whites Sponsitional purpose Natal Retail - Securice of or red cattle property Retail - Securice of or red cattle property Retail - Securice of or red cattle property - Of Whites SHE Retail - Oppositional Control Retail - Of Whites SHE Retail - Oppositional Control Retail - Of Whites SHE Retail - Other Retail - Of Whites SHE Retail - Opposition - Oppositio	0 297 3,593 4 0 20 0 0 0 0 20 20 0 20 0	0 24 0 0 0 0	133 2,026 4 0 0 0 0 0 0	0 71 1,470 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0	0 268 4,153 0 0 10 0 0 0 0 0 10 10 0 0 0 0 0 0 0 0	0 21 0 0 0 0 0	0 108 1,450 0 0 5 0 0 0 5 5	0 1,021 0 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

<u>-</u>												
						IRB Ap	proach					
			As of :	0/09/2020					As of	31/12/2020		
	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
ral banks and central governments tutions		0		2 7	0	0		0	83 14	2	0 0	0
orates	2,177	0	1,417	827	0	6	1,935	26	1,316	725	0	18
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0		0	0	0	0	0	0	0
	4	0	2	1		0	2	0	2	1	0	0
		0	0	0		0	0	0	0	0		0
	ő	o o	ő	ŏ	ő	ő	ő	ő	ő	o o	ő	ő
	0	0	0	0	0	0	0	0		0	0	0
Retail - Other Retail	4	0	2	1	0	0	2	0	2	1	0	0
	4	0	2	1		0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0	0	0
ty						0	0					0
t o	all backs and central governments unities  series  Gregories of Which Specialized Lindring Computation of Which Specialized Lindring Computation of Which Specialized  Retail - Scored or not an extent property - Of Which SPE  Backs - Country for real contemporary - Of Which SPE  Backs - Country Resolveting  Backs - Country Resolveting	In banks and control governments  (not RM, %)  Introduce  Copposite - Of Which Specialised Lending Retail - Societies on real states properly Retail - Societies on real data properly - Of Which SPE  Retail - College Retail - Societies - Of Which SPE  Retail - College Retail - Of Which SPE  Retail - College Retail - Of Which SPE  Retail - College Retail - Of Which SPE  A   Retail - Co	An and a and contral governments   0	Criginal Exposure*   Crigina	A	Control   Cont	As of 30/69/2020   As of 30/69/2020	Original Exposure*   Projection   Projecti	As of 30 (97) 2020    Criginal Exposure*   Criginal	As of 30 (109) 2020 As of	Ac of 31/15/2020   Ac of 31/15/2020   Ac of 31/15/2020   Ac of 31/15/2020	As of 30(99) 2020    Colginal Exposure*   Colginal

(1) Original exposu	ure, unlike Exposu	re value, is reporte	d before taking into accoun	nt anv effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	ution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	4	2	0	0	3	0	3	2	0	0
	Corporates	204	0	159	58	0	0	111	0	44	13	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TODAND	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0		0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0		0			0			0		0
	Equity	0	- 0	0	0		- 0	- 0			U	0	0
	Other non credit-obligation assets												_
	IRB Total												

<sup>(1)</sup> Original executes, unlike Execute value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects),

Credit Risk - IRB Approach
HSBC Continental Europe

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,518	0	1,446	114	0	0	1,629	0	1,586	145	0	0
	Institutions	3,832	0	3,093	1,103	0	4	4,003	0	3,227	1,233	0	9
	Corporates	90,869	964	43,501 783	21,200	301 0	439	89,024	874	42,467 367	21,471	257	465
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	900	0	783	514 0	0	1	505	0	36/	234	0	0
	Retail	24,440	430	24,596	5.829	288	261	24.835	406	24.801	5.926	267	245
	Retail - Secured on real estate property	20,406	192	20.233	4,546	142	74	20.843	182	20,627	4.710	132	70
	Retail - Secured on real estate property - Of Which: SME	436	42	435	281	58	73	426	40	426	774	53	22
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	19,970	150	19,797	4.265	84	51	20.417	142	20.201	4.436	79	48
	Retail - Qualifying Revolving	222	1	1	0		2	298	1	1	0	0	2
	Retail - Other Retail	3,812	237	4,362	1,282	146	185	3,694	224	4,174	1,216	135	173
	Retail - Other Retail - Of Which: SME	1,795	148	1,675	428	30	110	1,709	143	1,519	384	27	104
	Retail - Other Retail - Of Which: non-SME	2,016	89	2,688	854	115	76	1,985	81	2,654	832	107	70
	Equity	0		0	0	0		0		0	0		
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				28,246						28,775		

(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. (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

	•						IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 1.360	0	0 1.222	0 384	0	0	0	0	0 1.349	0 457	0	0
	Corporates	53.665	624	25,423	11.589	281	378	52.093	565	24.077	11.401	237	340
	Corporates - Of Which: Specialised Lending	804	0	782	514	0	0	380	0	362	228	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	24,307	429	24,548	5,812	287	261	24,651	406	24,752	5,907	267	245
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	20,405 435	191	20,232	4,546 281	142 58	74 23	20,841	182 40	20,625	4,709 273	132 53	70 22
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh	19.970	150	19,797	4.265	84	51	20.417	142	20.201	4,436	79	48
	Retail - Qualifying Revolving	222	1.00	1,,,,,,,	0	0	2	298	1	1	0	0	2
	Retail - Other Retail	3,680	237	4,315	1,266	146	185	3,512	223	4,127	1,198	134	173
	Retail - Other Retail - Of Which: SME	1,664	148	1,627	411	30	109	1,528	143	1,474	367	27	103
	Retail - Other Retail - Of Which: non-SME	2,016	89	2,688	854	115	76	1,984	80	2,653	831	107	69
	Equity Other non credit-obligation assets	0		0	0	0	0	0	0	0	0	0	0
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2021					As of 3	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		348 1.646	0	347 854	182 357		0	410 1.638		409 1.064	195 514	0	0
	Corporati		1,696	0	854	35/		0	1,638		1,064	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0			0		0	0
	Retail	Corporates * Cr Wildi: SHE	7	0	,	0		0	86		2	1 1	0	
	Policiani	Retail - Secured on real estate property	ń	0	ń	0	0	0	0.0	0	n	1 6	0	0
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	0	0	0	0	0	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which; non-Sh	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7	0	1	0	0	0	86	0	2	1	0	0
		Retail - Other Retail - Of Which: SME	7	0	1	0	0	0	86	0	2	1	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	n credit-obligation assets												

							IRB A	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	3 71	0	3 64	1 21	0	0 0	21 69	0 0	21 58	12 22	0	0
	Corporates	1,590	0	1,181	539	ő	1	1,739	ő	1,324	609	0	ő
	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	18	0	3	1	0	0	8	0	3	1	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: St	0 0	0		0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Ur Wnich; si Retail - Secured on real estate property - Of Which; ni		0		0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0		0	0	0	0		0	0	0	0
	Retail - Other Retail	18	0	3	1	ő	ő	8	ő	3	1	o o	ő
	Retail - Other Retail - Of Which: SME	18	0	3	1	ō	ō	8	0	3	1	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	. 0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

HSBC Continental Europe

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	215 3.448	0 58	172 1.546	68 1.346	0	0 14	146 3.687	0 57	128 1.636	61 1.286	0	0 13
	Corporates Corporates - Of Which: Specialised Lending	3,448	58	1,546	1,346	0	0	3,687	0	1,636	1,286	0	13
	Corporates - Of Which: SME	0	0		0		0	0	0	0	0	0	0
	Retail	1	ő	ő	0	ő	ő	ő	ő	o o	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0		0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0		0		0		0	0		0	
	Equity Other non credit-obligation assets				0		0			- 0		0	
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	and provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		4	0	4	3	0	0	14	0	14	10	0	0
	Corporate		3,243	0	957 0	452	0	3	3,692	0	968	510	0	3
		Corporates - Of Which: Specialised Lending	0		0	0	0	0			0	0	0	0
	Retail	Corporates - Of Which: SME	43	0	0		0	0	47	0	14		0	0
	recan	Retail - Secured on real estate property	9.5	0	7	0	0	0	47	0	0	,	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	o o
IRELAND		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail	43	0	4	1	0	0	47	0	14	4	0	0
		Retail - Other Retail - Of Which: SME	43	0	4	1	0	0	47	0	13	3	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmer and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	Central banks and central governments Institutions	2	0	2 138	0	0	0	0	0	0 150	0 17	0	0
		138 2.654		1.472	16 689	0		150 3.099	0	1363	728	0	
	Corporates - Of Which: Specialised Lending	2,654		1,4/2	689	0	0	3,099	0	1,363	7.28	0	2
	Corporates - Of Which: SME	ů	0	0	0	0	0	0	0	0	n n	0	0
	Retail	14	0	10	4	ō	ō	18	ō	15	7	ō	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOUKG	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	13	0	10	4	0	0	18 18	0	15 15	6	0	
	Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME	13		10	9	0	0	18	0	15	6	0	0
	Foulty	0			0	0	0	0	0	0	ů		
	Other non credit-obligation assets	Ů	Ů	Ů		- ů	, i	, i	, i	Ů	Ů	Ů	, i
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	313	0	152	68	0	0	241	0	93	48	0	0
	Corporates	3,696	22	1,259	903		15 0	3,084	0	1,101	758	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0		0		0	0		0	
	Corporates - Or Which: SME Retail	0	0	0	0		0	0		0	0	0	0
	Retail - Secured on real estate property	0	0		0		0		0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0		0		0			0		0	
ITALY	Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	0	0	0	0	0	o i
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

		,												
								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central bar Institution:	iks and central governments	86	0	86	2	0	0	253 167	0	253 161	26 37	0	0
	Corporates		2.112	28	1.392	767	0	21	1.966	27	1.405	785	0	19
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		1	0	1	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED STATES		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1 1	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0		0	0	0	0	0	0	
	Equity	Retail - Other Retail - Ut Which: non-SME	0	0	0	0	0	0		0	0	0	0	0
	Other non e	credit-obligation assets	Ů	Ů	- J		, i			Ů	Ů		<u> </u>	
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1 221	0	1	1 70	0	0	7	0	7 88	3 63	0	0
	Corporates	221	0	114	70	0	0	196	0	88	63	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0	0	0	0	0	0	0	0	0
	Retail	0			0	0	0	4	0	2	1	0	0
	Retail - Secured on real estate property	0			0	0	0	7	0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0		ů	0	0	0		0	0		0	0
POLAND	Retail - Secured on real estate property - Of Which: non-		0	ů	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0		0	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance si	neet exposures	
												OII-Dalance si	ieet exposui es	
								Derivatives with pos	sitive 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	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair 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			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0	0	57 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	0	0	23 30	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	122	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [   3M - 1Y		10 21	10 21	8 72	0	0	10 21	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	21 0 214	21 0 214	31 80 68	0	0 0 428	21 0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more		0 0 266	0 0 266	54 445 <b>757</b>	0	0 0 428	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		266	266	757	0	428	52	0	0	Ö	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Bulgaria													
[3Y - 5Y   [5Y - 10Y   [10Y - more Total	Dalgaria													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		0	0 0	0 1	0	0	0 <b>0</b>	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y [	Czech Republic	0 0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		0	0	0 1	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Denmark	0 0	0	14 7	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		0	0 0	4 0 29	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [		0	•	29	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Estonia													
[3Y - 5Y [   5Y - 10Y     10Y - more														
Total														



General governments exposures by country of the counterparty

							HSBC Continental Europ							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	ce sheet	
	(							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			, , , , , , , , , , , , , , , , , , , ,	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
0 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Finland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 56 1 27 42 24 72	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
TO - 3M	France	26 276 624 561 433 786 48 2,754	26 275 624 561 433 786 48 2,754	22 265 71 81 309 604 1,416	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 238 650 588 893 0	26 275 477 142 34 86 48	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 251 2 215 0 301 0	0	1
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Germany	50 0 14 256 128 180 0	50 0 14 266 128 180 0	103 344 94 23 401 1,006 1,690	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 0 27 460 156 312 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total  [ 0 - 3M	Croatia	032	030	3,003	ů,	1,035	Ü	ů	v	y	, and the second	y	v	9
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece	242 221 0 0 0 0 0 0 0 0	242 221 0 0 0 0 0 0	0 0 1 0 1 1 14 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	242 221 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Hungary	100	465	<i></i>	J	403	, and the second		Ţ	Ţ		J	·	
[ 0 - 3M     3M - 1Y     11 - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     Total	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 15 2 3 13 78 92	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 152 3311 268 261 448 446 1,900	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
「0 - 3M 「 13M - 1Y 「 11Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more Total	Latvia												·	



General governments exposures by country of the counterparty

							HSBC Continental Europ							
							As of 31/12/2020	·						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
														Rick weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
13Y - 5Y I 15Y - 10Y I	Lithuania													
7-t-1		13	17	0	0	0	12	0	0	0	0	0		
To - 3M		13 22 0	12 22 0	0	0	0	12 22 0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg	0 0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		35	35	0	0	0	35	Ů	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y														
1 27 - 37 I 137 - 57 I	Malta													
[5Y - 10Y [   [10Y - more   Total														
[ 0 - 3M [		0	0	0 25 11	0	0	0	0	0	0	0	0	0	
[ 17 - 27 [ [ 27 - 37 [ [ 37 - 57 [	Netherlands	0 0	0	11 10 15 57	0	0	0	0	0	0	0	0	0	
[3Y - 5Y     5Y - 10Y     10Y - more   Total		0	0	57 228 <b>347</b>	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		317 159	317 159 158	0 0	0	317 142 156	0 17	0	0	0 0	0 0	5 3	0 0	U
[ 1Y - 2Y [	Poland	158 0 20	158 0 20	0	0	156 0 20	0	0	0	0	0	3 5	0	
[5Y - 10Y   [10Y - more		0	0	0	0	0	o o	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		655 0	0 0	10 20	0	0 0	0 0	0	0	0	0	0 0	0	10
[ 1Y - 2Y [	Portugal	0 0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	· or tagar	0 0	0	23 49 108 34	0	0 0	0	0	0	0	0	0	0	
Total     Total     Total     Total     Total     Total     Total		0	0	245	0	0	0	0	0	0	0	0	ő	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Romania													
		0	0	1	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Slovakia	0 0	0	1 0 15	0	0	0	0	0	0	0	0	0 0 n	
		0	0	4 22	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	
Total	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	10 5 16	0	0	0	0	0	0	0	0	0	0
								•						



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 31/12/2020							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   13M - 17   13M - 17   11	Spain	0 0 14 0 0 0	0 0 14 0 0 0 0	34 231 169 54 145 376 324 1,333	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 10 0 5 0	0	1
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y     100' - more	Sweden							-						
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
[ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						T.								Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	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		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y ]	Supun	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		83 0	83 0	0	0	165 0	0	0	0	0	0	1 0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	U.S.	0	0	0 15	0	76 158	0	0	0	0	0	0	0	
		0 0 83	0 0 83	2 0 17	0	0 0 399	0 0	0	0	0	0	0	0	2
Total [ 0 - 3M [ [ 3M - 1Y [		63	83	17	0	399	0		0		0	1		2
[ 1Y - 2Y [	China													
[ 2Y - 3Y [   13Y - 5Y [   5Y - 10Y [	Cillia													
Total		12	12	0	0	12	0	0	0	0	0	0		
[ 0 - 3M [		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
		0 0 12	0 0 12	0 0	0 0	0 0	0 0	0	0	0	0	0	0	0
Total [ 0 - 3M [		0 0	0 0	0 0	0	0 0	0	0 0	0 0	0 0	0 0	0	0	U
「1Y - 2Y 「 「2Y - 3Y 「	Other advanced economies	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0 0	0 0	0	0 0	0 0	0	0	0 0	0 0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0	0	0	0	0	0	0	o o	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Other Central and eastern Europe countries non EEA	0 3	0 3	0	0	0	0	0	0	0	0	0	0	
	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		0 8	0 8	0	0	0	0 8	0	0	0	0	0	0 0	4
「1Y - 2Y 「 「2Y - 3Y 「		8 8	8 8	0	0	0	8 8	0	0	0	o o	0	0	
[3Y - 5Y [	Middle East	8 0	8 0	0	0	0	8	0	0	0	0	0	0	
Total		32	0 32	0	0	0	32	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y 1 1 2Y - 3Y 1 13Y - 5Y 1	Latin America and the Caribbean	1 0	1 0	0	0	0	1 0	0	0	0	o o	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	2	0	0	0	2	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

							HSBC Continental Europ	pe						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	alaka Kalaanaka	D	h negative fair value	Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 0 0 12 16 0	0 0 0 0 12 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 41 0 0 1	0 0 0 0 12 16 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 2 0	0 0 0 0 0	3
[ 0 - 3M [	Others	251 2 29 306 279 170	251 2 29 306 279 170	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	251 0 53 346 320 170	0 2 3 6 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[10Y - more Total	1	1,052	1,052	0	0	1,153	12	0	0		0	0	0	13

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	ıce sheet	
	(IIIIII EOK)													
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		0	0	0	0	0	0	4	800	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		60 21	60 17	60 21	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	1 61	0 50	1 19	0	0 42	0	0	0	0 34	0 35	0	0	
[5Y - 10Y [ [10Y - more		36 81	4	36 81	0	0	0	3	150	2	5 465	0	0	
Total [ 0 - 3M [		260 8	130 0	218 8	0	<b>42</b> 0	0	10 0	980	105 0	505 0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		69 55 258	31 0 251	38 14 133	0	0 41 125	31 0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	Belgium	258 161 131	98 0	20 84	0	141 47	0	0	0	0	0	0	0	
Total		682 1,364	380	681 979	0	353	31	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   [3Y - 5Y ]   [5Y - 10Y ]	Bulgaria													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 1 78	0 1 78	0 1 0	0	0 0 78	0	0 0	0	0 0 0	0	0 0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus	78 112 42	78 112 42	14 0	0	98 41	0	0	0	0	0	0	0	
l 10Y - more Total		233	1 0 233	0 16	0 0	0 0 217	0	0 0	0 0	0 0	0	0 0	0	0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	-	0	0	0	0	0	0 0	0	0 0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		0 1	0	0	0	0	0	0	0	0	0	0	0	Ť
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	77 0 3	77 0 0	2 0 3	0 0 0	75 0 0	0 0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total	1	10 34 125	10 19	10 34 <b>50</b>	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		125	107	50	0	75	0	0	0	0	0	0	0	U
1Y - 2Y     2Y - 3Y	Estonia													
[3Y - 5Y [   5Y - 10Y     10Y - more														
Total														



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	ct exposures							
				On balance sl	1eet	Direc	it exposures		Deriva	tives		Off balar	rce sheet	-
	(mln EUR)			On Buildings 31	icci				Denva			On balar	ice sirece	-
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive 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	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0 - 3M「 「3M - 1Y「		0 14	0 14	0 14 41	0	0	0	4 10	190 510 1,429 1.487	0	0	0	0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Finland	41 0 44	41 0 16	41 0 44	0 0 0	0 0 0	0 0 0	71 97 140	1,429 1.487 1.765 1.542	0 0 621	0 0 3.000 3.196	0	0	
Total		46 92 <b>236</b>	18 27	46 92 <b>236</b>	0	0	0 0	92 29 <b>444</b>	1.542 150 <b>7,073</b>	263 0 885	3.196 0 <b>6,196</b>	0	0	0
TO - 3M		212 212 505 644 575 704 1,190 1,303	140 384 553 304 104 214 44	161 394 91 271	0	0 0	50 111 434 177	0	0	34 27	2.256 1.048	0	0 0	
[ 2Y - 3Y [ [ 3Y - 5Y [	France	575 704	304 104	271 600	0	119 127 70 133	177 34	0	0	0	0	216 200 100	0	
[3Y - 5Y [   [5Y - 10Y     [10Y - more   Total		5.132	1,743	600 976 1,258 3,751	0 0	0 449	34 82 44 932	5 41 <b>47</b>	56 90 <b>146</b>	0 0 <b>61</b>	0 0 3,304	2 0 <b>519</b>	0 0	2
[ 3M - 1Y [		135 381 567	135 311 220	51 353 265	0	84 28 302	0 0	10 8 70	300 206 2.643	87 15 34	4.839 724 888	0 0 0	000	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Germany	84 661 758	0 263 93	265 84 386 665	0	0 275 93	0	26 40 219	557 1.673 2,316	13 75 275	1.421 1.587 1,837	0	0	
[10Y - more		1,049 3.635	0 1.021	1,049 2.853	0	0 782	0	2.630 3.003	4,526 12,221	275 271 <b>771</b>	1,637 1,595 <b>12,889</b>	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[3Y - 5Y   [5Y - 10Y	Croatia													
l 10Y - more Total		214	214	0	0	214	0	0	0	0	0	0	0	
[ 0 - 3M [		279 2	279 2	0 2	0	279 0	0	0	0	0	0	0	0	
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Greece	5 10	1 4 0	1 5 10	0	0	0	0	0	0 0 0	0 0	0	0	
「10Y - more Total 「0 - 3M「		2 513	2 501	2 19	0	0 493	0	0	0	0	0	0	0	0
[ 0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y														
[ 2Y - 3Y [	Hungary													
T10Y - more   Total   T 0 - 3M   T   T 3M - 1Y   T		0	0	0	Ó	0	o o	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Ireland	4 15 14	4 15 14	4 15 14	0 0 0	0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	Helalia	0 31 160	0 8 136	0 31 160	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		224 94 343	177 73 0	224 94	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Italy	393 308 398 303	0 0 171	343 308 398 303	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		349 536	0	349 536	0 0 0	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	
Total [ 0 - 3M [ [ 3M - 1Y [		2,331	244	2,331	0	0	0	0	Ō	0	0	0	0	0
Total  [ 0 - 3M [	Latvia													
Total	l													



General governments exposures by country of the counterparty

		_					nsbc Continental Europ							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Lithuania													
[ 0 - 3M	Luxembourg	13 22 0 0 0 0 0 0	12 22 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12 22 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Maita				•			-					_	-
Total	Netherlands	40 29 21 6 32 77 233 497	0 18 0 0 32 0 33 83	40 29 21 6 32 77 293 <b>497</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	18 18 10 0 0 0 0	1.596 1.878 467 0 0 0 0 3,941	0 12 71 60 26 0	0 500 1.070 820 450 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[ 0 - 3M [	Poland	311 148 142 20 11 16 0	311 148 142 20 11 16 0	0 0 0 0 0 0	0 0 0 0 0	311 104 142 20 11 16 0	0 44 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 5 6 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M	Portugal	5 15 45 9 0 21 35	5 0 45 1 0 0 0 0	5 15 45 9 0 21 35	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M	Romania	.30	5.	230	Ţ	, and the second	Ţ.	Ü		j		ŭ		,
[ 0 - 3M   [ 3M - 1Y [	Slovakia	0 0 0 1 3 14 12 31	0 0 0 1 1 8 11 21	0 0 0 1 3 14 12 31	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
10 - 3M	Slovenia	0 0 0 0 1 5 2	0 0 0 0 1 1 3 0	0 0 0 0 1 1 5 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							HSBC Continental Europ	oe						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	60 254 37 84 255 302 452 1,444	14 57 16 50 12 0 0	60 254 21 84 255 302 452 <b>1,428</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 10 0 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Sweden	2,111	230	2,740	J	J		Ü	Ţ	Ţ			·	
10 - 3M	United Kingdom	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y	Iceland		·	·	Ţ	· ·	·	·	·	· ·			•	
[ 0 - 3M [	Liechtenstein													
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada	0 0 77 0 0 0 0	0 0 77 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 77 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Hong Kong													



General governments exposures by country of the counterparty

							HSBC Continental Europ	e						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	nce sheet	
	(min Eorly													
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Booley	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	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[		0 221	0 221	0	0	0 221	0	0	0	0	0	0	0	
[ 2Y - 3Y [	Japan	8	8 0	0	0	8 0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M       3M - 1Y		<b>229</b> 85	<b>229</b> 85	0	0	<b>229</b> 85	0	0	0	0	0	0	0	13
3M - 1Y     1Y - 2Y     2Y - 3Y		0	0 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	U.S.	183 0	183 0	15 0	0	168 0	0	0	0	0	0	0	0	
Total		2 269	2 269	2 17	0	0 253	0	0	0	0	0	0	0	26
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	China													
[10Y - more														
Total		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	
[3Y - 5Y   [5Y - 10Y	Switzerland	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	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
Total   0 - 3M     3M - 1Y		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	Ü
[ 1Y - 2Y [	Other Central and eastern	0	0	0	0	0	0	ō 0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Europe countries non EEA	3 0	3 0	0	0	3 0	0	0	0	0	0	0	0	
[10Y - more Total		3	0 0	0	0	0 3	0	0 0	0 0	0	0	0 0	0	3
[ 0 - 3M [		4 9	4 9	0	0	0	4 9	0	0	0	0	0	0	
[3Y - 5Y [	Middle East	8 7	8 7	0	0	0	8 7	0	0	0	0	0	0	
		0 0 29	0 0 29	0 0	0	0 0	0 0 29	0	0	0	0	0	0	1
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0	0	0	0 0	0	0	0	0	0	0	•
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latin America and the	1 1	1 1	0	0	0	1 1 2	0	0	0	0	0	0	
[5Y - 10Y [	Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
「10Y - more Total		2	2	0	0	0	2	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

HSBC Continental Europe

							HSBC Continental Europ	pe						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	A contract of
	(											Off-balance sl	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0 27 34 0 0 0 0	0 27 34 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 27 34 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 12 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
To - 3M	Others	0 3 165 74 1 63 0	0 3 165 74 1 63 0	0 0 3 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 162 69 0 63 0	0 3 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures HSBC Continental Europe

										icital Europe								
					As of 30/09/202	0								As of 31/12/202	0			
		Gn	oss carrying amou	ınt			ed impairment, acci fair value due to cr		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30		nich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performin	ng exposures <sup>3</sup>	received on non- performing exposures		Of which performing but past due >30	Of wh	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforn		received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3		0	f which Stage 3	CAPOSUICS		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	схрозатез
Cash balances at central banks and other demand deposits	39,037	0	0	0	0	0	0	0	0	32,411	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7,464	0	0	0	0	2	. 0	0	0	7,365	0	1	1	1	1	1	1	0
Central banks	6	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0
General governments	4,228	0	0	0	0	1	. 0	0	0	4,529	0	0	0	0	1	0	0	0
Credit institutions	3,004	0	0	0	0	0	0	0	0	2,666	0	0	0	0	0	0	0	0
Other financial corporations	194	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0
Non-financial corporations	32	0	0	0	0	0	0	0	0	1	0	1	1	1	. 0	1	1	0
Loans and advances(including at amortised cost and fair value)	100,798	31	1,557	1,457	1,557	154	637	637	344	85,127	27	1,393	1,393	1,393	153	668	668	311
Central banks	1,466	0	0	0	0	o	0	0	0	1,545	0	0	0	0	0	0	0	0
General governments	1,092	0	0	0	0	1	. 0	0	0	957	0	0	0	0	1	0	0	0
Credit institutions	23,845	0	0	0	0	2	. 0	0	0	14,567	0	0	0	0	1	0	0	0
Other financial corporations	18,065	0	1	1	1	5	8	8	0	13,823	0	13	13	13	2	10	10	o
Non-financial corporations	33,098	4	1,159	1,060	1,159	102	487	487	131	31,383	2	965	965	965	114	513	513	141
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,785	1	17	17	17	8	2	2	16	1,756	0	17	17	17	10	5	5	12
Households	23,232	27	397	397	397	45	141	141	214	22,853	25	415	415	415	36	146	146	169
of which: Loans collateralised by residential immovable property at amortised cost	3,655	10	176	176	176	11	92	46	130	3,566	9	157	157	157	10	89	46	68
of which: Credit for consumption at amortised cost	1,449	1	46	46	46	16	16	16	20	1,368	5	29	29	29	16	14	14	1
DEBT INSTRUMENTS other than HFT	147,299	31	1,558	1,458	1,558	156	637	637	344	124,904	27	1,394	1,394	1,394	154	669	669	311
OFF-BALANCE SHEET EXPOSURES	115,817		123	123			10	6	18	107,344		228	228	87	30	44	6	3

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and extramalized engagements and accumulated engagements and excumulated engagements and except engagements are designed engagements. The engagement engagement is a specific engagement of the excussion of the excussion of the engagement engagement of the engagement engagement engagement engagement engagements. The engagement engagem



Performing and non-performing exposures

					As of 31/03/2021	ι								As of 30/06/202	1			
		Gro	ss carrying amo	unt		Accumulat changes in provisions	ed impairment, accu fair value due to cre	mulated dit risk and	Collaterals and financial		Gro	ss carrying amou	nt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing	g exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perfori	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of	which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	41,431	0	0	0	0		0	0	0	43,109	0	0	0	0		0	0	0
Debt securities (including at amortised cost and fair value)	6,661	0	0	0	0	1		0	0	5,165		0			1	0	0	
Central banks	6	0	0	0	0			0	0	6		0		0	0	0	0	0
General governments	3,662	0	0	0	0	1		0	0	2,561	0	0				0	0	0
Credit institutions	2,850	0	0	0	0			0	0	2,457		0		0	0	0	0	0
Other financial corporations	143	0	0	0	0		0	0	0	142	. 0	0		0		0	0	0
Non-financial corporations	0	0	0	0	0		0	0	0	(	0	0		0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	88,753	52	1,379	1,379	1,379	157	663	663	284	86,584	36	1,385	1,385	1,344	142	655	644	319
Central banks	1,397	0	0	0				0	0	502		0				0		0
Certical Datins	1,337	· ·	0	0	Ů		1 1	·	Ü	302		·		1				
General governments	951	0	0	0	0	C	0	0	0	856	0	0	C	0	c	0	0	0
Credit institutions	21,199	0	0	0	0	0	0	0	0	19,665	0	0	0	0	1	0	0	0
Other financial corporations	11,546	0	12	12	12	2	10	10	0	13,643	0	0	0	0	3	0	0	0
Non-financial corporations	30,979	20	986	986	986	122	511	511	131	28,921	11	991	991	950	106	510	499	158
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	(	0	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property at	1,718		15	15	15	9		,	12	1,899		18	18	17		,	,	16
amortised cost	_,	-					1 7	-		-,	_			-	_	-	_	
Households	22,680	32	381	381	381	33	142	142	153	22,996	26	394	394	394	32	145	145	161
of which: Loans collateralised by residential immovable property at amortised cost	3,502	14	142	142	142	9	87	45	97	3,439	14	152	152	152	9	87	46	105
of which: Credit for consumption at amortised cost	878	1	8	8	8	5	4	4	1	870	2	6	6	6	5	3	3	0
DEBT INSTRUMENTS other than HFT	136,845	52	1,379	1,379	1,379	158	663	663	284	134,858	36	1,385	1,385	1,344	143	655	644	319
OFF-BALANCE SHEET EXPOSURES	122,562		243	243		30	47		,	112,559		195	195	82	36	24		
	(1) For the definition							۰	2			195	193	. 62	30	24	,	3

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Part 2-Template related instructions, substite 29
(2) Institutions report here collective allowances for incurred but not reported losses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisioning (instruments at fair value other than HFT)
(3) Institutions report here exported: (instruments at instruments at mortised cost) and changes in fair value due for provisioning (instruments at fair value other than HFT)
(4) For the orbalances sheef items, accumulated impairments and accumulated regarder changes in fair value due to credit risk are disclosed with a positive sign of the provisions (instruments at fair value other than HFT)
(4) For the orbalances sheef items, accumulated impairment fair accumulated regarder changes in fair value due to credit risk are disclosed with a positive sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, beaded in this sign convention, the provisions on disclosed with a positive sign.

(5) For Name 2017, the ground according and the provisions of relative the due to credit risk and provisions (so the provisions) of disclosed divides a confident information is disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, beaded in this sign convention, the provisions of relative the due to credit risk and provisions (so the provisions) of disclosed with a positive sign of what is reported and provisions (so the provisions) of disclosed with the opposite sign of what is reported according to the report of the provisions of the provisions



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	0	0	0	o
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)	380	220	66	63	50	47	401	246	91	87	36	35
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	296	136	53	50	5	2	333	178	78	74	7	6
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	84	84	13	13	45	45	68	68	14	14	29	29
DEBT INSTRUMENTS other than HFT	380	220	66	63	50		401	246	91	87	36	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

HSBC Continental Europe

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	o	0	0	0	o	o
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)	1,350	242	90	87	38	35	1,309	276	100	92	64	63
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,280	172	76	73	8	5	1,227	193	87	79	22	21
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	70	70	14	14	30	30	82	82	13	13	42	42
DEBT INSTRUMENTS other than HFT	1,350	242	90	87	38		1,309	276	100	92	64	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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 F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
HSBC Continental Europe

			AS OF 3	0/09/2020					As of 3	1/12/2020					AS 01 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair
A Agriculture, forestry and fishing	123	3	3	123	3	0	106	3	3	106	3	0	193	3	3	193	3	0	146	2	2	146	2	0
B Mining and guarrying	75	0	0	75	0	0	66	0	0	66	0	0	89	0	0	89	0	0	142	0	0	142	1	0
C Manufacturing	9.940	326	326	9.940	171	0	9.543	358	358	9.543	190	0	9.269	348	348	9.269	186	0	8.197	337	337	8.197	172	0
D Electricity, gas, steam and air conditioning supply	933	0	0	755	0	0	1,301	0	0	1,167	0	0	1,253	0	0	1,126	0	0	774	0	0	629	0	0
E Water supply	64	0	0	64	0	0	64	0	0	64	0	0	64	0	0	64	0	0	64	0	0	64	0	0
F Construction	470	13	13	470	12	0	258	13	13	258	11	0	239	13	13	239	11	0	293	16	16	293	13	0
G Wholesale and retail trade	2.942	358	258	2.942	118	0	3.057	181	181	3.057	149	0	3.050	164	164	3.050	145	0	3.090	158	158	3.090	128	0
H Transport and storage	2,020	13	13	2,020	20	0	1,867	11	11	1,867	18	0	1,443	11	11	1,443	20	0	1,530	12	12	1,530	17	0
I Accommodation and food service activities	390	9	9	390	8	0	430	16	16	430	12	0	423	21	21	423	15	0	466	32	32	466	17	0
3 Information and communication	306	4	4	306	4	0	477	4	4	477	4	0	490	5	5	490	5	0	539	9	9	539	7	0
K Financial and insurance activities	1,198	105	105	1,198	56	0	941	25	25	941	31	0	1,061	60	60	1,061	32	0	696	58	58	696	36	0
L Real estate activities	4,136	49	49	4,136	26	0	4,092	48	48	4,092	29	0	4,275	52	52	4,275	27	0	4,211	53	53	4,211	28	0
M Professional, scientific and technical activities	669	3	3	664	4	0	594	3	3	594	3	0	588	3	3	588	3	0	750	3	3	750	3	0
N Administrative and support service activities	8,620	264	264	8,620	156	0	7,770	288	288	7,770	162	0	7,545	295	295	7,545	173	0	7,301	299	299	7,301	177	0
O Public administration and defence, compulsory social security	211	0	0	211	0	0	16	0	0	16	0	0	6	0	0	6	0	0	4	0	0	4	0	0
P Education	20	1	1	20	1	0	23	1	1	23	1	0	22	1	1	22	1	0	19	1	1	19	1	0
Q Human health services and social work activities	308	4	4	308	4	0	362	4	4	362	4	0	294	4	4	294	4	0	312	4	4	312	4	0
R Arts, entertainment and recreation	130	5	5	130	4	0	161	5	5	161	5	0	168	5	5	168	5	0	178	7	7	178	7	0
S Other services	544	1	1	536	3	0	254	5	5	248	3	0	507	1	1	505	3	0	208	1	1	208	3	0
Loans and advances	33.098	1 159	1.060	32 907	589	0	31 383	965	965	31 241	627	0	30 979	986	986	30.849	633	0	28 921	991	991	28 775	616	0

<sup>(1)</sup> 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



## Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

İ								As of 30	/09/2020															As of 3:	1/12/2020							
	Gross i	canying amount							Accumulated im	palment, accum	lated negative cha	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	alment, accum	ulated negative char	ges in fair valu	e due to credit risi	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	Of which: exposures wit	Of which: Instruments		Of which: exposures with	<b>.</b>		Performing	Of which: exposures with	Of which: Instruments		Of which: exposures with		Public			Performing	Of which: exposures with			Of which: exposures with			Purforming		Of which:		Of which: exposures with		Public	
(min EUR)			forbeirance measures	with significant increase in credit risk since initial recognition but rect credit- impained (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbeirance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			forbeasinge measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbisiranos misistumis	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbelatinos melationes	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guirantee received in the contect of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant mositoria	3,852	3,820	3	882	32		28	40	23	0	18	16		17		6	1,247	1,217	3	815	31	0	3	23	15	0	14		0	1	0	2
of which: Households	176	174	3	24	2		2	1	0	0	0	0	۰	0		0	20	19	3	2	0		0	0	۰	0		0	0	0	0	۰
of which: Collateralised by residential immovable property	35	34	3		1	۰	1		0	0		0		0		0	7	7	3	1	0	۰	0	0		0		0	۰	0		
of which: Non-financial corporations	1,664	3,634	0	856	30		26	49	22	0	18	18		17		6	1,228	1,197	0	614	30		3	23	15	0	14		٥	1		2
of which: Small and Medium-sized Enterprises		0	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0		0		0	0	0	0	۰
of which: Collaboralised by commercial immovable property	931	921	0	0	11		9	0	۰	0	۰	0		0		5	34	34	0	0	0	۰	0	0	۰	0		0	0	0	0	۰

								As of 30	09/2020															As of 31	1/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-perform	sing					Performing			Non-perform	sing			Performing			Non-performi	ing			
(min ELE)			Of which: exposures w forbarrance measures	Of which: Instruments with significant increase in oradit rak since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	performing			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forthearence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearsings measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	140	134		2	6	3	6	3	1	0	1	1	1	1		0	2,530	2,492		452	38	3	32	30	14	٥	10	16	1	14	0	10
of which: Households	62	56	0	2	6	3	5	2	1	0	1	1	1	1		0	212	206	0	26	4	3	4	2	1	0	1	1	1	1	0	
of which: Collateralised by residential immovable property	29	23	۰	2	6	3	5	2	1	0	1	1	1	1	۰		56	12	0		4	3		2	1	0	1	1	1		0	۰
of which: Non-financial corporations	76	77	۰		0		0	1	1	0	0	0		0	۰	۰	2,307	2,273	0	424	34	0	27	28	13	0	9	15	٥	11	0	10
of which: Small and Medium-sized Enterprises		0	0		0	۰	0	0	٥	0	0	0	۰	0	۰	0	0		0	۰	0		0	0	۰	0		0	0	٥	0	۰
of which: Collateralised by commercial immovable property	2	2								0	0	0	۰				919	908	0		11			0				0	0			2

İ								As of 30	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(refin EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)	Non-performin	Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	© Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	4,070	3,933	0	1,421	137	۰	136	26	22	0	17	4		4	1,568	127	4,495	4,401	0	2,100	94	4	88	32	15	0	12	17	1	16	3,941	74
of which: Households	39	39			0				0			0				۰	43	43			0			۰				0				0
of which: Collateralised by residential immovable property		0			0				0			0				۰	0	۰			0			۰				0				0
of which: Non-financial corporations	4,031	3,894	0	1,420	137		136	26	22	0	17	4		4	3,533	127	4,447	4,353	0	2,100	94	4	88	32	15	0	12	17	1	16	3,090	74
of which: Small and Medium-sized Enterprises	۰	0			0			۰	0			0				0	0	۰			0			0				۰				
of which: Collateralised by commercial immovable property		0			0			۰	0			0				0		۰			٥				0							



# Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 HSSC Conferental Europe

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Missimum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing							Performing							
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significan increase in credit risk sinc initial recognition be not credit- impaired (Starge 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbassing measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	context of the COVID-19	Inflows to non- performing exposures			Of which: exposures wit forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures of forbearance measures	Of which: the instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	341	303	3	71	38	1		12	2	0	2	10		3	0	1	223	183	1	14	40	1	7	9	1	0			0	2		2
of which: Households	9		3	3	1	1	1	0	0	0		0		0	0	0	3	2	1		1	1	1	0	۰	0		0	0			
of which: Collaboralised by residential immovable property	4	3	3	3	1	1	1	0	0	0		0		0	0	0	3	2	1		1	1	1	0	۰	0		0	0		0	
of which: Non-financial corporations	332	296	0	68	37		6	12	2	0	1	10		3	0	1	220	161	0	13	39	0	6	9	1	0			0	2	0	2
of which: Small and Medium-sized Enterprises		0	0		0		0	0	0	0		0		0	0	0	0	0	0		0	0	0	0	۰	0		0	0		0	0
of which: Collaboralised by commercial immovable property	30	29			1		1	0	0	0		0		0	0	0	13	10	0		3	0	3	0		0		0	0		0	2

								As of 31	/03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Missimum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk sinol initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Skape 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial incognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unidealy to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	2,359	2,323		435	36	3	26	20	13	0		15	1	13		6	2,263	2,221		452	42	3	34	30	15	۰	10	15	1	14	0	13
of which: Households	218	214	0	31	4	3	3	2	1	0	1	1	1	1	0	0	212	206	0	27	4	3	3	2	1	0	1	1	1	1	0	
of which: Collaboralised by residential immovable property	61	58	0	4	3	3	3	2	1	0	0	1		1	0	۰	61	57		6	4	3	3	2	1	0	1	1	1	1	0	
of which: Non-financial corporations	2,130	2,098	0	403	32		25	26	12	0		14	۰	13	0	6	2,040	2,002		422	38	0	8	25	14	0	9	14	٥	13	0	13
of which: Small and Medium-sized Enterprises	۰	0	0		0	۰	0	0	0	0	0	0	۰	0	0	٥	0		0		٥	0		0	۰	0		0	0		0	۰
of which: Collaboralised by commercial immovable property	885	873			12			0	0			0		0	0	4	861	549			12	0	9	0		0		0				4

[								As of 31,	/03/2021															As of 30	0/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trealined (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in ovedt risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedy to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	4,178	4,096	13	1,226	82	10	76	32	9	0	6	23	1	22	3,733	5	1,996	3,907	13	2,037	89		63	12	9	0	6	3	1	2	3,576	36
of which: Households	44	44						0	0			0				۰	44	44			0			0	۰			0				
of which: Collaboralised by residential immovable property		0						0	0			0				۰	0							0	۰			0				
of which: Non-financial corporations	4,129	4,047	13	1,225	62	10	76	32	9	0	6	23	1	22	3,689	5	3,947	3,858	13	2,036	89		83	12	9	0	6	3	1	2	3,532	36
of which: Small and Medium-sized Enterprises	۰	0			0				0			0						0							0			0				0
of which: Collateralised by commercial immovable property	۰	0							0							۰		0							0			0				0