



2025 EU-wide Transparency Exercise

Bank Name	HSBC Continental Europe
LEI Code	FOHUI1NY1AZMJMD8LP67
Country Code	FR

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

2025 EU-wide Transparency Exercise

Leverage ratio

HSBC Continental Europe

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,061	13,359	11,975	11,903	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,061	13,359			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	237,808	245,648	241,607	249,204	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	237,808	245,648			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.65%	5.44%	4.96%	4.78%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.65%	5.44%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
P&L
HSBC Continental Europe

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	6,749	8,829	1,826	3,524
Of which debt securities income	635	876	251	543
Of which loans and advances income	3,876	5,110	1,074	2,063
Interest expenses	5,718	7,490	1,530	2,855
(Of which deposits expenses)	3,993	5,248	1,067	1,943
(Of which debt securities issued expenses)	837	1,108	242	470
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	30	43	22	66
Net Fee and commission income	912	1,224	320	651
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	5	5	0	9
Gains or (-) losses on financial assets and liabilities held for trading, net	332	761	-56	-76
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-46	62	34	16
Gains or (-) losses from hedge accounting, net	4	5	-4	-3
Exchange differences [gain or (-) loss], net	67	-227	335	506
Net other operating income / (expenses)	127	187	42	100
TOTAL OPERATING INCOME, NET	2,461	3,398	989	1,937
(Administrative expenses)	1,669	2,250	603	1,342
(Cash contributions to resolution funds and deposit guarantee schemes)	3	2	0	0
(Depreciation)	80	105	189	216
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	11	11	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	10	10	-6
(Other provisions)	-2	1	1	1
Of which pending legal issues and tax litigation ⁽¹⁾	0	-3	0	0
Of which restructuring ²	0	-56	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	27	87	31	76
(Financial assets at fair value through other comprehensive income)	0	0	1	0
(Financial assets at amortised cost)	27	87	30	75
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-10	-8	-267	-193
(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 subsidiaries, joint ventures and associates	122	133	22	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-15	-30	-13	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	801	1,054	431	498
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	625	650	350	418
Profit or (-) loss after tax from discontinued operations	0	0	0	-45
PROFIT OR (-) LOSS FOR THE YEAR	625	650	350	373
Of which attributable to owners of the parent	601	621	345	362

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
HSBC Continental Europe

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits		45,139				52,744				43,604				47,325				IAS 1.54 (f)
Financial assets held for trading		65,874	25,924	39,620	330	66,013	22,135	43,461	417	66,193	25,828	39,928	437	71,809	26,960	44,586	263	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		280	39	18	221	797	9	543	245	743	9	519	216	853	21	612	221	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)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		15,711	11,052	4,617	41	17,726	11,917	4,721	1,088	23,478	12,081	10,227	1,170	18,345	12,023	6,103	19	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		95,050				83,499				98,803				94,593				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		81	0	81	0	98	0	98	0	87	0	87	0	49	0	49	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		19,482				21,397				18,265				24,459				
TOTAL ASSETS		241,617				242,275				251,173				257,234				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	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	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	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	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	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	15,261	46	0	-1	0	0	17,245	46	0	-1	0	0	17,726	52	0	0	0	17,696	53	0	-1	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	375	0	0	0	0	0	408	0	0	0	0	0	3,503	156	23	-2	-2	369	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	3,189	0	0	0	0	0	3,339	0	0	0	0	0	3,380	0	0	0	0	5,417	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	85,819	4,943	1,662	-39	-64	-61	74,435	4,599	1,612	-40	-85	-360	90,033	6,412	1,453	-88	-79	358	84,415	3,859	1,407	-47	-88	-370	Annex V Part 1.32, 44(a)

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

⁽²⁾ 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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	58,154	58,283	56,204	59,369	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	10,205	10,167	10,521	10,423	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	156,555	155,660	167,391	159,101	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	87	67	111	89	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	333	348	360	499	IAS 37.10; IAS 1.54(l)
Tax liabilities	204	235	246	277	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	498	550	519	431	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2,458	2,146	1,869	12,983	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	228,494	227,456	237,220	243,171	IAS 1.9(b);IG 6
TOTAL EQUITY	13,124	14,818	13,953	14,062	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	241,617	242,275	251,173	257,234	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		38,029	41,870	35,598	39,873	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	951	300	302	441	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	19,255	16,179	20,401	19,141	Annex V.Part 1.31
Deposits	Central banks	4,111	3,635	2,998	2,652	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,787	1,926	1,850	1,707	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,008	6,455	8,906	8,781	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,283	2,184	2,774	2,745	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,918	15,566	16,538	16,993	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,666	6,493	6,373	6,966	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	25,092	26,416	29,095	20,071	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	17,843	19,382	20,352	13,152	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	57,835	66,336	62,732	62,269	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	42,700	45,764	43,489	44,421	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,912	4,905	4,864	5,160	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,262	4,297	4,264	4,580	Annex V.Part 1.42(f), 44(c)
Debt securities issued		26,314	25,406	25,578	26,879	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		41	41	25	0	Annex V.Part 1.37
Other financial liabilities		25,578	17,110	27,215	26,720	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		225,000	224,177	234,227	228,982	

2025 EU-wide Transparency Exercise
Market Risk
HSBC Continental Europe

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) 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				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	0	0	48	12	97	32							48	10	140	26									
Of which: General risk	0	0	38	9	86	29							37	8	129	24									
Of which: Specific risk	0	0	10	3	11	3							10	2	10	2									
Equities	0	0	24	11	43	16							25	7	37	17									
Of which: General risk	0	0	24	11	43	16							25	7	37	17									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	143	168	8	2	17	4							12	4	18	8									
Commodities risk	0	0	1	0	16	7							2	2	23	10									
Total	143	169	49	15	118	40	57	64	0	0	0	2,886	45	11	140	30	65	48	0	0	0	0	3,127		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	0	0	40	10	129	29							42	10	102	28									
Of which: General risk	0	0	31	7	120	26							31	7	76	22									
Of which: Specific risk	0	0	9	3	9	3							11	3	27	6									
Equities	0	0	22	6	45	10							23	8	52	9									
Of which: General risk	0	0	22	6	45	10							23	8	52	9									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	126	135	9	2	17	4							10	3	26	5									
Commodities risk	0	0	2	2	13	14							1	1	22	11									
Total	126	135	44	12	134	31	67	74	0	0	0	3,143	46	12	99	29	70	62	0	0	0	0	2,685		

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

Standardized Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data								
Central governments or central banks	14,462	12,099	172	0	14,462	12,099	172	0
Regional governments or local authorities	2,088	2,122	1	0	2,187	2,290	4	0
Public sector entities	6,531	5,779	0	0	7,000	6,471	18	0
Multilateral Development Banks	2,547	2,547	0	0	2,578	2,578	0	0
International Organisations	3,975	3,974	0	0	3,460	3,460	0	0
Institutions	7,685	13,232	2,200	0	5,075	10,786	1,253	0
Corporates	21,180	13,223	8,998	0	22,122	12,001	8,888	0
of which: SME	1,128	664	404	0	1,000	498	412	0
Retail	7,625	603	437	0	7,213	518	361	0
Secured by mortgages on immovable property and AOC exposures	648	189	83	0	417	46	28	0
of which: SME	1,001	1,226	1,226	0	1,111	1,254	1,230	0
Exposures in default	246	221	54	0	247	224	55	0
Items associated with particularly high risk	340	180	100	170	311	125	101	120
Subordinated debt exposures	27	15	23	0	31	19	28	0
Covered bonds	40	40	4	0	42	42	4	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	1,134	1,134	768	0	1,021	1,021	640	0
Standardised Total ⁽⁴⁾	106,254	92,271	16,521	220	115,234	105,370	19,913	373

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher factor.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardized Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE								
Central governments or central banks	28,117	28,203	531	0	33,024	33,111	600	0
Regional governments or local authorities	7	1,046	0	0	0	0	0	0
Public sector entities	2,548	1,870	0	0	1,059	2,689	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	3,100	9,606	1,302	0	3,351	7,732	1,300	0
Corporates	3,702	2,293	1,279	0	4,185	3,466	1,440	0
of which: SME	117	134	121	0	283	149	128	0
Retail	4,082	43	43	0	3,702	53	43	0
Secured by mortgages on immovable property and AOC exposures	37	18	16	0	28	11	4	0
of which: SME	858	858	311	0	899	894	326	0
Exposures in default	17	17	0	0	17	17	0	0
Items associated with particularly high risk	31	31	34	47	117	31	36	42
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	721	721	380	0	637	637	326	0
Standardised Total ⁽⁴⁾	42,520	42,520	3,000	47	47,520	47,520	3,000	47

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY								
Central governments or central banks	15,000	17,492	0	0	15,000	15,999	0	0
Regional governments or local authorities	1,489	1,488	0	0	1,712	1,712	0	0
Public sector entities	3,784	3,785	0	0	3,571	3,596	18	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	351	349	0	0	251	246	0	0
Corporates	2,224	2,024	674	0	3,805	787	803	0
of which: SME	85	19	1	0	85	1	2	0
Retail	4,082	43	43	0	3,702	53	43	0
Secured by mortgages on immovable property and AOC exposures	19	10	0	0	18	1	1	0
of which: SME	93	81	38	0	73	71	23	0
Exposures in default	10	10	0	0	10	10	0	0
Items associated with particularly high risk	31	31	0	30	36	36	0	30
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	323	323	323	0	343	343	343	0
Standardised Total ⁽⁴⁾	22,177	22,177	323	30	23,177	23,177	323	30

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS								
Central governments or central banks	142	142	0	0	150	150	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	237	238	87	0	212	171	31	0
Corporates	1,110	607	608	0	1,779	728	669	0
of which: SME	56	36	35	0	13	12	12	0
Retail	4,082	43	43	0	3,702	53	43	0
Secured by mortgages on immovable property and AOC exposures	62	16	16	0	28	1	2	0
of which: SME	188	181	81	0	188	181	81	0
Exposures in default	131	131	54	0	131	131	54	0
Items associated with particularly high risk	12	12	12	0	12	12	12	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾	1,551	1,551	733	0	1,632	1,632	733	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG								
Central governments or central banks	700	700	1	0	400	400	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	14	14	0	0	11	11	0	0
Corporates	606	816	519	0	612	652	387	0
of which: SME	0	0	0	0	0	0	0	0
Retail	2	1	1	0	1	1	1	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	183	183	91	0	185	185	92	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾	714	714	521	0	623	623	473	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		11,474	14,974	743	11,317	11,317	27,208	694	
Central governments or central banks		1,897	1,897	0	1,897	1,897	2,093	17	
Regional governments or local authorities		6,486	5,550	0	6,390	5,603	5,603	5	
Public sector entities		2,000	2,792	0	2,000	2,955	2,955	72	
Multilateral Development Banks		2,982	2,982	0	2,982	2,982	2,982	0	
International Organisations		4,638	9,330	2,204	4,283	8,878	8,878	1,112	
Institutions		24,389	13,327	10,013	25,838	13,974	10,587	10,587	
Corporates		162	162	100	162	162	162	162	
of which: SME		7,472	1,235	1,139	7,504	964	964	963	
Retail		140	176	100	140	140	140	140	
of which: SME		5,388	4,742	3,507	5,802	4,973	4,973	4,973	
Secured by mortgages on immovable property and ADC exposures		400	337	254	400	386	386	386	
of which: SME		387	332	258	387	332	332	332	
Exposures in default		0	0	0	0	0	0	0	131
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		110,554	98,413	21,308	187	186,840	22,940	398	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the higher order.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		31,105	32,222	529	31,358	32,055	684		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		2,645	2,637	0	2,623	1,953	1,953	241	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		1,090	7,090	1,550	1,368	6,598	1,517	1,517	
Institutions		4,851	2,482	1,396	4,833	2,771	1,508	1,508	
Corporates		244	56	44	244	55	43	43	
of which: SME		6,000	500	488	6,000	385	312	312	
Retail		0	0	0	0	392	354	88	
of which: SME		1,028	1,014	100	1,028	1,044	790	790	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		139	43	60	139	46	36	36	40
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		1,303	1,303	3,713	1,303	1,306	1,300	1,300	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		32	32	64	64	221	221	41	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		15,112	16,022	0	15,903	16,792	0		
Central governments or central banks		1,618	1,618	1,617	1,617	1,617	1,617	17	
Regional governments or local authorities		1,288	1,304	1	1,572	1,588	1	1	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		134	136	4	137	138	5	5	
Institutions		1,817	792	442	1,842	807	741	741	
Corporates		0	0	0	0	0	0	0	
of which: SME		387	41	20	387	40	19	19	
Retail		0	0	0	0	0	0	0	
of which: SME		140	140	140	140	140	140	140	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		35	0	0	35	1	2	2	30
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		21	21	53	23	23	59	59	
Other exposures		220	220	100	220	220	220	220	
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		160	160	0	203	213	0		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		2,709	1,264	1,156	2,814	1,305	1,187	1,187	
Corporates		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	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	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG		104	104	0	110	110	0		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		714	780	88	687	806	489	489	
of which: SME		0	0	0	0	0	0	0	
Retail		475	88	88	462	114	114	114	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		273	273	396	273	273	395	395	
of which: SME		7	4	0	7	22	32	32	5
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		563	563	0	0	563	563	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	191	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		332	333	90	0	275	262	52	52
Corporates		1,205	1,212	422	0	1,243	1,243	362	362
of which: SME		8	8	3	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	13	13	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1	1	1	0	1	1	1	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		1,098	1,106	413	0	1,098	1,106	413	52

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		3	3	0	0	3	3	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		4,185	3,405	2,059	0	4,512	3,318	1,956	0
of which: SME		0	0	0	0	1	0	0	0
Retail		0	0	0	0	1	1	1	1
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1	1	1	0	2	2	2	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	14	0	7	7	11	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		4,188	3,406	2,073	0	4,519	3,320	1,967	11

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		186	70	0	0	67	60	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		1,295	858	872	0	2,396	1,040	1,012	0
of which: SME		38	13	13	0	18	14	14	0
Retail		1	1	1	0	2	1	1	1
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	25	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	42	32	32	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		1,295	858	872	0	2,398	1,041	1,012	11

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MALTA		1,434	1,214	0	0	1,734	1,676	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		946	296	191	0	977	233	239	0
of which: SME		0	0	0	0	0	0	0	0
Retail		280	79	79	0	301	83	82	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		2,673	2,294	1,053	0	2,645	2,251	1,147	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	73	57	57	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		1,434	1,214	1,053	0	1,734	1,676	1,147	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IRELAND		123	123	0	0	111	111	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		13	13	1	0	11	11	0	0
Corporates		1,101	892	880	0	1,088	828	792	0
of which: SME		44	32	32	0	44	21	21	0
Retail		3	2	2	0	2	1	1	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		118	73	307	0	113	77	113	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		18	12	12	0	17	11	11	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		1,124	1,006	880	0	1,102	839	792	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		2,000	2,000	31	0	2,400	2,400	72	0
International Organisations		2,950	2,950	1,013	0	3,010	3,010	1,013	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0</				

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(non-EUR, %)											
	Central banks and central governments ⁽³⁾	2,378	0	2,474	208	0	2,313	0	2,009	361	0	
	Institutions	7,433	0	5,425	1,309	2	1	7,132	0	5,112	1,344	2
	Corporates	104,341	1,431	56,936	27,879	719	436	103,360	1,376	55,835	27,099	472
	Corporates - Of Which: Specialised Lending	777	0	735	568	0	1	814	75	805	405	0
	Corporates - Of Which: SME	75	0	67	67	0	2	31	2	32	33	4
	Retail	740	62	666	245	343	138	664	62	624	224	20
	Retail - Secured on real estate property	159	7	159	85	1	4	152	9	152	78	2
	Retail - Secured on real estate property - Of Which: SME	159	7	159	85	1	4	152	9	152	78	2
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	582	55	528	159	342	134	512	54	472	146	18
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total ⁽⁴⁾												

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
⁽⁴⁾For the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FRANCE	(non-EUR, %)											
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,842	0	1,892	451	2	1	1,672	0	1,491	437	2
	Corporates	12,272	713	17,345	8,559	334	297	25,122	559	15,920	7,861	268
	Corporates - Of Which: Specialised Lending	364	0	361	209	0	1	360	75	371	206	0
	Corporates - Of Which: SME	61	0	60	54	0	2	30	2	32	32	4
	Retail	667	62	657	224	34	14	610	62	597	208	20
	Retail - Secured on real estate property	159	7	159	85	1	4	152	9	152	78	2
	Retail - Secured on real estate property - Of Which: SME	159	7	159	85	1	4	152	9	152	78	2
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	508	55	468	139	33	14	457	53	445	130	16
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total ⁽⁴⁾												

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	(non-EUR, %)											
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,389	0	1,219	283	0	1	1,214	0	1,075	176	0
	Corporates	21,625	239	11,819	6,185	71	79	22,955	409	11,238	6,564	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	14	0	7	11	0	0	0	0	0	0	
	Retail	3	0	2	1	0	3	0	3	1	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	0	2	1	0	3	0	3	1	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total ⁽⁴⁾												

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	(non-EUR, %)											
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
	Institutions	526	0	236	89	0	0	567	0	282	98	0
	Corporates	8,271	0	4,209	2,065	0	3	8,240	0	4,534	1,950	0
	Corporates - Of Which: Specialised Lending	101	0	101	52	0	0	101	0	101	50	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	26	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	26	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	25	0	6	6	0	25	0	7	6	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total ⁽⁴⁾												

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
LUXEMBOURG	(non-EUR, %)											
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
	Institutions	262	0	178	96	0	0	382	0	334	117	0
	Corporates	124	0	4,096	2,371	0	3	6,561	0	3,977	2,414	0
	Corporates - Of Which: Specialised Lending	0	0	124	61	0	0	124	0	124	61	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	262	0	7	4	0	0	6	0	5	3	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	262	0	7	4	0	0	6	0	5	2	
	Retail - Other Retail - Of Which: SME	10	0	7	4	0	0	5	0	2	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total ⁽⁴⁾												

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 31/03/2025		As of 30/06/2025		As of 31/03/2025		As of 30/06/2025	
		Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount
		Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted
Consolidated data	Central banks and central governments ⁽³⁾	2,686	0	0	2,723	0	0	2,213	0
	Institutions	5,697	0	4,302	1,218	0	0	5,945	0
	Corporates	101,023	999	53,189	29,700	278	0	493	98,314
	Corporates - Of Which: Specialised Lending	643	75	624	384	0	29	785	300
	Corporates - Of Which: SME	1,344	48	1,177	943	81	29	1,214	46
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				33,114				35,590	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA and P&As from Q2 2025.
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) Only the most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach				IRB Approach			
		As of 31/03/2025		As of 30/06/2025		As of 31/03/2025		As of 30/06/2025	
		Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount
		Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted
FRANCE	Central banks and central governments ⁽³⁾	1	0	25	2	0	0	1	0
	Institutions	1,393	0	1,495	387	0	0	1,619	0
	Corporates	34,314	493	19,382	11,008	276	245	32,241	507
	Corporates - Of Which: Specialised Lending	385	75	282	126	0	25	312	76
	Corporates - Of Which: SME	1,283	48	1,125	919	81	29	1,154	46
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total				11,707				12,441	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA and P&As from Q2 2025.

		IRB Approach				IRB Approach			
		As of 31/03/2025		As of 30/06/2025		As of 31/03/2025		As of 30/06/2025	
		Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount
		Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	22	0
	Institutions	1,040	0	874	212	0	0	918	0
	Corporates	21,405	398	10,998	5,118	144	22,792	10,313	5,015
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	58	58	94
	Corporates - Of Which: SME	4	4	0	4	4	7	7	4
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total				6,212				10,313	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA and P&As from Q2 2025.

		IRB Approach				IRB Approach			
		As of 31/03/2025		As of 30/06/2025		As of 31/03/2025		As of 30/06/2025	
		Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount
		Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	137	0	253	83	0	0	144	33
	Corporates	6,126	0	3,579	1,916	0	3	6,024	3,632
	Corporates - Of Which: Specialised Lending	102	0	98	47	0	0	166	109
	Corporates - Of Which: SME	1	0	1	1	0	2	2	1
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total				2,262				3,632	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA and P&As from Q2 2025.

		IRB Approach				IRB Approach			
		As of 31/03/2025		As of 30/06/2025		As of 31/03/2025		As of 30/06/2025	
		Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount
		Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted
LUXEMBOURG	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	133	0	77	52	0	0	131	58
	Corporates	7,289	0	4,821	2,784	0	4	7,793	5,117
	Corporates - Of Which: Specialised Lending	134	0	117	85	0	111	25	111
	Corporates - Of Which: SME	7	0	7	4	0	9	9	5
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total				3,913				5,117	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA and P&As from Q2 2025.

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments ⁽³⁾	2,414	0	2,414	160	0	1,908	0	399	0	0
	Institutions	114	0	114	36	0	105	0	101	20	0
	Corporates	2,081	0	1,965	797	797	1,276	0	1,187	668	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA's and PSEs from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	801	0	801	110	0
	Institutions	60	0	262	66	0	242	0	29	11	0
	Corporates	2,556	1	1,731	904	0	2,072	1	1,459	767	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	21	0	213	6	0	279	0	29	6	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA's and PSEs from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	28	0	0	0	0
	Institutions	179	0	202	66	0	242	0	237	32	0
	Corporates	4,234	0	1,587	1,081	0	2,922	0	1,162	781	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	1	0	0	0	1	1	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA's and PSEs from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
MALTA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA's and PSEs from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
IRELAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	38	0	121	5	0	412	0	19	5	0
	Corporates	2,695	0	1,242	737	0	1,473	0	1,790	837	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	3	1	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA's and PSEs from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Other Countries	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGA's and PSEs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 31/12/2024

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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	
[0 - 3M]		0	0	0	0	0	0	0	0	4	170	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	1	350	55	3,292	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	19	955	0	0	0	0	
[2Y - 3Y]		24	24	0	0	0	0	0	0	34	58	36	745	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	1	54	3	196	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	259	3,054	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		24	24	0	0	0	0	0	24	266	3,885	123	5,338	0	0	0	0	
[0 - 3M]	Finland	781	781	0	0	0	0	0	140	642	2,942	135	3,185	308	0	0	0	
[3M - 1Y]		1,844	1,844	0	0	0	0	0	1,125	709	251	21	734	5	0	0	0	
[1Y - 2Y]		816	816	0	0	0	0	0	590	226	49	1,228	29	476	278	0	0	
[2Y - 3Y]		243	243	0	0	0	0	0	140	104	29	1,109	29	1,042	0	0	0	
[3Y - 5Y]		361	361	0	0	0	0	0	230	131	218	2,088	46	736	33	0	0	
[5Y - 10Y]		862	862	0	0	0	0	0	804	534	58	5,194	283	5,049	34	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4,925	4,925	0	0	0	0	0	3,027	1,868	3,663	3,227	14,323	650	0	0	2	
[0 - 3M]	France	200	200	0	0	0	0	0	317	1,003	72	3,083	76	2,799	0	0	0	
[3M - 1Y]		561	561	0	0	0	0	0	409	153	29	1,511	41	1,478	0	0	0	
[1Y - 2Y]		683	683	0	0	0	0	0	524	147	99	2,959	147	2,577	0	0	0	
[2Y - 3Y]		919	919	0	0	0	0	0	585	332	60	609	101	2,880	0	0	0	
[3Y - 5Y]		1,231	1,231	0	0	0	0	0	904	326	117	2,806	231	3,407	0	0	0	
[5Y - 10Y]		886	886	0	0	0	0	0	886	0	181	3,149	260	3,477	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	779	3,108	310	2,638	0	0	0	
Total		4,477	4,477	0	0	0	0	0	3,433	1,045	1,353	17,624	1,118	19,218	0	0	18	
[0 - 3M]	Croatia																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Greece																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Hungary																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Ireland	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	1	50	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	46	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	1	50	241	0	0	60	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	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 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Spain	100	100	0	0	0	0	100	0	0	0	0	0	0	3	0	0
[3M - 1Y]		0	0	0	0	0	0	0	41	327	0	0	60	78	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	91	452	0	0	0	29	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		100	100	0	0	0	0	100	132	779	0	60	111	0	0	1	
[0 - 3M]	Sweden	26	26	0	0	0	0	0	4	712	26	1,542	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		16	16	0	0	0	0	0	0	0	18	1,928	0	0	0	0	
[2Y - 3Y]		69	69	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		113	113	0	0	0	0	113	4	712	44	3,469	0	0	0	3	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	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 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	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 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	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 - 3M]	Norway	0	0	0	0	0	0	0	0	3	327	1	119	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	3	327	1	119	0	0	0	3	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount										
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet												
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures												
		Total gross carrying amount of non-derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions						
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Total	[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Total	[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Total			
	Other Central and eastern Europe countries non EEA	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
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others ⁽¹⁾	56	303	146	1,065	1,860	3,557	45	227	102	58	847	1,960	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	3,557	3,557	0	0	0	0	3,009	549	0	0	0	0	0	0	0	0	0	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 counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(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 €0.4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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	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)	2,493	925	186	174	829	117	2,473	1,055	221	189	766	131
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	14	8	0	0	7	1	9	4	0	0	3	1
Non-financial corporations	2,392	892	180	170	744	95	2,382	1,030	216	186	687	110
of which: small and medium-sized enterprises	39	37	10	9	21		49	34	9	9	27	
Households	87	25	5	4	78	21	82	22	5	3	75	20
DEBT INSTRUMENTS other than HFT	2,493	925	186	174	829		2,473	1,055	221	189	766	
Loan commitments given	37	18	0	0	0	0	77	77	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 31/03/2025								As of 30/06/2025			
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
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	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)	2,293	1,022	244	222	636	117	2,186	899	199	189	609	114
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	9	4	0	0	3	1	25	4	0	0	3	1
Non-financial corporations	2,194	994	233	219	559	97	2,121	879	197	187	568	99
of which: small and medium-sized enterprises	38	32	8	8	26		40	32	9	9	26	
Households	89	24	11	3	74	19	41	16	2	1	38	14
DEBT INSTRUMENTS other than HFT	2,293	1,022	244	222	636		2,186	899	199	189	609	
Loan commitments given	59	46	0	0	0	0	231	21	2	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
HSBC Continental Europe

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
		of which: defaulted																						
A Agriculture, forestry and fishing	99	21	21	99	2	0	88	20	20	88	5	0	225	20	20	225	5	0	113	19	19	113	5	0
B Mining and quarrying	386	223	223	386	0	0	449	246	246	449	0	0	419	188	188	419	0	0	352	191	191	352	0	0
C Manufacturing	8,518	201	201	8,518	66	0	7,367	188	188	7,367	84	0	8,169	250	250	8,169	109	0	7,803	127	127	7,803	70	0
D Electricity, gas, steam and air conditioning supply	892	16	16	892	7	0	976	16	16	976	4	0	1,005	31	31	1,005	7	0	959	46	46	959	10	0
E Water supply	190	0	0	190	0	0	175	0	0	175	0	0	120	0	0	120	1	0	124	0	0	124	1	0
F Construction	466	20	20	466	6	0	482	83	83	482	9	0	377	81	81	377	12	0	398	80	80	398	12	0
G Wholesale and retail trade	4,647	236	236	4,647	122	0	3,607	170	170	3,607	92	0	4,220	180	180	4,220	94	0	3,808	186	186	3,808	100	0
H Transport and storage	1,994	77	77	1,994	20	0	2,127	69	69	2,127	19	0	2,102	67	67	2,102	15	0	2,441	11	11	2,441	11	0
I Accommodation and food service activities	466	25	25	466	9	0	450	18	18	450	8	0	440	17	17	440	9	0	325	15	15	325	8	0
J Information and communication	1,352	30	30	1,352	16	0	1,266	15	15	1,066	4	0	1,148	35	35	1,148	7	0	1,351	15	15	1,351	8	0
K Financial and insurance activities	43	0	0	43	1	0	45	0	0	45	1	0	38	0	0	38	1	0	37	0	0	37	1	0
L Real estate activities	4,322	142	142	4,322	28	0	4,248	146	146	4,248	38	0	3,986	199	199	3,986	53	0	4,183	200	200	4,183	54	0
M Professional, scientific and technical activities	5,627	374	374	5,627	178	0	5,862	315	315	5,862	87	0	5,400	96	96	5,400	50	0	5,386	226	226	5,386	99	0
N Administrative and support service activities	4,918	166	166	4,918	44	0	4,965	201	201	4,965	73	0	5,036	175	175	5,036	59	0	4,728	163	163	4,728	74	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	4	0	0	4	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	18	0	0	18	0	0	17	1	1	17	0	0	16	0	0	16	0	0	16	0	0	16	0	0
Q Human health services and social work activities	66	5	5	66	3	0	64	5	5	64	3	0	91	5	5	91	3	0	85	5	5	85	3	0
R Arts, entertainment and recreation	160	3	3	160	1	0	159	2	2	159	1	0	149	2	2	149	1	0	146	2	2	146	1	0
S Other services	830	7	7	830	6	0	991	0	0	991	3	0	1,026	1	1	1,026	2	0	1,306	0	0	1,306	1	0
Loans and advances	34,998	5,548	5,548	34,998	511	0	33,176	1,496	1,496	33,178	433	0	33,976	1,347	1,347	33,976	428	0	33,563	1,288	1,288	33,563	440	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)