



2016 EU-wide Transparency Exercise

Bank Name	HSBC Holdings Plc
LEI Code	MLU0ZO3ML4LN2LL2TL39
Country Code	UK

2016 EU-wide Transparency Exercise

Capital

HSBC Holdings Plc

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	174,366	164,947	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	120,201	114,395	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,388	18,316	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	134,977	131,751	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-11,998	-812	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	5,437	-5,976	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,232	3,296	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,560	-3,228	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,968	-18,092	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,106	-1,329	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-4,519	-4,569	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-3,682	-3,864	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-1,096	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,612	19,494	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	8,607	10,246	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	12,005	9,248	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	140,813	133,888	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	33,554	31,058	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,566	15,179	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-370	-369	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	19,358	16,248	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	1,013,130	974,765	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.86%	11.74%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.90%	13.74%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.21%	16.92%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	120,201	114,395	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.86%	11.74%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

HSBC Holdings Plc

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	853,827	817,883
Risk exposure amount for securitisation and re-securitisations in the banking book	26,715	19,638
Risk exposure amount for contributions to the default fund of a CCP	1,229	1,118
Risk exposure amount Other credit risk	825,883	797,128
Risk exposure amount for position, foreign exchange and commodities (Market risk)	39,035	37,689
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	2,410	2,046
Risk exposure amount for Credit Valuation Adjustment	14,248	15,171
Risk exposure amount for operational risk	105,955	103,903
Other risk exposure amounts	64	119
Total Risk Exposure Amount	1,013,130	974,765

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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HSBC Holdings Plc

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	53,626	25,415
Of which debt securities income	10,627	5,134
Of which loans and advances income	42,704	20,081
Interest expenses	19,866	9,483
(Of which deposits expenses)	13,125	6,047
(Of which debt securities issued expenses)	6,312	3,112
(Expenses on share capital repayable on demand)	0	0
Dividend income	840	293
Net Fee and commission income	15,403	6,879
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	2,045	898
Gains or (-) losses on financial assets and liabilities held for trading, net	3,051	4,457
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	2,621	-2,205
Gains or (-) losses from hedge accounting, net	-9	-34
Exchange differences [gain or (-) loss], net	1,010	2,082
Net other operating income /(expenses)	286	295
TOTAL OPERATING INCOME, NET	59,008	28,596
(Administrative expenses)	33,908	15,123
(Depreciation)	2,101	977
(Provisions or (-) reversal of provisions)	2,470	839
(Commitments and guarantees given)	95	23
(Other provisions)	2,374	815
Of which pending legal issues and tax litigation ¹	1,914	
Of which restructuring ¹	377	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,173	2,547
(Loans and receivables)	4,082	2,496
(Held to maturity investments, AFS assets and financial assets measured at cost)	92	51
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	132	766
(of which Goodwill)	0	721
Negative goodwill recognised in profit or loss	1	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	404	159
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-212	50
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	16,417	8,553
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	12,804	6,337
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	12,804	6,337
Of which attributable to owners of the parent	11,442	5,923

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	180,130	187,466	18,295		199,713	206,536	17,905	
	Regional governments or local authorities	2,816	2,527	888		2,665	2,355	734	
	Public sector entities	40	26	26		5	5	5	
	Multilateral Development Banks	0	0	0		213	213	28	
	International Organisations	2,358	2,358	0		2,474	2,474	0	
	Institutions	72,032	68,058	14,238		65,575	61,686	13,361	
	Corporates	323,293	212,252	197,851		296,567	195,660	180,523	
	of which: SME	2,035	1,931	1,904		1,811	1,719	1,703	
	Retail	92,147	40,640	29,895		94,412	38,841	28,638	
	of which: SME	5,955	3,469	2,018		5,223	2,868	1,659	
	Secured by mortgages on immovable property	38,063	37,021	13,266		40,093	39,085	13,858	
	of which: SME	244	240	180		220	218	59	
	Exposures in default	7,949	4,469	5,837	3,069	8,296	4,469	5,754	3,344
	Items associated with particularly high risk	4,639	4,050	6,075		4,318	4,070	6,106	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	47	21	4		71	69	14	
	Collective investments undertakings (CIU)	454	454	454		456	456	456	
Equity	6,460	6,460	11,215		6,081	6,081	10,771		
Securitisation	644	644	648		585	585	547		
Other exposures	17,775	17,775	11,988		18,978	18,978	12,247		
Standardised Total²	748,846	584,220	310,700	6,823	740,502	581,565	291,046	7,003	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	67,948	68,501	1,538		57,577	57,599	1,820	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,363	11,364	339		10,497	10,498	295	
	Corporates	6,104	5,322	5,456		6,773	5,900	5,996	
	of which: SME	0	0	0		8	2	2	
	Retail	1,407	652	488		1,196	556	417	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	458	454	159		404	400	140	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	76	60	80	15	76	58	77	17
	Items associated with particularly high risk	1,103	1,103	1,655		923	923	1,384	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	214	214	214		281	281	281	
Equity	1,615	1,615	3,554		1,475	1,475	3,367		
Securitisation									
Other exposures	2,578	2,578	1,063		1,984	1,984	1,033		
Standardised Total²	79,486	79,486	3,671	15	69,577	69,577	2,853	17	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
HONG KONG	Central governments or central banks	163	259	342		106	310	215	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	505	506	62		461	461	61	
	Corporates	31,725	8,022	7,770		29,263	7,993	7,765	
	of which: SME	10	10	10		10	10	10	
	Retail	9,701	1,909	1,426		10,134	1,614	1,205	
	of which: SME	35	16	10		32	16	9	
	Secured by mortgages on immovable property	2,608	2,326	813		2,538	2,310	808	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	114	113	155	0	98	95	134	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2,101	2,101	3,924		1,957	1,957	3,752		
Securitisation									
Other exposures	2,992	2,992	1,074		4,001	4,001	1,149		
Standardised Total²	38,486	38,486	12,111	0	41,403	41,403	11,228	0	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
CHINA	Central governments or central banks	38,827	38,827	1,211		41,403	41,403	1,128	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33,468	33,468	12,423		28,416	28,417	11,246	
	Corporates	132,935	108,691	95,890		127,321	104,435	91,568	
	of which: SME	0	0	0		0	0	0	
	Retail	14,531	13,189	9,890		13,570	12,374	9,280	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	17,933	17,559	6,146		19,655	19,273	6,746	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	42	41	46	0	195	121	163	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	245	245	610		251	251	624		
Securitisation									
Other exposures	9,179	9,179	8,328		8,754	8,754	8,204		
Standardised Total²	38,827	38,827	12,111	0	41,403	41,403	11,228	0	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	3,589	3,582	8,316		3,340	3,319	7,556	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,407	13,362	318		12,079	12,035	244	
	Corporates	18,706	15,529	15,232		6,965	5,026	4,754	
	of which: SME	0	0	0		233	230	230	
	Retail	1,584	836	587		1,472	852	616	
	of which: SME	1,017	281	179		725	127	73	
	Secured by mortgages on immovable property	190	187	66		167	167	58	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	455	397	594	21	62	56	83	6
	Items associated with particularly high risk	1,272	1,064	1,596		976	947	1,421	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	21	4		0	69	14	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,406	1,406	1,406		1,394	1,394	1,394		
Securitisation									
Other exposures	357	357	123		544	544	290		
Standardised Total²				74				36	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	16,937	17,541	620		22,642	23,141	550	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,027	1,027	25		916	916	25	
	Corporates	2,089	1,333	938		2,481	1,629	1,264	
	of which: SME	0	0	0		0	0	0	
	Retail	1,325	1,198	761		854	804	541	
	of which: SME	957	868	513		478	452	277	
	Secured by mortgages on immovable property	572	572	146		701	701	230	
	of which: SME	49	49	13		186	185	49	
	Exposures in default	47	34	45	12	97	80	109	12
	Items associated with particularly high risk	240	240	360		363	363	544	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	2		3	3	3		
Equity	156	156	156		125	125	125		
Securitisation									
Other exposures	398	398	93		332	332	83		
Standardised Total²				14				15	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CANADA	Central governments or central banks	105	105	187		113	112	232	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	0		2	2	0	
	Corporates	73	67	67		70	67	67	
	of which: SME	0	0	0		0	0	0	
	Retail	1,722	411	308		1,559	362	271	
	of which: SME	130	32	24		40	9	7	
	Secured by mortgages on immovable property	89	88	31		84	83	29	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	2	2	11	10	1	2	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	333	333	207		1,084	1,084	239		
Standardised Total²				23				21	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	675	678	20		499	499	18	
	Corporates	6,133	968	961		5,901	1,059	1,062	
	of which: SME	2	2	2		0	0	0	
	Retail	5,930	1,000	745		6,287	995	741	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	362	328	115		319	290	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	12	18	0	63	60	89	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	132	132	329		134	134	335		
Securitisation									
Other exposures	103	103	21		90	90	20		
Standardised Total²				9				8	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
BRAZIL	Central governments or central banks	1,197	1,197	2,744		1,560	1,558	3,668	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	495	416	0		1,092	1,167	255	
	Corporates	16,743	14,714	14,821		17,432	14,848	14,990	
	of which: SME	0	0	0		0	0	0	
	Retail	16,699	5,199	3,638		20,229	6,016	4,233	
	of which: SME	2,859	1,462	825		3,112	1,559	891	
	Secured by mortgages on immovable property	1,404	1,401	508		1,728	1,723	615	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2,165	1,055	1,357	1,048	2,882	1,355	1,743	1,402
	Items associated with particularly high risk	530	439	658		614	527	791	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	74	74	177		78	78	185		
Securitisation									
Other exposures	43	43	40		263	263	110		
Standardised Total²				1,317				1,780	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	20,854	25,099	41		23,039	27,370	73	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,945	4,566	92		7,868	4,386	89	
	Corporates	385	148	142		386	262	261	
	of which: SME	0	0	0		0	0	0	
	Retail	97	33	24		99	30	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	10	4		9	9	3	
	of which: SME	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	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	45	45	45		25	25	25		
Equity	65	65	65		77	77	77		
Securitisation									
Other exposures	3	3	3		13	13	5		
Standardised Total²				1				1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SAUDI ARABIA	Central governments or central banks	2,972	2,972	0		2,057	2,045	0	
	Regional governments or local authorities	491	491	25		644	644	40	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,093	1,811	728		2,327	2,057	944	
	Corporates	25,577	13,857	12,842		23,588	13,732	12,789	
	of which: SME	0	0	0		0	0	0	
	Retail	1,638	1,635	1,226		1,617	1,614	1,210	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,074	1,073	376		1,056	1,055	369	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	200	113	135	87	206	121	149	85
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	175	175	175		128	128	128		
Equity	146	146	194		130	130	178		
Securitisation									
Other exposures	210	210	206		287	287	286		
Standardised Total²				203				201	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
	(m EUR, %)	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				
UNITED STATES	Central banks and central governments	84,742	0	84,736	7,802	0	79,284	0	79,273	6,119	0	0	
	Institutions	16,545	0	13,572	3,310	0	13,206	0	12,349	2,941	0	0	
	Corporates	145,303	276	88,845	43,099	1	381	152,654	602	98,199	48,334	100	567
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	53	36	53	58	41	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	44,015	3,630	39,102	40,217	3	1,023	37,223	3,094	32,976	26,807	2	707
	Retail - Secured on real estate property	32,027	3,477	31,719	35,134	1	840	26,776	2,946	26,548	22,831	1	550
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32,024	3,477	31,716	35,134	1	840	26,773	2,946	26,546	22,830	1	550
	Retail - Qualifying Revolving	6,781	1	3,352	946	0	21	6,312	0	3,125	881	0	23
	Retail - Other Retail	5,207	153	4,031	4,136	2	162	4,135	148	3,293	3,095	0	134
	Retail - Other Retail - Of Which: SME	184	0	126	58	0	2	0	3	1	0	0	0
Retail - Other Retail - Of Which: non-SME	5,023	153	3,904	4,078	2	162	4,133	148	3,291	3,094	0	134	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
	(m EUR, %)	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	Central banks and central governments	285	0	285	42	0	210	0	210	35	0	0	
	Institutions	6,619	0	6,099	2,012	0	8,258	0	7,513	2,280	0	0	
	Corporates	43,378	605	30,096	11,976	4	301	38,826	452	26,163	12,096	0	279
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22,701	839	22,219	2,773	0	366	22,241	782	22,103	2,659	0	354
	Retail - Secured on real estate property	4,202	216	4,186	764	0	48	4,083	202	4,069	742	0	49
	Retail - Secured on real estate property - Of Which: SME	1,919	82	1,822	427	0	15	1,737	70	1,741	410	0	14
	Retail - Secured on real estate property - Of Which: non-SME	2,382	134	2,364	337	0	33	2,347	131	2,328	332	0	35
	Retail - Qualifying Revolving	383	1	16	4	0	0	345	1	15	4	0	0
	Retail - Other Retail	18,117	622	18,017	2,006	0	310	17,613	579	18,019	1,912	0	305
	Retail - Other Retail - Of Which: SME	3,065	383	3,097	782	0	240	2,729	361	2,871	702	0	237
Retail - Other Retail - Of Which: non-SME	15,052	239	14,920	1,223	0	78	15,085	218	15,147	1,210	0	68	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
	(m EUR, %)	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				
CANADA	Central banks and central governments	16,431	0	16,202	2,325	0	16,364	0	16,103	1,883	0	0	
	Institutions	7,990	0	7,519	771	0	7,826	0	7,488	822	0	0	
	Corporates	45,387	521	31,375	18,277	752	363	45,561	764	31,576	19,573	1,191	413
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	181	0	74	21	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	17,237	48	15,026	2,057	120	20	18,611	46	16,307	2,174	120	21
	Retail - Secured on real estate property	15,231	38	13,769	1,615	84	5	16,597	36	15,061	1,737	83	6
	Retail - Secured on real estate property - Of Which: SME	295	1	295	95	9	0	303	2	302	93	10	0
	Retail - Secured on real estate property - Of Which: non-SME	14,936	37	13,475	1,520	75	5	16,294	35	14,759	1,644	73	6
	Retail - Qualifying Revolving	837	4	354	140	22	6	847	3	350	135	15	6
	Retail - Other Retail	1,170	6	903	302	15	9	1,167	7	896	302	22	9
	Retail - Other Retail - Of Which: SME	213	3	213	96	5	7	206	3	205	98	10	7
Retail - Other Retail - Of Which: non-SME	957	3	690	206	10	2	961	3	691	204	12	2	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
	(m EUR, %)	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				
SINGAPORE	Central banks and central governments	9,201	0	9,199	299	0	12,609	0	12,607	362	0	0	
	Institutions	3,909	0	3,751	574	0	4,121	0	3,975	627	0	0	
	Corporates	25,633	41	14,438	6,629	0	26	25,824	52	14,776	6,650	0	24
	Corporates - Of Which: Specialised Lending	162	0	162	223	0	0	144	0	144	188	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	7,520	20	7,227	1,182	0	6,879	21	6,649	1,142	0	0	
	Retail - Secured on real estate property	7,352	20	7,139	1,164	0	6,712	21	6,562	1,125	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	7,352	20	7,139	1,164	0	6,712	21	6,562	1,125	0	0	
	Retail - Qualifying Revolving	139	0	65	17	0	136	0	62	15	0	0	
	Retail - Other Retail	29	0	24	2	0	31	0	25	2	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	29	0	24	2	0	31	0	25	2	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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		Of which: defaulted		
BRAZIL	(m EUR, %)												
	Central banks and central governments	7,746	0	7,746	4,213	0	0	8,813	0	8,801	6,261	0	0
	Institutions	4,106	0	4,093	2,913	0	0	4,167	0	3,966	4,078	0	0
	Corporates	4,530	11	3,939	2,772	0	26	3,457	327	3,073	2,142	1	22
	Corporates - Of Which: Specialised Lending	1	1	1	0	0	0	2	2	2	1	1	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	53	0	49	3	0	0	59	0	54	9	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	10	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	10	0	8	1	0	0
	Retail - Qualifying Revolving	7	0	3	1	0	0	7	0	3	2	0	0
	Retail - Other Retail	39	0	39	1	0	0	43	0	42	6	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	14	0	14	6	0	0
	Retail - Other Retail - Of Which: non-SME	39	0	39	1	0	0	29	0	28	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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		Of which: defaulted		
GERMANY	(m EUR, %)												
	Central banks and central governments	175	0	175	37	0	0	185	0	183	40	0	0
	Institutions	3,063	0	2,528	1,097	0	0	3,382	0	2,845	1,280	0	0
	Corporates	22,386	80	14,989	7,463	0	33	22,812	86	15,685	8,450	0	29
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	41	0	28	4	0	0	64	0	53	13	0	0
	Retail - Secured on real estate property	12	0	11	1	0	0	33	0	32	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	11	1	0	0	32	0	32	10	0	0
	Retail - Qualifying Revolving	22	0	11	3	0	0	22	0	10	2	0	0
	Retail - Other Retail	8	0	6	0	0	0	10	0	10	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	6	0	0	0	10	0	9	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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		Of which: defaulted		
SAUDI ARABIA	(m EUR, %)												
	Central banks and central governments	5,542	0	5,542	375	0	0	4,984	0	4,977	762	0	0
	Institutions	3,436	0	3,163	350	0	0	1,636	0	1,363	383	0	0
	Corporates	1,926	0	1,493	372	0	1	1,978	0	1,425	571	0	2
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	5	0	5	2	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	931	0	930	22	0	0	757	0	756	19	0	0
	Retail - Secured on real estate property	16	0	15	1	0	0	18	0	18	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	15	1	0	0	18	0	18	2	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	914	0	914	21	0	0	738	0	738	17	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	914	0	914	21	0	0	738	0	738	17	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

HSBC Holdings Plc

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	307,575.8	9,753.0	297,822.8	69,325.8	2,384.8	66,940.9	177.7	0.0	177.7	205,595.4	0.0	205,595.4	7,518.0	7,354.7	163.3	24,945.4	0.0	24,945.4
Austria	1,573.3	184.6	1,388.7															
Belgium	3,213.1	0.0	3,213.1															
Bulgaria	4.3	0.0	4.3															
Croatia	16.9	0.0	16.9															
Cyprus	8.0	0.0	8.0															
Czech Republic	1,312.1	0.0	1,312.1															
Denmark	460.3	0.0	460.3															
Estonia	0.0	0.0	0.0															
Finland	1,717.3	9.8	1,707.5															
France	14,153.5	1,674.5	12,479.0															
Germany	19,801.7	1,140.8	18,660.8															
Greece	24.1	0.0	24.1															
Hungary	223.5	75.3	148.2															
Ireland	416.6	0.0	416.6															
Italy	2,499.0	0.0	2,499.0															
Latvia	52.0	0.0	52.0															
Lithuania	44.1	0.0	44.1															
Luxembourg	3,440.6	0.0	3,440.6															
Malta	836.4	56.9	779.5															
Netherlands	3,909.1	429.8	3,479.3															
Poland	981.4	0.0	981.4															
Portugal	544.0	379.4	164.7															
Romania	57.5	0.0	57.5															
Slovakia	1.8	0.0	1.8															
Slovenia	113.5	0.0	113.5															
Spain	1,387.9	28.9	1,359.0															
Sweden	753.5	0.0	753.5															
United Kingdom	31,946.3	515.6	31,430.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	714.7	0.0	714.7															
Switzerland	85.6	0.0	85.6															
Australia	4,022.9	0.0	4,022.9															
Canada	18,476.7	11.1	18,465.6															
China	32,470.1	28.3	32,441.8															
Hong Kong	1,744.5	175.2	1,569.3															
Japan	16,258.0	0.0	16,258.0															
U.S.	98,112.7	275.3	97,837.4															
Other advanced economies non EEA	7,767.2	114.0	7,653.3															
Other Central and eastern Europe countries non EEA	948.8	0.0	948.8															
Middle East	7,084.9	2,147.5	4,937.4															
Latin America and the Caribbean	11,416.5	1,757.2	9,659.3															
Africa	3,036.5	73.1	2,963.5															
Others	15,944.9	675.5	15,269.4															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations)", social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

HSBC Holdings Plc

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	327,248.2	9,268.3	317,980.0	84,234.8	2,573.3	81,661.5	232.4	0.0	232.4	206,284.7	0.0	206,284.7	8,167.7	6,685.5	1,482.2	28,319.1	0.0	28,319.1
Austria	1,069.4	0.0	1,069.4															
Belgium	2,917.0	0.0	2,917.0															
Bulgaria	5.5	0.0	5.5															
Croatia	68.2	0.0	68.2															
Cyprus	14.1	0.0	14.1															
Czech Republic	1,379.6	0.0	1,379.6															
Denmark	703.1	0.0	703.1															
Estonia	0.0	0.0	0.0															
Finland	2,115.5	749.6	1,365.9															
France	16,977.8	1,600.0	15,377.8															
Germany	21,375.8	592.4	20,783.4															
Greece	14.1	0.0	14.1															
Hungary	275.6	75.6	200.0															
Ireland	564.6	0.0	564.6															
Italy	2,953.6	0.0	2,953.6															
Latvia	23.3	0.0	23.3															
Lithuania	47.0	0.0	47.0															
Luxembourg	3,000.4	0.0	3,000.4															
Malta	737.2	0.0	737.2															
Netherlands	3,962.7	250.5	3,712.1															
Poland	907.7	0.0	907.7															
Portugal	364.3	274.8	89.4															
Romania	63.7	0.0	63.7															
Slovakia	114.5	0.0	114.5															
Slovenia	90.8	0.0	90.8															
Spain	1,138.6	53.2	1,085.4															
Sweden	870.4	0.0	870.4															
United Kingdom	35,326.1	250.0	35,076.1															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	735.8	0.0	735.8															
Switzerland	290.0	0.0	290.0															
Australia	5,234.5	0.0	5,234.5															
Canada	18,350.4	131.7	18,218.7															
China	38,519.1	0.0	38,519.1															
Hong Kong	1,729.1	247.3	1,481.8															
Japan	19,752.3	0.0	19,752.3															
U.S.	96,155.7	25.2	96,130.5															
Other advanced economies non EEA	8,357.6	193.4	8,164.2															
Other Central and eastern Europe countries non EEA	1,434.6	0.0	1,434.6															
Middle East	7,182.8	3,258.3	3,924.5															
Latin America and the Caribbean	11,000.1	737.2	10,262.9															
Africa	3,037.4	67.7	2,969.7															
Others	18,388.6	761.3	17,627.3															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

HSBC Holdings Plc

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
												(min EUR, %)		
Debt securities (including at amortised cost and fair value)	385,522	0	1,673	1,673	1	659	0	391,125	0	1,570	1,570	0	639	0
Central banks	72,966	0	0	0	0	0	0	73,643	0	0	0	0	0	0
General governments	230,883	0	1	1	0	1	0	236,319	0	1	1	0	1	0
Credit institutions	38,873	0	0	0	0	0	0	40,928	0	0	0	0	0	0
Other financial corporations	24,912	0	1,591	1,591	0	580	0	21,740	0	1,475	1,475	0	558	0
Non-financial corporations	17,889	0	81	81	1	78	0	18,495	0	95	95	0	80	0
Loans and advances (including at amortised cost and fair value)	1,324,627	2,838	24,615	23,645	4,126	7,236	12,080	1,329,510	2,310	22,472	21,518	4,093	6,538	9,882
Central banks	142,206	0	0	0	0	0	0	165,629	0	0	0	0	0	0
General governments	7,361	0	6	6	4	3	0	6,690	0	5	5	2	2	0
Credit institutions	132,797	0	467	467	0	17	449	137,434	0	0	0	0	0	0
Other financial corporations	134,006	5	368	350	58	340	17	160,149	10	343	340	220	161	16
Non-financial corporations	533,586	980	12,917	12,815	2,851	4,948	3,670	506,685	851	13,526	13,428	2,773	4,801	3,811
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	374,671	1,852	10,856	10,007	1,212	1,929	7,944	352,923	1,449	8,598	7,745	1,097	1,574	6,055
DEBT INSTRUMENTS other than HFT	1,710,149	2,838	26,287	25,318	4,126	7,895	12,080	1,720,636	2,310	24,042	23,088	4,092	7,177	9,882
OFF-BALANCE SHEET EXPOSURES	750,195		1,637	1,331	201	20	89	731,213		1,392	1,046	197	34	313

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Transparency Exercise

Forborne exposures

HSBC Holdings Plc

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	18,068	12,487	3,080	2,891	11,807	13,717	10,077	2,355	2,239	8,455
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	15	0	0	0	0	16	2	2	2	0
Credit institutions	0	0	0	0	0	15	0	0	0	0
Other financial corporations	376	183	109	109	6	264	170	105	105	5
Non-financial corporations	6,960	5,602	1,927	1,891	2,682	6,557	5,126	1,586	1,571	2,776
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	10,716	6,702	1,044	891	9,118	6,865	4,779	663	561	5,674
DEBT INSTRUMENTS other than HFT	18,068	12,487	3,080	2,891	11,807	13,717	10,077	2,355	2,239	8,455
Loan commitments given	174	144	0	0	52	942	65	0	0	32

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