

Bank Name	HSBC Bank Malta p.l.c.
LEI Code	549300X34UUBDEUL1Z91
Country Code	MT

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	396	415	411	408	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	391	397	395	391	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	396	415	411	408	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	391	397	395	391	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	458	477	473	470	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	453	459	457	453	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	2,305	2,311	2,352	2,370	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	2,299	2,296	2,339	2,356	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	17.19%	17.97%	17.49%	17.23%	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	16.98%	17.28%	16.88%	16.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.19%	17.97%	17.49%	17.23%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.98%	17.28%	16.88%	16.59%	(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	19.88%	20.66%	20.13%	19.84%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.68%	19.98%	19.53%	19.22%	(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	5,915	6,124	6,199	6,203	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	6.70%	6.78%	6.64%	6.58%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(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.1	Tier 1 capital - transitional definition	396	415	411	408	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	391	397	395	391	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	5,915	6,124	6,199	6,203	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	5,910	6,106	6,183	6,186	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.8%	6.6%	6.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.6%	6.5%	6.4%	6.3%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital

Capital

HSBC Bank Malta p.l.c.

A.1.2 Retained amongs 281 292 292 294 C0.00 (103,010) Anison 20(1) of Action 2	B.
A1 COMMON EQUITY TER 1 CAPITAL (set of deductions and after appring)  396 415 411 408 C01.0 (100.000.000) A00.0 90 C01.0 (100.000.00	B.
A.1.1 Capital instruments oligible as CETE Capital (including shale premium and not over capital instruments oligible as CETE Capital (including shale premium and not over capital instruments).  A.1.2 Relatined earnings.  A.1.3 Accumulated other comprehensive income.  3.2 3.3 3.2 2.8 CELEGO (INSURATIO). Announce (INSURATIO). Ann	(a) (a) (a) (b) (b) (b) (b) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d
A12 Reclament earnings  A13 Accumulation of the control contro	user (c) A(C) and 3(1) points (q) and () af CRR  2((1) point (q)) and 3(1) point (q) of CRR  and 26(1) point (q) and 36(1) point (q) of CRR  32((1) point (q)) and 32((1) point (q) of CRR  18.  34 and 36(1) point (q) of CRR  34(1) point (q) of CRR
A 1.3 Accumulated other comprehensive income 32 33 32 28 C 01.00 980,400 Andrew \$100,00 Andrew \$	2(c) part (s) and 36 (1) part (s) of OR and 3(c)) part (s) of OR 3(c) part (s) of X (0) 3(d) 3(d) 3(d) 3(d) 3(d) 3(d) 3(d) 3(d
A1.4 Other Reserves 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and 34(1) point (s) of CDR 34(1) point (s) and 34 (1) point (s) of CDR 18 14 and 34 (1) point (s) of CDR 34 and 34 (1) point (s) of CDR 34 (1) point (s) of CDR 34 (1) point (s) point (s) of CDR
A 1.5 Funds for general banking risk 6 6 6 6 6 C01.00 (200.0000) Andows 4132, A 1.6 Minorly interest given recognition in CET1 costal 0 0 0 0 0 C01.00 (200.000) Andows 4102, A 1.6 Minorly interest given recognition in CET1 costal 0 0 0 0 0 C01.00 (200.000) Andows 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26(1) point (f) and 36 (1) point (f) of OIR  5 of and 36 (1) point (f) of OIR  36(1) point (f) of OIR  36(1) point (f) and 37 of OIR.
A1.6 Months referred grown recognition in CET1 copital 0 0 0 0 0 C11.06/036/2019 And/0.84 COT A1.7 Adjustments to CET1 due to prudential filters 1 1 1 1 1 1 C11.06/036/2019 And/0.84 STO 35 A1.8 (c) Intersplate assets (including Goodwill) -1.3 5 5 4 C11.06/036/2019 C11.06/036/2019 And/0.84 STO 35 A1.9 (c) Title fail and ny in filter profitability and do not arise from temporary differences net of 0 0 0 0 0 C11.06/036/2019 And/0.84 STO 35 A1.10 (c) ISS abunifal of credit risk adjustments to expected losses 0 0 0 0 0 C11.06/036/2019 And/0.84 STO 35 A1.11 (c) Otherwise thereof the protein fund assets 0 0 0 0 0 C11.06/036/2019 And/0.84 STO 35 A1.11 (c) Otherwise thereof the protein fund assets 0 0 0 0 0 C11.06/036/2019 And/0.84 STO 35 A1.11 (c) Otherwise thereof the protein fund assets 0 0 0 0 0 0 C11.06/036/2019 And/0.84 STO 35 A1.11 (c) Otherwise the end of protein fund assets 0 0 0 0 0 0 C11.06/036/2019 And/0.84 STO 35 A1.11 (c) Otherwise the end of protein fund assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IR  5 of and .36 (1) point (i) of CRR.  36(1) point (ii) and 37 of CRR. Articles 4(115), 36(1) point (ii) and 37 point (a)
A17 Adjustments to CET1 due to producted filters 1 1 1 1 1 1 1 CELED (SSE/SER) ASSISTED IN ACCOUNTY OF THE PRODUCT OF THE PROPERTY OF THE PROP	S of and 36 (1) point (1) of ORR 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
A.1.8 () Interruptive assest (reducting Goodwill)  A.1.9 () DTMs that rely on future profitability and do not arise from temporary differences net of account of the accoun	36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
A.1.9 (c) DTAs that rely on future profitability and do not airse from temporary differences net of accounted DTLS  A.1.10 (c) Big shortfall of credit risk adjustments to expected losses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
A.1.10 (c) 188 shortfall of credit risk adjustments to especiatel losses 0 0 0 0 0 C.0.0.0 (380,ctol) Ancions 3(0) por A.1.11 (c) Defined benefit persion fund assets 0 0 0 0 0 C.0.0.0 (380,ctol) Ancions 4(10), and 4(10), ancions 4(	
A.1.11 (c) Defined benefit persion fund seeds 0 0 0 0 C01.00 (290,c010) Anisola 4100).	oint (c) and 38 of CRR
	noint (d), 40 and 159 of CRR
A 1.12 (-) Registrated gross holdings in CFT1 Control	36(1) point (e) and 41 of CRR
A.1.1.2 (·) Reciprocal cross holdings in CET1. Capital 0 0 0 0 C01.00 (+030,030) Antaise (+120,-1	36(1) point (g) and 44 of CRR
A.1.13 () Excess deduction from AT1 items over AT1 Capital 0 0 0 0 C68.00 (440,c160) Artists 3(c) pair	sint (j) of CRR
A.1.14 (c) Deductions related to assets which can alternatively be subject to a 1.250% risk weight 0 0 0 C.0.00 (eVIL.dis) = C	36(1) point (k) (i) and 89 to 91 of CRX; Articles 36(1) point (k) (ii), A3(1) point int (b) and 258 of CRX; Articles 36(1) point k) (iii) and 379(3) of CRX; Articles (b) and 153(8) of CRX and Articles 36(1) point k) (v) and 153(4) of CRX.
	roint (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.5 (3) indicing of CET1 capital information of financial outcoments of financial outcoments of financial outcoments of financial outcoments of the control bear adjusted information of the control bear adjusted in the control b	36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
A.1.16 (c) Deducable DTAs that refy on future profilability and since from temporary differences 0 0 0 c.1.100 (HMLCH) Andows 3(1) page	noint (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
A.1.17 () Hiddings of CETL capital instruments of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities where the institution has a significant memory of financial sector entities and the sector entities and the sector entities are set of the sector entities and the sector entities are set of the sector entities and the sector entities are set of the sector entities and the sector entities are set of the sector entities and the sector entities are set of the sector entities and the sector entities are set of the sector entiti	36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
A.1.8 (c) Amount exceeding the 17.65% threshold 0 0 0 0 c. 10.0 (150,000) Antick et of Old	R
A.1.18A () Insufficient coverage for non-performing opposures 0 c 61.00 (\$11,c00) Aricks (\$10, no.	oint (m) and Article 47c ORR
OW FUNDS Prind Transitional prind A.1.18 () Minimum value commitment shortfals 0 c 61.00 (FM color) Arick (KI), po	oint (n) and Article 132c(2) CRR
A.1.8C ( ) Other forescoole lax charges 0 C.0.00 (155,cd0) Artisk 3((), po	oint (f) CRR
A.1.19 (1) Additional deductions of CETT. Capital due to Artice 3 CRR 0 -14 -15 -17 C0.00 (SAL,001) Artisis 1 CRR	
A.1.2.0 CTT capital elements or deductions - other	
A.1.21 Transitional edipatiments 6 19 17 18 (AL(1.16.+1.1.18.+1.1.18) -	
A.1.21.1 Transformé adjustments due to grandlathened CETT Capital instruments (+/-) 0 0 0 0 0 CELERO (2004) Ansise 48(10)	to (3), and 494 to 487 of CRR
A.1.2.1.2 Transformal adjustments due to additional immonity interests (+f) 0 0 0 0 0 C0.00()-040,000) Arisins 471 and	d 480 of CRR
A.1.2.1.3 Other transitional edge-demonsts in CETL Capital $(+f)$ 6 19 17 18 $(0.00,000,000)$ Andoes 400 to 4	472, 478 and 481 of CRR
A.2 ACOTIONAL TIES 1 CAPTAL (not of deductors and after translocaria algularments) 0 0 0 0 CELRO (SOLARIO) André et 4'01	
A2.1 Additional Tier I Capital instruments 0 0 0 0 catal (vidual) + catal (vidual) + catal (vidual) (vidual)	
A2.2 (1) Excess deduction from 17 Rems over 17 capital 0 0 0 0 c.61.00 (1920-005)	
A 2.3 Other Additional Ter 1 Capital components and deductions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
A.2.4 Additional Tier 1 transformit indjustments 0 0 0 c 0.00 (0.00,000,000) + C 0.00 (0.00,000) + C 0.00	
A.3 THE 1 CAPITAL (set of deductions and after transitional adjustments) 396 415 411 408 CELEG(INSLAID) Annia 24 of Ori	IR.
A4 TIER 2 CAPITAL (set of deductions and after transitional adjustments) 62 62 62 62 62 62 62 62 62 62 62 63 65 65 65 65 65 65 65 65 65 65 65 65 65	IR .
A.4.1 Ter 2 Cripted instruments 62 62 62 62 C 4.00 (1/700,0101) + C 0.00 (1/700,0101)	
A.4.2 Other Tier 2 Capital components and deductions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
A.3. Ter 2 transitional displanments 0 0 0 0 0 £10.00 (680,400) × £0.00 (680,400) ×	
V. 12.0 (1.00,200)	95, 96 and 98 of CRR
OWN FUNDS         B         TOTAL RISK EXPOSURE AMOUNT         2,305         2,311         2,352         2,370         0x.00 (nito,citio)         Arcides 10(2), 8           REQUIREMENTS         B.1         Of which: Transitional adjustments included         6         15         13         14         C65.01 (nito,cition)	so, so amo sel of CIRIL
CAPITAL RATIOS (%)	
Transitional period 17-27% 17-27% 17-27% 17-27% 17-27%	
C3 TOTAL CAPITAL RATIO (transitional period) 19.88% 20.66% 20.13% 19.84% CQ (3) .  CET1 Capital D COMMON EQUITY TIER 1 CAPITAL (hilly loaded) 391 397 395 391 433424+HRI(A4-A2-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	
57X PAYO (4)	
Fully loaded 1 Common equit 1 lies a Common	
P Adjustments to CTT) due to IFES 9 transitional arrangements 6 19 17 18 (552 (+64),650)	
F Adjustments to ATI due to IFES 9 transitional arrangements 0 0 0 cisizi (+44,000)  Memo Rems	
F Adjustments to 17 2 due to 1785 9 transitional prangements 0 0 0 0 0.053 (1440,000)	
F Adjustments included in RWAs due to 3FRS 9 transitional arrangements 6 15 13 14 CSG(10 (H40,000)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



#### Overview of Risk exposure amounts

					1
		RW	<u> </u>		
(min 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>	2,047	2,068	2,110	2,123	C 0.200 (c/40 <sub>6</sub> , c/10), [-C 07.20 (c/60 <sub>6</sub> , c/220, s/001) + C 07.20 (c/110, c/20, s/001) + C 07.00 (c/130, c/220, s/001) + C 08.01 (c/40 <sub>6</sub> , c/260, s/001) + C 08.01 (c/40 <sub>6</sub> , c/260, s/001) + C 08.01 (c/40 <sub>6</sub> , c/260, s/002)] + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> ) + C 08.01 (c/40 <sub>6</sub> , c/40 <sub>6</sub> ) + C 08.01 (c/
Of which the standardised approach	2,047	2,068	2,110	2,123	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	0	0	0	0	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	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	6	6	4	8	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c269, s001) + C 08.01 (r04), c269, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	0	0	1	1	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)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3	1	0	0	C 02.00 (R520, c010)
Of which the standardised approach	3	1	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010, 501*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 (R680, c010)
Operational risk	250	237	237	237	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	250	237	237	237	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	2,305	2,311	2,352	2,370	

<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 Bank Malta p.l.c.

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	86	114	27	53
Of which debt securities income	4	5	1	1
Of which loans and advances income	82	109	26	52
Interest expenses	6	8	2	4
(Of which deposits expenses)	5	6	1	2
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	15	21	5	11
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	0	-1	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	4	6	2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	3	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1	1	0	0
TOTAL OPERATING INCOME, NET	103	135	32	64
(Administrative expenses)	60	80	20	40
(Cash contributions to resolution funds and deposit guarantee schemes)	4	4	5	5
(Depreciation)	5	6	2	3
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	1	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	1	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-15	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)	12	24	0	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	11	24	1	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	23	20	5	13
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	15	14	3	9
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	15	14	3	9
Of which attributable to owners of the parent  (1) Information available only as of end of the year	15	14	3	9

<sup>(</sup>i) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30/	06/2021			
		Fi	ir value hierar	thy		Fa	ir value hieran	chy		Fa	ir value hierar	thy		Fa	ir value hieran	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	612				807				450				1,016				IAS 1.54 (i)	
Financial assets held for trading	6	0	6	0	7	0	7	0	4	0	4	0	4	0	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	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	1,155	895	259	0	1,134	877	256	0	1,145	871	274	0	1,048	856	192	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	3,829				3,788				4,219				3,737				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.20	
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>	148				157				161				159					
TOTAL ASSETS	5,757				5,892				5,979				5,964				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)		,	As of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</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 withou 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	1,155	0	0	0	0	0	1,134	0	0	0	0	0	1,145	0	0	0	0	0	1,048	0	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	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 1.31, 44(b)
amortised cost	Loans and advances	3,489	267	120	-9	-14	-24	3,386	331	131	-14	-19	-27	3,861	281	138	-16	-18	-27	3,357	303	140	-14	-21	-27	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>(7)</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 Bank Malta p.l.c.

#### (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	6	7	4	4	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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	5,276	5,408	5,490	5,474	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	0	0	0	0	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	22	19	19	19	IAS 37.10; IAS 1.54(I)
Tax liabilities	6	4	6	7	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	5	12	16	15	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	5,315	5,450	5,535	5,519	IAS 1.9(b);IG 6
TOTAL EQUITY	442	442	444	445	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	5,757	5,892	5,979	5,964	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 Bank Malta p.l.c.

(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		6	7	4	4	IFRS 9.BA.7(a); CRR Annex II
Chart marking	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	76	64	70	72	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	69	57	63	66	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	63	66	69	62	Annex V.Part 1.42(c),44(c)
Donath	of which: Current accounts / overnight deposits	1	4	7	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	351	363	368	383	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	335	348	354	372	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	692	769	765	777	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	657	736	727	746	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,023	4,115	4,142	4,134	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,225	3,334	3,402	3,423	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subor	rdinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		71	31	77	46	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		5,282	5,415	5,494	5,478	



# 2021 EU-wide Transparency Exercise Market Risk

																***						
	SA		VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	IM demorandum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	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 1)	12 WEEKS	LAST 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 Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	As of 31/03/2021	1 As of 30/06/2021	0	0	0	0 As of 31,	0/03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Formodibles risk Commodibles risk	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.



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

	HSBC Bank Malta p.l.c.								
					Standardise	ed 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	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	1,151	1,432	55		1,456	1,781	68	
	Regional governments or local authorities					443	186	0	
	Public sector entities Multilateral Development Banks	368 243	205 243	0		443 238	238	0	
	Mutuateral Development Banks International Organisations	10	10			10	230	0	
	Institutions	486	459	92		355	327	122	
	Corporates	1,401	725	578		1,415	721	548	
	of which: SME	490	194	179		558	224	184	
	Retail	709	268	201		691	261	195	
Consolidated data	of which: SME	0	0	0		6	3	3	
CONSOIIUALEU UALA	Secured by mortgages on immovable property	2,247	2,239	820		2,246	2,234	810	
	of which: SME	154	150	69		165	161	66	
	Exposures in default	127	96	105	25	140	110	117	23
	Items associated with particularly high risk	48	43	64		54	45	67	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comorates 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	
I	Other exposures	125	125	138		136	136	146	
	Standardised Total <sup>2</sup>	6,917	5,845	2,053		7,185	6,049	2,074	54

		Standardised Approach								
					Scalidardise	и хрргоасн				
			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	1,133	1,413	55		1,437	1,762	68		
	Regional governments or local authorities Public sector entities	164		0		256				
	Multilateral Development Banks	104		0		230	0	0		
	International Organisations	ō	ō	ō		ō	ō	ō		
	Institutions	20	0	0		21	1	0		
	Corporates	1,136	464	447		1,149	459	417		
	of which: SME	490	194	179		557	224	184		
	Retail	708	268	201		690	260	195		
MALTA	of which: SME	0				6 2.246	2.233	3		
	Secured by mortgages on immovable property of which: SME	2,246 153	2,238 150	819 69		2,2% 164	2,233 161	809 65		
	or which: SME Exposures in default	126	96	105		140	110	117	27	
	Items associated with particularly high risk	48	43	64		54	45	67		
	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	125	125	138		136	136	146		
	Standardised Total <sup>2</sup>				52				53	

		exposures, but includes gener	al 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>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Control assessments of control has control assessment (with Co. A.)  Relational environments of root an absorbine  Public control or root and root in  Control or root and root or  Control or  Contro	19 0777 777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 77 0 0 142 0 0 0 0 0	0 0 0 2 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 63 0 0 94 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 19 19 0 0 0 0 0	o

		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>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min SUR. %)  Central oovernments 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	0	ō	0		0	0	0			
	Corporates of which: SME	260 0	260	130 0		260 0	260 0	130			
UNITED ARAB	Retail of which: SME	0	0	0		0	0	0			
EMIRATES	Secured by mortoages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default  Items associated with particularly high risk	0	0	0	0	0	0	0	0		
	Covered bonds 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			0				0			

		(7) Total value adjustments and croxisions our country of counterparty excludes those for securistication executes, additional valuation adjustments (AWA) and other own funds reductions related to the exposures, but includes general oveil risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	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>		
UNITED KINGDOM	Contral enveniments or central basis is Recipied oververments or hold authorities statement of the contral or hold authorities statements of the contral or hold or	0 0 0 311 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 309 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 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 224 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				1				1		

The Control assesses while Ensures value, is recorder before taken are account any effect due to control convenient features are read that efficiates between this account any effect due to control convenient features are read that efficiates between this account any effect of the control contr



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach HSBC Bank Malta p.l.c.

	Habit bank Haita p.i.c.										
					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>		
Country of Counterpart 5	Central communities or central banks  designed communities or closed authorities  standard communities or food authorities  standard communities or food authorities  standard communities or  designed communities or  desig	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000			
	Equity Other exposures Standardised Total <sup>2</sup>	Ö	Ö	Ö	0	ő					
		<sup>(5)</sup> Original excourse. unilide Escourse value, is recorded before taking into account any effect due to credit convension factors or credit risk militation techniques (s.o. substitution effects).									

				Standardise	d Approach			
		As of 30	/09/2020			As of 31,	/12/2020	
(min File %A)	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>
Country of	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

O Ciscial ecosors, write Ecosors value, is recorded before takins into account our field due to credit consist control recorded in the scale of the control control recorded in the scale of the control control recorded in the scale of the control control recorded in the control control

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min File %).	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>
Country of Counterpart 7 Sc. Causterpart 7 Sc. C	until all securiments or central sinks and contral sinks and contral sinks and contral	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

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

		** Toda model add bit for the control of the control 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		0	0		0	0	0			
	Regional governments or local authorities	ō	ō	ō		ō	ō	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Institutions Corporates	0	0	0		0	0	0			
	of which: SME	ō	0	i o		ō	ō	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0			0	0	0			
	Exposures in default Items associated with particularly high risk	0	0		0			0	U		
	Covered hands	0	0	0		o o		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures			0		0		0			
	Standardised Total <sup>2</sup>				0				0		

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 exocures, additional valuation advantages (ANA) 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>	
Country of Counterpart 9	Could be communitied to existed the Action (I.O. No. No. No. No. No. No. No. No. No. No	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·	
	Standardised Total <sup>2</sup>	Ů			0					

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) 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>	
	Control concentrated or central banks  Control control control control control control  Control control control control control  Control control control control control  Control control control control control  Control control control control control  Control control control control control  Control control control control control  Control control control control control  Control control control control control  Control control control control  Control control control control  Control control control  Control control control  Control control  Control control  Control control  Contr	0 0 0 0	0	0		0 0 0 0	0	0		
Country of Counterpart 10	Curplorate of which: SME Read which: SME Read which: SME Secured by nontrasses on immovable property of which: SME Exception in default	0	0	0 0 0	0	00000		0 0 0	0	
	Rems sesociated with particularly high risk Copered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Other responsers	0 0 0	0	0		0000	0	0		
	Standardised Total <sup>2</sup>	Ü			0				0	



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

HSBC Bank Malta p.l.c.

					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	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	1.220	1.547	77		1.164	1.501	82	
	Regional governments or central banks Regional governments or local authorities	1,220	1,347	,,		1,104	1,501	02	
	Public sector entities	431	175	0		422	176	0	
	Multilateral Development Banks	196	196	0		158	158	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	527	521	105		661	656	134	
	Corporates	1,517	831	566		1,477	801	570	
	of which: SME	497	161	133 203		496	166 262	148	
	Retail	687	271	203		685	262	196	
Consolidated data	of which: SME	2,323	2,306	852		2,321	2,305	850	
	Secured by mortgages on immovable property of which: SME	2,323	2,300	101		2,321	2,305	97	
	Exposures in default	151	118	126	24	155	120	129	
	Items associated with particularly high risk	32	24	36		24	18	27	_
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comparates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty			. 0		. 0			
	Other exposures	142 7,225	142 6.130	150 2.114		128 7.196	128 <b>6.126</b>	143 2.131	
	Standardised Total <sup>2</sup>	7,225 (1) Original exposure, unlike E			56				5

		Standardised 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>	
	Central governments or central banks	1,202	1,529	77		1,146	1,482	82		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	256	0	0		246	0	0		
	Multilateral Development Banks	0	U	0		0	0	0		
	International Organisations Institutions	0				1				
	Comprates	1.059	382	351		1,045	379	361		
	of which: SMF	493	161			492	166	148		
	Retail	686	270	203		685	261	196		
MALTA	of which: SME	7	3	2		7	3	3		
MALIA	Secured by mortgages on immovable property	2,323	2,305	852		2,320	2,305	849		
	of which: SME	229	222		22	225	219	97		
	Exposures in default	150	117		23	154	120	129	2	
	Items associated with particularly high risk	32	24	36		24	18	27		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		1 0		0	0			
	Equity	o o		l ő			0			
	Other exposures	134	134	142		120	120	135		
	Standardised Total <sup>2</sup>			1,1	55				51	

			As of 31/	03/2021	Standardise	d Approach												
			As of 31/	03/2021			Standardised 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>									
Recoloral occurrent Public, sector entitle Hall this and Cool Institution of Cool Institution of Cool Institution of Cool Institution Commonities FRANCE FRANCE Execute the Cool Institution of which: SME Executes the Cool Institution of Which: SME Executes the Cool Institution of Which: SME Executes on institution Column on insti	weeks or control banks mented or head authorities elektronies fastes elektronies fastes translations translat	181 0 4 0 0 0 503 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0		18 0 73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 73 7 0 0 617 0 0 0 0 0 0 0 0 0	0 0 0 0 127 0 0 0 0 0 0 0 0 0 0 0	·									

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

		exposures, but includes gene			ecuniciación exposores, acción		,		
					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 a provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks								
	Regional governments or local authorities	o o	o o	0		ő	ő	ŏ	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	260	260	130		260	260	130	
	of which: SME	260	260	130		260	260	130	
	Retail	o o	o o	0		ő	ő	ŏ	
UNITED ARAB	of which: SME	0	0	0		0	0	0	
EMIRATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	
	Collective investments undertakings (CIU)	i o	o o			ő	i o	l ő	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized Total <sup>2</sup>				0				

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the encourses, but includes parent until reduction related to the encourses, but includes parent until reductions.											
					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>				
UNITED KINGDOM	Control consuments or control basis and the State of Stat	0 0 0 0 0 2 1888 0 0 0 0 1 1 0 0	0 0 0 0 2 2 187 0 0 0 0 0 0	0 0 0 1 1 1 84 0 0 0 0 0	1	0 0 0 0 5 163 0 0 0 0 1 1	0 0 0 0 5 162 0 0 0 0 0 0 0	0 0 0 2 2 2 79 0 0 0 0 0	1				
	Standardised Total <sup>2</sup>		Ü		1				1				

(1) Original exposure, unline Exposure value, is reported before tableg into account any effect due to credit convenient factors or credit risk entirplient sub-iniques (e.g., substitution effects).
(2) Tall value adjustments and provisions per country of counterparty exclude those for accurdatation exposures, additional valuation adjustments (ARIA) and other own funds reductions related to the exposures, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposures, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposure, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposure, the Ariada (ARIA) and other own funds reduction related to the exposure of the Ariada (ARIA) and the ARIADA (ARIADA (A



Country of Counterpart 8

### 2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Bank Malta p.l.c.

Control deverements or control banks  Control deverements or control banks  Resident deverements or control banks  Resident deverements or control banks  Resident deverements or local authorities	Control dovernments or control books  Control dovernments or control books  Resident dovernments or held authorities  Resident dovernments or held authorities  Authorities of books dovernments or held authorities  Authorities of books dovernments  Description of held of books  Teles united of books dovernments  Companies  of which ISE  of which ISE	31/03/2021  Value adjustments a	Aso	Value adjustments and
Country of Counterpart 5  Country of Counterpart 5  Country of Counterpart 5  Country of	Control dovernments or control books  Control dovernments or control books  Resident dovernments or held authorities  Resident dovernments or held authorities  Authorities of books dovernments or held authorities  Authorities of books dovernments  Description of held of books  Teles united of books dovernments  Companies  of which ISE  of which ISE	Value adjustments a		Value adjustments and
Country of	Control overaments or control basis  Section of control basis  Facilities and control basis  Facilities and control basis  Facilities and control basis  Multilation of Control basis  Comparation  Comparation  of which 155 E		and Original Exposure <sup>1</sup> Exposure Value 0 0 0 0	
Country of	Control assessments or central banks Resident deverments or local and britishes Resident deverments or local and britishes Resident deverments or local and britishes Resident development banks Compress or development of annotations  Of annotation SE	0 0 0 0	0 0	0 0 0
	Counterpart 5  Second by mortisease on immovable snoonery of white: 1955  For the state of the s	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

				Standardise	ed Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(100.4)	Original Exposure <sup>t</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>
	0		0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0					0	0	
	0		,				0	
	o n		i i		ı o	0	0	
	ō	i o	ō		i i	i i	ō	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0						0	
	0		i i		0		0	
	Ů		Ü	0			Ů	
	Additional Tourism entities  Additional Tourism entities  Composition  of which SHE  Securism of which SHE  of which SHE  of which SHE	Central covernments or central basis  Palidic sector entitles or local authorities  Palidic sector entitles  Palidic sector sector entitles  Palidic sector sector entitles  Palidic sector entitles	Control decommends or control hands (15 G, 5))  Control decommends or control hands (15 G, 5))  Residual decommends or control hands (15 G, 5))  Residual decommends or control hands (15 G, 5))  Residual decommends (15 G, 5)  Residual decommends (15 G, 5)  Control decommends (15 G, 5)  Control decommends (15 G, 5)  Residual (15 G, 5)  Control decommend (15 G, 5)  Control decommends (15 G, 5)  Control decommend (15 G, 5)	Central covernments or central banks  Politic sector entities  Politic entities  Politi	As of 31/03/2011  Original Exposure*  Exposure Value*  Milk exposure amount  Value adjustments and providence*  Contract covernments or contract banks  Contract covernments or contract banks  Contract covernments or contract banks  Contract covernments are contract banks  Contract covernments are contract banks  Contract covernment banks  Cont	Original Exposure*  Original Exposure*  Control innoverments or central seek of the control of t	As of 31/03/2021  As of 30/03/2021  Original Exposure*  Displace Exposure Value*  Risk exposure amount  Value adjustments and provisional  Original Exposure*  Exposure Value*  Risk exposure amount  Value adjustments and provisional  Original Exposure*  Exposure Value*  Original Exposure*  Exposure Value*  Original Exposure*  Original Exposure*	As of 31/03/2021  As of 31/03/2021  Criginal Exposure*  Criginal Exposure*  Criginal Exposure*  Control conveniments or control basis  Control

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

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

Country of Country of Countries		exposures, but includes gene	ral credit risk adjustments.						
Control overmental or control being (10, %)  Control overmental or but alknown (10, %)  Risk exposure amount. Value afginitument and provisions.*  Control overmental or but alknown (10, %)  Risk exposure amount. Value afginitument and provisions.*  Control overmental or but alknown (10, %)  Control overmental or but alknown (10, %)  Control overmental or but alknown (10, %)  Country of Coun					Standardise	d Approach			
Country of			As of 31	/03/2021			As of 30	/06/2021	
Country of		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 overmentate or central taskins  advisional overmentate or robust all motifies  substitutions of the central central central central  facilitations of the central central  facilitations of  central central of  facilitations or  central central central  facilitations or  central central central  facilitations or  central  facilitations	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o	000000000000000000000000000000000000000		000000000000000000000000000000000000000	

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

			Standardise	dised 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>					
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		ō	0	0						
0	ō	0		ő	ő	ő						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		ō	0	0						
0	0	0	Ů	ő	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	o o	0	0	ő	ő	ő						

			nd provisions per country of o		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FID %L)	Original Exposure <sup>t</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>
Country of Counterpart 9	Contain somemonists or control sealest Residual somemonists of local antiforties Public south well for the sealest Residual south sealest Residual s	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0
1	Chandrad and Tabel								

O (1) Original exposure, unities Exposure value, is reported before taking into account any effect due to credit criek midigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excluses those for excursiosation exposures, additional valuation adjustments (AWA) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					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	0		0				0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0		0		0		0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0		0	
	Exposures in default	0	0	0	0	0	0	0	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0		0		0		0	
	Other exposures	0	o o	0		ő	o o	0	
	Standardised Total <sup>2</sup>				0				0



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021	/2021	
		Original	Original Exposure <sup>1</sup>		Risk expos	sure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance s	neet 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											Risk weighted exposure amount
			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 [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [   3M - 1Y														
[ 0 - 3M [	Belgium													
	=													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y														
[ 1Y - 2Y [	Bulgaria													
Total	=													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y														
[ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
15Y - 10Y I 110Y - more														
[ 0 - 3M [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic													
Total	4													
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
1 2Y - 3Y I 13Y - 5Y I	Denmark													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [   3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Estonia													
[5Y - 10Y   [10Y - more Total														



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.o	<u>.                                    </u>						
							As of 31/12/2020	1						
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sl	neet exposures	
								Derivatives with pos	sitive 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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Finland													
[ 3M - 1Y [ 11 - 2Y [ 12 - 3Y [ 12 - 3Y [ 13 - 5Y [ 15 - 10Y [ 10 - more] ]	France	2 5 20 31 22 0 0 81	2 5 20 31 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	2 5 20 31 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Germany													
Total  [ 0 - 3M [	Croatia													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Greece													
[31 - 31] [5Y - 10Y   Total F 0 - 3M F [3M - 1Y   [1 2Y - 2Y   [3Y - 5Y   [5Y - 10Y   Total	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Ireland													
131 - 201	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
										Delivatives with	negative ian value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
reconductriatancy	country / negion	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost		11000 nar amount	currying unloans				
[ 0 - 3M [														
[ 17 - 27 [	Lithuania													
[2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg													
Total														
[ 0 - 3M [		144 172	144 172 56	0	0	144 172	0	0	0	0	0	0 1	0	
[ 1Y - 2Y [	Malta	56 114 145 60	56 114 145 60	0	0	55 109 145 60	5	0	0	0	0	0	0	
		0 691	60 0 690	0	0	0 684	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Netherlands													
Total														
[ 0 - 3M [														
[ 1Y - 2Y [	Poland													
15Y - 10Y     110Y - more   Total   To - 3M														
[1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Portugal													
Total														
[ 0 - 3M [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Romania													
[2Y - 3Y   														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [	Slovakia													
[5Y - 10Y [   [10Y - more     Total     Total														
T 3M - 1Y     T 1Y - 2Y														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Slovenia													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c	·						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(viiii Ediy							Derivatives with pos	itive 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 [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	United Kingdom													
Total	Iceland													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Hong Kong													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	, <u></u> ,											Off-balance sh	eet exposures	
								Derivatives with pos	iltive 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 [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
Total  [ 0 - 3M [	Other advanced economies non EEA													
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean													



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

HSBC Bank Malta p.l.c.

								risbc bank maita p.i.c							
								As of 31/12/2020	)						
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
		(min zory											Off-balance sh	eet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Mati	urity Co	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 [	r	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	r	Others	10 0 0 0 0	10 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	e		10	10	0	0	10	0	0	0	0	0	0	0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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

							HSBC Bank Malta p.l.c							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance si	neet exposures	
								Barrier March	dalora distribution	David and the second state		OII-balance si	ieet exposui es	
								Derivatives with pos	stive fair value	Derivatives with	negative fair value			
														Districtions
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	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 of 1033									
[ 0 - 3M [														
[3M - 1Y] [1Y - 2Y]														
[ 2Y - 3Y [ [ 3Y - 5Y [	Austria													
[5Y - 10Y [														
[10Y - more Total														
[ 0 - 3M [														
[3Y - 5Y [	Belgium													
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Bulgaria													
[ 0 - 3M [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Cyprus													
[10Y - more	=													
Total [0-3M[ [3M-1Y[														
[ 1Y - 2Y [	Czech Republic													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
	Denmark													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
[10Y - more Total [ 0 - 3M [	1													
[ 0 - 3M [	Estonia													
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Estonia													
「10Y - more Total														



General governments exposures by country of the counterparty

							As of 30/06/2021							
							AS 01 30/00/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	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	Finland													
[ 0 - 3M [	France	0 14 24 25 29 0 0	0 14 24 25 29 0 0	0 0 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 24 25 29 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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 [	Germany			-				-		-				
Total	Croatia													
[ 0 - 3M [	Greece													
Total	Hungary													
TO-3M	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy													
[10Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	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	exposure amount
[ 0 - 3M [	Lithuania													
To - 3M    SM - 1Y    1Y - 2Y    1Y - 2Y    SY - 5Y    SY - 10Y    Total	Luxembourg													
[ 0 - 3M [	Malta	157 117 55 91 144 207 78	157 117 55 91 144 207 78	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	154 117 50 91 144 143 0	3 0 5 0 65 78	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 0 86	0	0
Total  [0-3M]  [3M-1Y]  [1Y-2Y]  [1Y-2Y]  [2Y-3Y]  [3Y-5Y]  [5Y-10Y]  Total	Netherlands			·				·				,	•	
[ 0 - 3M [	Poland													
Total	Portugal													
[ 0 - 3M	Romania													
T10Y - more   Total	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets held for trading held for trading held for trading bridge in comprehensive income comprehensive income and the comprehensive income comprehensive income and the comprehensive income	Off balance sheet exposus Off-balance sheet exposus Nominal Provisi	Risk weighted exposure amount
Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value fa	Off-balance sheet exposu	Risk weighted exposure amount
Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at designated at fair value fair value fair value fair value fair value  Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value	Off-balance sheet exposu	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  of which: Financial assets at designated at fair value  fair value through other		Risk weighted exposure amount
Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets of which: Financial assets at designated at fair value fair value through other fair value through other fair value through other fair value.	Nominal Provis	
Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  of which: Financial assets at designated at fair value  of which: Financial assets at fair value  fair value through other	Nominal Provis	
10 - 3M		
10 - 34		
10 - 34		
1 0 - 394   1 394 - 317   1 317 - 327   1 32		
[ 0 - 3M [ ]		
ISY - more		
10 - 3M		
107 - nore		
107 - more		



General governments exposures by country of the counterparty

							HSBC Bank Malta p.l.c							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Diek 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)									Nominal	Provisions	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			
[ 0 - 3M [														
[ 0 - 3M [	Japan													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total 「 0 - 3M 「														
[ 0 - 3M [	U.S.													
[3Y - 5Y [	u.s.													
f 10Y - more Total f 0 - 3M f														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	China													
I 10Y - more														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[ 2Y - 3Y [ [3Y - 5Y ]	Switzerland													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1V [														
[ 1Y - 2Y [	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
1 2Y - 3Y I 1 3Y - 5Y I	Other Central and eastern Europe countries non EEA													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Middle East													
Total   0 - 3M     3M - 1Y	1													
[ 1Y - 2Y [	Latin America and the													
[3Y - 5Y   [5Y - 10Y   [10Y - more	Caribbean													
Total	1													



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

							HSBC Bank Malta p.l.c							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturi	ry 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	kisk weighted exposure amount
[ 0 - 3M	Africa													
[ 0 - 3M [	Others	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 Bank Malta p.l.c.

ı					As of 30/09/2020	)								As of 31/12/202	0		
		Gn	oss carrying amo			Accumulat	ed impairment, a fair value due to		Collaterals and financial		Gr	oss carrying amou			Accumulate	ed impairment, accumulated fair value due to credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ming <sup>1</sup>	On performing	On non-performing exposures	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of which Stage	exposures
Cash balances at central banks and other demand deposits	587	0	0	0	0	0	0	0	0	778	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,158	0	0	0	0	0	0	0	0	1,134	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0 0
General governments	902	0	0	0	0	0	0	0	0	883	0	0	0	0	0	0	0 0
Credit institutions	253	0	0	0	0	0	0	0	0	247	0	0	0	0	0	0	0 0
Other financial corporations	3	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0 0
Non-financial corporations	0	0	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)	3,876	6	120	120	120	23	24	24	85	3,848	6	131	131	131	33	27 2	7 97
Central banks	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0 0
General governments	144	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0
Credit institutions	548	0	0	0	0	0	0	0	0	493	0	0	0	0	0	0	0
Other financial corporations	190	0	0	0	0	3	0	0	0	19	0	0	0	0	4	0	0
Non-financial corporations	722	1	50	50	50	11	17	17	24	70	1	47	47	47	14	19 1	9 23
of which: small and medium-sized enterprises at amortised cost	389	1	48	48	48	8	16	16	23	45	1	46	46	46	11	18 1	8 23
of which: Loans collateralised by commercial immovable property at amortised cost	251	0	31	31	31	7	9	9	21	244	0	34	34	34	8	12 1	2 21
Households	2,272	6	69	69	69	9	7	7	61	2,28	6	83	83	83	15	8	8 74
of which: Loans collateralised by residential immovable property at amortised cost	2,163	5	67	67	67	7	6	6	61	2,179	5	82	82	82	13	7	74
of which: Credit for consumption at amortised cost	231	2	12	12	12	2	2	2	10	226	1	14	14	14	2	1	1 12
DEBT INSTRUMENTS other than HFT	5,621	6	120	120	120	23	24	24	85	5,760	6	131	131	131	33	27 2	7 97
OFF-BALANCE SHEET EXPOSURES	1,109		2	2	2	2	0	0	0	1,221		3	3	3	2	1	0

<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 collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destructions, as explicitly eliminated impairments and accumulated engagements and accumulated engagem



Performing and non-performing exposures HSBC Bank Malta p.l.c.

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ess carrying amo	unt		Accumulat changes in provisions	ed impairment, accumulat fair value due to credit ris		Collaterals and financial		Gro	ss carrying amou	nt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to s,s	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-performing exp	osures³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perfor	ming¹	On performing	On non-perfor	ming exposures <sup>3</sup>	performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of whic		exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	421	0	0	deladited	,		0	0	0	991	0	0	deraulted	,			, ,	
Debt securities (including at amortised cost and fair value)	1,145	0	0	0	0			0	0	1,048	0	0						
Central banks	0	0	0	0	0			0	0	2,010	0	0		0			0	0
General governments	950	0	0	0	0		0	0	0	891	0	0		0			0	0
Credit institutions	195	0	0	0	0		0	0	0	157	0	0		0	(		0	٥
Other financial corporations	0	0	0	0	0	(	0	0	0	0	0	0	(	0	(		0	0
Non-financial corporations	0	0	0	0	0	(	0	0	0	0	0	0	(	0	(		0	D .
Loans and advances(including at amortised cost and fair value)	4,280	6	138	138	138	34	27	27	102	3,800	4	140	140	140	35	27	27	7 102
Central banks	38	0	0	0	0		0	0	0	41	0	0	(	0	(		0	0
General governments	154	0	0	0	0	(	0	0	0	153	0	0	(	0	(		0	0
Credit institutions	907	0	0	0	0	(	0	0	0	438	0	0	(	0	(		0	0
Other financial corporations	164	0	0	0	0	4	0	0	0	177	0	0	(	0	5		0	0
Non-financial corporations	739	0	48	48	48	13	18	18	22	713	0	45	45	5 45	14	11	3 18	В 1
of which: small and medium-sized enterprises at amortised cost	460	0	47	47	47	11	. 18	18	21	464	0	44	44	44	11	. 1	7 17	7 1
of which: Loans collateralised by commercial immovable property at amortised cost	271	0	27	27	27	8	9	9	17	217	0	24	24	24	6	8	8	3 15
Households	2,277	6	89	89	89	16	8	8	80	2,279	4	94	94	94	16		9	9 8
of which: Loans collateralised by residential immovable property at amortised cost	2,181	5	87	87	87	14	7	7	80	2,182	3	92	92	92	14		8	3 8
of which: Credit for consumption at amortised cost	182	1	13	13	13	1	1	1	12	180	1	14	14	14	1	1	1	1 13
DEBT INSTRUMENTS other than HFT	5,846	6	138	138	138	34	27	27	102	5,839	4	140	140	140	35	27	27	7 102
OFF-BALANCE SHEET EXPOSURES	1,177		6	6	6	,	. 0	o	0	1,157		7	7	, ,	2		) 0	,

<sup>(1)</sup> For the disfinition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbibatives benet kens, accumulated impairments and accumulated repairments and accumulated repairments at amortised cost (2) to 80(2010-11 To 50 to benet values (2) to 80(2010-11 To 50 to benet values (2) to 80(2010-11 To 50 Supervisory reporting, however, for the orbibatives exhet instruments, be an exhetical repairment, as explained instruments at a fair value other than HFT)
(4) For the orbibatives sheet kens, accumulated impairment as accumulated repairment fair value due to credit risk are disclosed with a positive sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof considerately with the FIREP sign convention. This is because, based on this sign convention, the provisions on disablance thereof considerately with the FIREP sign convention. This is because, based on this sign convention, the provisions on disablance thereof considerately with the FIREP sign convention. This is because, based on this sign convention, the provisions of makes at a dark provisions of sign of what is reported and provisions (in the provisions of the sign of the provisions of the sign of the provisions o



#### 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 edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(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	o	0	o	0	0	0	0	o	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)	95	71	21	18	69	48	104	81	23	21	77	58
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	50	42	16	15	29	22	48	40	18	16	28	21
of which: small and medium-sized enterprises at amortised cost	50	42	16	15	29		48	40	18	16	28	
Households	45	29	5	3	40	26	55	41	6	4	49	36
DEBT INSTRUMENTS other than HFT	95	71	21	18	69		104	81	23	21	77	
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 Bank Malta p.l.c.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ing amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		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	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	132	88	23	20	81	62	139	89	24	20	81	62
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	27	0	1	0	0	0
Non-financial corporations	70	40	17	15	26	20	47	38	16	15	23	17
of which: small and medium-sized enterprises at amortised cost	48	40	17	15	26		47	38	16	15	23	
Households	61	47	6	5	55	42	65	50	7	5	58	45
DEBT INSTRUMENTS other than HFT	132	88	23	20	81		139	89	24	20	81	
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 Bank Malta p.l.c.

			AS 01 3	0/09/2020					AS OF 3	1/12/2020					As of 3	1/03/2021					AS OF 3U	/06/2021		
	Gross can	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		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- perform		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
A Agriculture, forestry and fishing	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	49	6	6	49	3	0	49	6	6	49	3	0	47	6	6	47	3	0	49	6	6	49	3	0
D Electricity, gas, steam and air conditioning supply	88	0	0	88	0	0	82	0	0	82	0	0	87	0	0	87	0	0	91	0	0	91	0	0
E Water supply	35	0	0	35	0	0	35	0	0	35	0	0	34	0	0	34	0	0	34	0	0	34	0	0
F Construction	22	2	2	22	1	0	16	2	2	16	1	0	20	2	2	20	1	0	22	1	1	22	1	0
G Wholesale and retail trade	138	8	8	138	5	0	131	7	7	131	5	0	142	7	7	142	5	0	134	8	8	134	4	0
H Transport and storage	15	0	0	15	0	0	16	0	0	16	0	0	17	0	0	17	0	0	17	0	0	17	0	0
I Accommodation and food service activities	85	5	5	85	6	0	86	5	5	86	8	0	111	6	6	111	9	0	90	6	6	90	9	0
3 Information and communication	36	0	0	36	1	0	35	0	0	35	2	0	35	0	0	35	1	0	35	0	0	35	1	0
K Financial and insurance activities	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
L Real estate activities	136	22	22	136	8	0	133	21	21	133	8	0	130	20	20	130	7	0	122	18	18	122	7	0
M Professional, scientific and technical activities	82	0	0	82	0	0	83	0	0	83	0	0	82	0	0	82	0	0	82	0	0	82	0	0
N Administrative and support service activities	3	0	0	3	0	0	5	0	0	5	0	0	6	0	0	6	0	0	7	0	0	7	1	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0
P Education	3	0	0	3	0	0	4	0	0	4	1	0	4	0	0	4	1	0	4	0	0	4	1	0
Q Human health services and social work activities	10	5	5	10	3	0	11	5	5	11	4	0	11	5	5	11	4	0	13	5	5	13	4	0
R Arts, entertainment and recreation	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
S Other services	8	2	2	8	0	0	4	1	1	4	0	0	7	1	1	7	0	0	5	1	1	5	0	0
Loans and advances	722	50	50	722	28	0	700	47	47	700	32	0	739	48	48	739	32	0	713	45	45	713	31	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

i								As of 30,	/09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wi forbsiriance measures	Of which: Instruments with significant increase in oredit risk sinor initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbisarance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums with forbsarance measures	Of which: fraturents with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortisizance 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		Performing	Of which: exposures w forbearings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance 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	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	446	446	0	101	0	0	0	6	6	0	5	0		0	0	0	164	158	1	100	5	s	5	s	5	0	s	٥		0		s
of which: Households	246	246	0	5	0	0	0	-	1	0		0	0	0	0	0	42	37	1	1	5	s	5	٥	0	0		0	0	0		5
of which: Collateralised by residential immovable property	241	241	0	5	0		0	1	1	0	0	0		0	۰	0	41	26	1	1	5	5	5	۰		0		0	0	0		5
of which: Non-financial corporations	113	113	0	47	0		0	4	4	0	3	0		0		0	66	æ	0	62	0		0	2	2	0	2	0	0	0	0	
of which: Small and Medium-sized Enterprises	35	34	0	25	0		0	2	2	0	2	0		0		0	45	-65	0	42	0		0	2	2	0	2	0	0	0		
of which: Collateralised by commercial immovable property	44	44	0	24	0	۰	۰	2	2	0	2	0		0	۰	0	37	37	0	34	0	۰	0	2	2	٥	2	0		0		۰

								As of 3	0/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi	ng			Performing			Non-perform	ing					Performing			Non-perform	ng			Performing			Non-perform	ning			
(min EUR)			Of which: exposures with forbearance measures	Of which: instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance 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 forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee y received in the context of the CDVID-19 crisis	Inflows to non- performing 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 forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeamings 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	Public guinantee received in the context of the COVID-19 crisis	
	19	29	0	1	0	۰	٥	۰	0	0	0	0		٥	۰	0	267	266	0	35	1	0	1	3	3	٥	2	۰	0	0	0	0
of which: Households	18	18	0	0	0		0		0	0	0	0		0		0	197	196	0	6	1	0	1	1	1	0	1	0		0	0	
of which: Collateralised by residential immovable property	17	17	0	0	0	۰	0		0	0	0	0		0	۰	0	193	192	0	6	0		0	1	1	0	1		0	٥	0	۰
of which: Non-financial corporations	1	1	0	1	0	۰	0		0	0	0	0		0	۰	0	37	37	0	s	0		0	1	1	0	1		0	٥	0	
	1	1	0	1	0		0	۰	0	0	0	0		0	۰	0	11	11	0	s	0	0	0	1	1	0	1	٥		٥	0	
of which: Collateralised by commercial immovable property	1	1	0				0		0	0	0	0	0	0		0	6	6	0	2	0		0	1	1	0	1	0	0	0	0	

Ī								As of 30	09/2020															As of 3	1/12/2020							
															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
(min ESE)		Performing	Of which: exposures with forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbestance measures	Of which:		Of which: exposures with forbearance 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		Performing	Of which: exposures wit forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums will forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not cridit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pail-due or pail-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	3	3	0		0	۰	0		0	0	0	0	۰	0	2	0	14	14		9	0			0		۰		0	0	0	13	
of which: Households					0				0			0				0	0							0	0			0				0
of which: Collateralised by residential immovable property					0				0			0				0	0							0	0			0				
of which: Non-financial corporations	3	3	0		0	۰	0	۰	0	0	0	0	0	0	2	0	14	14	0	9	0		0	0	0	0		۰	0	0	13	0
of which: Small and Medium-sized Enterprises	2	2			0				0			0				0	11	11			0			0	0			0				0
of which: Collateralised by commercial immovable property	۰	0			0				0							0	3	3			0			0	0			0				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. HISC Bark Malto L.C.

ı								As of 31,	(03/2021															As of 30/	06/2021							
								,							Maximum amount of the guasantee that can be considered	Gross carrying amount															Micomum amount of the guarantee that can be considered	Gross carrying amount
(refe EUE)			Of which: inposures will forbearance measures	Of which: Instruments with significant increase in credit risk sino recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with fectourance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbarance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Slage 2)		ng Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due cr past-due cr 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures wit forbeasurce measures	Of which: Instruments with significant increase in credit risk since intital recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days				Of which:	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	137	128	23	81	9	7				0	7	1	1	1	0	4	14	4	0		10	10	10	1		0		1	1	1	0	5
of which: Households	32	23	1		9	7		1	۰	0	۰	1	1	1	0	4	11	1	0		10	10	10	1		0	۰	1	1	1	0	s
of which: Collateralised by residential immovable property	32	22	1	0	9	7		1	0	0		1	1	1	0	4	11	1	0		10	10	10	1		0		1	1	1		5
of which: Non-financial corporations	81	81	22	57	0		0	5	5	0	5	0			0	0	3	3	0			0		٥		0		0	0			
of which: Small and Medium-sized Enterprises	44	44	0	40	0	۰	0	4	4	0	4	0			0		3	3	0			0		٥		0	۰	0	0		0	
of which: Collaboralised by commercial immovable property	28	28	0	21	0		0	2	2	0	2	0			0	0	3	3	0		0	0		0		0		0	0	0	0	

								As of 31	/03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guasintee that can be considered	Gross carrying amount														k	Miconum 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 wit fortwarence 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 guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	296	294	1	50	3	2	2	4	4	0	2	0	۰	0	0	2	406	399	25	153	9	6	9	13	12	1	11	1	0	1		2
of which: Households	201	199	0	7	2	1	1	2	2	0	1	0	0	0	0	1	215	207	0			5		3	2	0	1	1	0	1	0	2
of which: Collaboralised by residential immovable property	196	194	0	7	2	1	1	2	2	0	1	0	۰	0	0	1	211	204				4	7	3	2	0	1	1	٥	1	0	2
of which: Non-financial corporations	54	53	1	20	1	1	1	2	2	0	1	0	۰	0	0	1	108	107	1	75	1	1		6	6	0	6	0	٥		0	0
of which: Small and Medium-sized Enterprises	16	17	1		1	1	1	1	1	0	1	0	۰	0	0	1	57	56	1	46	1	1	1	5	s	0	5	0	0		0	
of which: Collaboratised by commercial immovable property	19	19	0	15	0		0	1	1		1	0			0		28	28		24	0	0		2	2	0	2	0	٥			۰

İ								As of 31,	/03/2021															As of 3	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUI)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing  Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance 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- trepained (Stage 2)	Nan-perfore	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unitingly to pay that are not paid-due or paid-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	22	22	0		0	0	0	1	1	0		0	۰	0	20		24	24	0	10	0	0		1	1	۰		0	0	۰	22	
of which: Households	۰	0						0	0			0				۰	0	0						0	0			0				
of which: Collaboralised by residential immovable property		0						0	0			0				۰	0	0						0	0			0				
of which: Non-financial corporations	18	18	0		0		0	1	1	0	0	0	0	0	16	0	20	20	0	10	0	0		1	1	0			0	۰	16	
of which: Small and Medium-sized Enterprises	12	12			0				0			0					15	15			0			1	1			0				0
of which: Collateralised by commercial immovable property	۰	0							0									0			0			0	0			0				0