



2017 EU-wide Transparency Exercise

Bank Name	HSBC Holdings Plc
LEI Code	MLU0ZO3ML4LN2LL2TL39
Country Code	UK

2017 EU-wide Transparency Exercise

Capital

HSBC Holdings Plc

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	163,512	161,140	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)	110,570	112,960	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)	18,724	18,237	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	135,380	112,551	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	-7,843	-17,979	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-9,804	23,442	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	3,679	3,940	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-339	1,323	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-14,265	-14,120	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	-1,609	-1,293	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-3,818	-3,002	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-3,491	-4,831	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	-6,043	-5,308	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	-538	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	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	538	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 (+/-)	538	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)	20,369	20,667	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	10,769	13,228	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	9,600	7,439	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)	130,939	133,626	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	32,573	27,513	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,897	14,788	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-444	-435	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	17,120	13,160	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	813,189	767,716	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,346	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.60%	14.71%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.10%	17.41%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.11%	20.99%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	110,031	112,960	[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)	13.55%	14.71%	[B.1]/[B-B.1]	-

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



2017 EU-wide Transparency Exercise

Leverage ratio

HSBC Holdings Plc

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	130,939	133,626	C 47.00 (r320,c010)	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	120,800	126,188	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,234,122	2,219,518	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,233,584	2,219,562	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.7%	C 47.00 (r330,c010)	



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Risk exposure amounts

HSBC Holdings Plc

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	666,948	631,024
Risk exposure amount for securitisation and re-securitisations in the banking book	20,693	19,898
Risk exposure amount for contributions to the default fund of a CCP	684	633
Risk exposure amount Other credit risk	645,571	610,493
Risk exposure amount for position, foreign exchange and commodities (Market risk)	39,408	38,232
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,388	1,466
Risk exposure amount for Credit Valuation Adjustment	13,692	12,333
Risk exposure amount for operational risk	92,991	85,894
Other risk exposure amounts	149	234
Total Risk Exposure Amount	813,189	767,716

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

2017 EU-wide Transparency Exercise

P&L

HSBC Holdings Plc

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	42,762	18,569
Of which debt securities income	8,225	3,686
Of which loans and advances income	32,961	14,092
Interest expenses	14,752	6,533
(Of which deposits expenses)	7,572	3,262
(Of which debt securities issued expenses)	5,596	2,296
(Expenses on share capital repayable on demand)	0	0
Dividend income	450	1,081
Net Fee and commission income	12,995	6,067
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	1,306	651
Gains or (-) losses on financial assets and liabilities held for trading, net	2,741	1,696
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-2,465	126
Gains or (-) losses from hedge accounting, net	19	37
Exchange differences [gain or (-) loss], net	3,396	265
Net other operating income /(expenses)	-48	112
TOTAL OPERATING INCOME, NET	46,404	22,069
(Administrative expenses)	30,951	13,577
(Depreciation)	1,750	746
(Provisions or (-) reversal of provisions)	1,786	-42
(Commitments and guarantees given)	59	-47
(Other provisions)	1,727	5
Of which pending legal issues and tax litigation ¹	1,035	
Of which restructuring ¹	291	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,288	717
(Loans and receivables)	3,287	733
(Held to maturity investments, AFS assets and financial assets measured at cost)	2	-16
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3,232	9
(of which Goodwill)	3,075	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2,192	864
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1,850	121
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,738	8,048
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,497	6,292
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,497	6,292
Of which attributable to owners of the parent	1,661	5,888

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	161,908	165,596	13,870		155,856	159,507	12,937	
	Regional governments or local authorities	3,017	2,765	892		2,500	2,294	747	
	Public sector entities	6	5	5		204	48	48	
	Multilateral Development Banks	229	229	11		194	194	14	
	International Organisations	2,667	2,667	0		1,955	1,955	0	
	Institutions	28,560	28,323	1,494		32,205	32,020	1,666	
	Corporates	154,643	76,802	73,735		150,800	78,319	73,526	
	of which: SME	1,986	1,755	1,724		0	0	0	
	Retail	63,824	20,918	15,302		60,689	19,344	14,310	
	of which: SME	1,396	1,149	676		1,900	1,147	663	
	Secured by mortgages on immovable property	24,993	24,337	8,779		24,211	23,463	8,499	
	of which: SME	116	115	90		77	76	51	
	Exposures in default	5,481	3,155	4,115	2,025	4,988	2,954	3,796	1,771
	Items associated with particularly high risk	3,308	3,214	4,821		3,716	3,635	5,452	
	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)	449	449	449		484	484	484	
	Equity	14,438	14,438	31,892		14,220	14,220	31,910	
Securitisation	735	735	844		1,123	1,123	1,021		
Other exposures	8,970	8,970	4,499		11,428	11,428	5,552		
Standardised Total²	473,166	352,542	160,908	2,884	464,582	350,998	159,961	2,623	

⁽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 31/12/2016				As of 30/06/2017			
		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	64,903	65,651	2,260		53,135	53,348	2,148	
	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	12,379	12,390	312		13,678	13,680	313	
	Corporates	4,526	3,959	3,803		5,360	4,690	4,254	
	of which: SME	1	0	0		0	0	0	
	Retail	1,170	574	430		1,029	518	389	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	381	378	132		348	343	120	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	73	52	70	20	115	98	140	18
	Items associated with particularly high risk	950	948	1,423		1,267	1,267	1,901	
	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)	291	291	291		349	349	349	
	Equity	1,093	1,093	2,363		919	919	2,251	
Securitisation									
Other exposures	2,223	2,223	929		2,932	2,932	1,377		
Standardised Total²				25				22	

⁽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 31/12/2016				As of 30/06/2017			
		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	280	361	646		254	190	598	
	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	568	568	65		1,003	1,003	74	
	Corporates	31,862	9,869	9,293		30,398	10,106	9,114	
	of which: SME	26	12	12		0	0	0	
	Retail	11,684	1,943	1,457		9,960	1,540	1,155	
	of which: SME	31	18	10		30	15	9	
	Secured by mortgages on immovable property	2,693	2,442	851		2,567	2,222	775	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	92	88	124	2	83	80	112	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,623	1,623	2,946		1,891	1,891	3,604	
Securitisation									
Other exposures	2,830	2,830	1,122		3,310	3,310	943		
Standardised Total²				20				18	

⁽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 31/12/2016				As of 30/06/2017			
		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 STATES	Central governments or central banks	3,275	3,295	7,560		3,081	3,098	7,032	
	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	6,404	6,460	230		5,613	5,713	116	
	Corporates	7,110	5,201	4,780		7,680	6,459	5,173	
	of which: SME	831	705	676		0	0	0	
	Retail	789	776	582		1,267	702	527	
	of which: SME	0	0	0		0	1	0	
	Secured by mortgages on immovable property	223	222	78		202	201	70	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	122	113	170	9	48	35	51	6
	Items associated with particularly high risk	569	557	835		536	521	782	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,095	1,095	1,095		956	956	956	
Securitisation									
Other exposures	621	621	325		569	569	301		
Standardised Total²				30				25	

⁽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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
CHINA	Central governments or central banks	37	37	69		22	22	63	
	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	0	0	0		263	263	5	
	Corporates	5,608	2,140	2,112		4,853	1,980	1,956	
	of which: SME	0	0	0		0	0	0	
	Retail	2,134	796	597		2,051	750	562	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	5,699	5,603	1,992		6,079	6,073	2,125	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	31	24	29	6	27	22	28	5
	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	9,689	9,689	24,220		9,661	9,661	24,149		
Other exposures									
Standardised Total ²	731	731	731	22	1,220	1,220	1,211	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 31/12/2016				As of 30/06/2017			
		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, %)									
FRANCE	Central governments or central banks	20,768	20,895	442		19,609	20,050	381	
	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	1,006	1,026	44		1,283	1,283	40	
	Corporates	2,153	1,598	1,082		1,618	1,449	1,065	
	of which: SME	0	0	0		0	0	0	
	Retail	1,205	760	498		1,322	736	469	
	of which: SME	597	502	304		679	505	296	
	Secured by mortgages on immovable property	773	772	278		668	667	233	
	of which: SME	7	6	2		8	8	2	
	Exposures in default	82	66	88	13	163	145	203	14
	Items associated with particularly high risk	355	355	533		404	404	606	
	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	129	129	129		126	126	126		
Other exposures									
Standardised Total ²	458	458	109	17	239	239	62	18	

⁽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 31/12/2016				As of 30/06/2017			
		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, %)									
CANADA	Central governments or central banks	96	95	213		91	90	209	
	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	2	2	0		0	0	0	
	Corporates	68	50	50		113	70	70	
	of which: SME	0	0	0		0	0	0	
	Retail	1,570	344	258		1,523	306	228	
	of which: SME	34	9	6		33	9	5	
	Secured by mortgages on immovable property	86	85	30		76	76	27	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	2	2	8	8	1	1	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures									
Standardised Total ²	517	517	258	19	1,376	1,376	677	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 31/12/2016				As of 30/06/2017			
		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	29,950	31,012	70		29,377	30,438	72	
	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	4,025	4,028	82		5,405	5,406	108	
	Corporates	1,315	860	860		1,406	969	916	
	of which: SME	0	0	0		0	0	0	
	Retail	89	24	18		107	31	23	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	3		9	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	35	53	0	31	30	45	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)	10	10	10		11	11	11	
Equity	53	53	53		60	60	60		
Other exposures									
Standardised Total ²	2	2	2	2	3	3	2	2	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	1	1	3		2	2	4	
	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	568	568	19		927	927	24	
	Corporates	5,917	1,113	1,065		5,321	850	796	
	of which: SME	0	0	0		0	0	0	
	Retail	6,380	984	735		6,659	1,018	761	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	322	288	101		335	299	105	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	92	60	89	0	41	9	13	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	88	88	219		0	0	0		
Securitisation									
Other exposures	14	14	13		34	34	18		
Standardised Total²				19				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 31/12/2016				As of 30/06/2017			
		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, %)									
NETHERLANDS	Central governments or central banks	22,407	22,470	0		32,528	32,583	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	6	6	6		3	3	3	
	Corporates	3,556	1,686	1,698		3,451	1,724	1,729	
	of which: SME	0	0	0		0	0	0	
	Retail	10	2	2		13	9	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	3	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	19	23	26	44	16	16	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	2	2	2		6	6	6		
Standardised Total²				32				14	

⁽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 31/12/2016				As of 30/06/2017			
		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, %)									
AUSTRALIA	Central governments or central banks	70	165	174		64	148	161	
	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	184	185	4		132	132	3	
	Corporates	1,413	566	566		1,789	723	734	
	of which: SME	0	0	0		0	0	0	
	Retail	2,173	615	461		2,160	608	456	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	195	192	57		180	177	62	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	24	36	3	28	26	38	2
	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	2	2	2		3	3	3		
Securitisation									
Other exposures	0	0	0		1	1	0		
Standardised Total²				21				22	

⁽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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
Consolidated data		334,448	1	333,768	35,184	0	2	289,155	0	287,892	30,671	0	1
Institutions		140,079	2	126,592	29,583	6	18	130,640	2	130,640	30,787	6	21
Corporates		923,433	7,686	647,752	346,597	5,685	4,134	866,602	6,944	608,595	324,947	5,420	3,612
Corporates - Of Which: Specialised Lending		37,616	128	35,532	23,350	14	426	40,888	223	38,049	23,938	229	333
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail		405,280	4,772	347,945	62,698	1,690	1,175	390,789	3,871	334,598	53,927	1,605	1,007
Retail - Secured on real estate property		237,007	3,615	237,678	34,926	1,506	420	229,635	2,810	230,291	28,299	1,362	324
Retail - Secured on real estate property - Of Which: SME		1,441	20	1,441	298	10	4	1,364	18	1,363	284	9	3
Retail - Secured on real estate property - Of Which: non-SME		235,566	3,595	236,237	34,628	1,496	416	228,271	2,792	228,928	28,015	1,353	321
Retail - Qualifying Revolving		109,500	109	60,723	13,893	112	218	105,643	101	57,946	12,943	104	221
Retail - Other Retail		58,773	1,048	49,569	13,879	72	537	55,512	960	46,360	12,685	139	462
Retail - Other Retail - Of Which: SME		9,394	616	8,221	4,298	16	272	9,073	578	7,954	4,209	11	254
Retail - Other Retail - Of Which: non-SME		49,379	432	41,323	9,581	56	265	46,438	383	38,406	8,476	128	208
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		32,479	0	32,479	19,849	0	447	31,255	0	31,255	18,877	0	295
Other non credit-obligation assets													
IRB Total					505,356						470,429		

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 31/12/2016					As of 30/06/2017						
		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				
(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED KINGDOM		390	0	476	71	0	1	654	0	525	44	0	1
Institutions		29,616	0	27,826	6,790	0	16	28,017	0	27,402	7,126	0	19
Corporates		155,508	1,647	130,293	70,888	3,027	965	156,122	1,556	130,764	71,895	2,493	836
Corporates - Of Which: Specialised Lending		534	0	370	205	0	0	327	0	283	142	0	3
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail		162,854	1,414	148,502	17,594	1,561	347	162,649	1,300	148,378	18,156	1,467	390
Retail - Secured on real estate property		105,353	1,017	109,050	5,040	1,424	121	105,902	935	109,561	5,026	1,268	144
Retail - Secured on real estate property - Of Which: SME		11	2	11	5	2	0	19	2	19	4	1	0
Retail - Secured on real estate property - Of Which: non-SME		105,342	1,015	109,038	5,035	1,422	120	105,883	933	109,542	5,022	1,267	143
Retail - Qualifying Revolving		43,407	86	26,611	5,186	96	116	42,724	79	26,045	5,026	88	134
Retail - Other Retail		14,094	311	13,841	7,368	41	110	14,023	386	12,772	8,104	112	112
Retail - Other Retail - Of Which: SME		6,996	273	5,750	3,558	5	43	6,723	248	5,479	3,478	4	34
Retail - Other Retail - Of Which: non-SME		7,098	38	7,091	3,809	36	68	7,300	38	7,293	4,626	108	78
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 31/12/2016					As of 30/06/2017						
		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				
(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
HONG KONG		65,620	0	65,587	1,886	0	0	51,042	0	50,979	1,458	0	0
Institutions		13,987	0	13,328	2,585	0	0	11,975	0	11,730	2,376	0	0
Corporates		161,360	779	113,774	55,614	0	499	161,001	774	113,768	54,164	1	646
Corporates - Of Which: Specialised Lending		41	0	39	7	0	0	37	0	33	5	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail		128,212	92	94,822	18,662	0	82	123,789	80	91,237	17,905	0	100
Retail - Secured on real estate property		59,304	51	59,271	9,931	0	6	57,697	51	57,662	9,676	0	3
Retail - Secured on real estate property - Of Which: SME		563	0	563	37	0	0	503	0	503	33	0	0
Retail - Secured on real estate property - Of Which: non-SME		58,741	50	58,708	9,894	0	6	57,195	51	57,159	9,643	0	3
Retail - Qualifying Revolving		55,854	19	29,367	7,437	0	71	52,955	17	27,500	6,786	0	62
Retail - Other Retail		13,155	24	6,184	1,314	0	14	12,796	12	6,074	1,442	0	34
Retail - Other Retail - Of Which: SME		98	0	99	3	0	0	86	0	86	4	0	0
Retail - Other Retail - Of Which: non-SME		13,056	24	6,085	1,311	0	14	12,710	12	5,988	1,438	0	34
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 31/12/2016					As of 30/06/2017						
		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				
(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED STATES		86,778	0	86,769	6,838	0	0	75,958	0	75,958	5,454	0	0
Institutions		15,829	0	12,315	2,790	0	0	12,219	0	12,044	2,561	0	0
Corporates		154,929	380	99,564	50,327	65	379	134,091	528	85,072	41,977	827	306
Corporates - Of Which: Specialised Lending		50	0	49	49	0	0	1,749	95	1,365	1,094	215	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail		33,048	2,249	28,569	17,639	16	351	25,133	1,513	20,855	9,374	15	136
Retail - Secured on real estate property		22,501	2,103	22,261	13,947	0	216	16,688	1,384	16,462	7,822	0	98
Retail - Secured on real estate property - Of Which: SME		2	0	2	1	0	0	2	0	2	1	0	0
Retail - Secured on real estate property - Of Which: non-SME		22,499	2,103	22,258	13,947	0	216	16,686	1,384	16,459	7,822	0	98
Retail - Qualifying Revolving		6,677	0	3,301	921	0	26	6,269	0	3,050	813	0	20
Retail - Other Retail		3,869	145	3,008	2,771	15	110	2,176	129	1,343	739	14	18
Retail - Other Retail - Of Which: SME		2	0	2	1	0	0	27	0	38	7	0	0
Retail - Other Retail - Of Which: non-SME		3,868	145	3,006	2,770	15	110	2,149	129	1,304	731	14	18
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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(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				
CHINA	Central banks and central governments	26,775	0	26,773	2,045	0	21,908	0	21,908	1,714	0	0
	Institutions	21,420	0	19,904	3,990	0	21,050	0	20,373	4,208	0	0
	Corporates	72,138	308	48,739	30,854	0	68,377	415	46,180	29,086	0	227
	Corporates - Of Which: Specialised Lending	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
	Retail	5,415	8	4,478	515	4	4,991	3	4,128	463	0	8
	Retail - Secured on real estate property	3,169	7	3,082	379	3	3,020	3	2,931	346	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,163	7	3,077	379	3	3,015	3	2,927	346	0	0
	Retail - Qualifying Revolving	1,348	0	627	109	0	1,283	0	994	96	0	0
	Retail - Other Retail	898	2	769	27	1	688	0	603	21	0	8
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	894	2	765	26	1	686	0	601	21	0	8
	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).

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(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	220	0	220	30	0	116	0	116	19	0	0
	Institutions	6,956	0	6,496	1,714	0	7,796	0	7,164	1,726	0	2
	Corporates	41,224	367	27,248	12,311	15	266	39,931	315	25,660	12,443	17
	Corporates - Of Which: Specialised Lending	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
	Retail	21,960	743	21,871	2,664	0	340	22,056	701	21,732	2,619	0
	Retail - Secured on real estate property	3,944	183	3,926	766	0	50	3,780	173	3,763	732	0
	Retail - Secured on real estate property - Of Which: SME	581	17	581	171	3	564	14	564	169	0	3
	Retail - Secured on real estate property - Of Which: non-SME	3,363	166	3,345	595	0	47	3,216	159	3,200	563	0
	Retail - Qualifying Revolving	387	1	16	4	0	0	357	1	15	4	0
	Retail - Other Retail	17,629	558	17,929	1,894	0	280	17,919	527	17,954	1,883	0
	Retail - Other Retail - Of Which: SME	2,024	337	2,097	611	0	221	1,918	326	2,028	584	0
	Retail - Other Retail - Of Which: non-SME	15,606	221	15,832	1,283	0	69	16,001	201	15,926	1,299	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).

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(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	18,818	0	18,573	2,026	0	14,419	0	13,791	1,556	0	0
	Institutions	8,162	0	7,623	796	0	7,239	0	7,199	647	0	0
	Corporates	46,049	608	31,572	18,659	837	333	44,030	461	30,596	17,083	610
	Corporates - Of Which: Specialised Lending	99	0	57	11	0	0	95	0	68	12	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	18,478	41	16,132	2,064	100	20	18,407	42	16,154	2,013	104
	Retail - Secured on real estate property	16,498	33	14,922	1,651	70	5	16,480	35	14,957	1,601	75
	Retail - Secured on real estate property - Of Which: SME	277	1	276	84	7	0	262	1	261	76	8
	Retail - Secured on real estate property - Of Which: non-SME	16,221	32	14,646	1,568	62	4	16,218	34	14,695	1,525	67
	Retail - Qualifying Revolving	846	3	345	132	16	5	790	3	317	126	16
	Retail - Other Retail	1,134	5	865	280	15	10	1,137	4	880	286	13
	Retail - Other Retail - Of Which: SME	192	3	191	92	11	7	219	3	219	96	7
	Retail - Other Retail - Of Which: non-SME	942	1	674	188	3	3	918	1	661	190	6
	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).

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(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				
GERMANY	Central banks and central governments	144	0	120	32	0	81	0	78	18	0	0
	Institutions	2,511	0	2,061	886	0	2,074	0	1,917	821	0	0
	Corporates	22,753	51	15,433	8,078	21	20,392	66	14,695	7,948	0	29
	Corporates - Of Which: Specialised Lending	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
	Retail	75	0	62	10	0	75	0	65	11	0	0
	Retail - Secured on real estate property	32	0	32	7	0	30	0	29	7	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	32	0	32	7	0	30	0	29	7	0	0
	Retail - Qualifying Revolving	24	0	11	3	0	23	0	11	2	0	0
	Retail - Other Retail	19	0	19	1	0	22	0	24	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	2	0	0	5	0	8	1	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	18	0	0	17	0	16	0	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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		
SINGAPORE	Central banks and central governments	9,735	0	9,729	296	0	0	10,116	0	10,115	341	0	0
	Institutions	3,836	0	3,739	627	0	0	3,922	0	3,850	748	0	0
	Corporates	26,571	81	15,042	7,014	0	74	24,884	69	14,791	7,102	0	27
	Corporates - Of Which: Specialised Lending	255	0	245	253	0	0	231	0	220	97	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6,260	21	6,174	1,026	0	0	5,714	27	5,630	878	0	0
	Retail - Secured on real estate property	6,080	21	6,080	1,007	0	0	5,550	27	5,549	861	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	6,080	21	6,080	1,007	0	0	5,550	27	5,549	861	0	0
	Retail - Qualifying Revolving	149	0	68	17	0	0	141	0	63	15	0	0
	Retail - Other Retail	30	0	26	2	0	0	23	0	18	2	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	30	0	26	2	0	0	23	0	18	2	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	0	0	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).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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		
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,349	0	2,171	438	0	0	2,319	0	2,277	569	0	0
	Corporates	12,933	61	9,906	6,291	9	69	14,013	67	10,744	6,234	9	66
	Corporates - Of Which: Specialised Lending	102	0	85	71	9	102	273	9	254	169	9	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	147	0	143	12	0	0	143	0	139	11	0	0
	Retail - Secured on real estate property	23	0	23	7	0	0	22	0	22	6	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	23	0	23	7	0	0	22	0	22	6	0	0
	Retail - Qualifying Revolving	7	0	3	1	0	0	7	0	3	1	0	0
	Retail - Other Retail	117	0	116	4	0	0	114	0	113	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	116	0	116	4	0	0	113	0	113	4	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	0	0	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).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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		
AUSTRALIA	Central banks and central governments	5,570	0	5,570	261	0	0	5,466	0	5,466	238	0	0
	Institutions	5,427	0	5,170	796	0	0	4,514	0	4,414	682	0	0
	Corporates	19,675	80	13,883	7,606	0	76	20,221	76	14,527	7,611	0	70
	Corporates - Of Which: Specialised Lending	1,140	0	1,004	545	0	0	1,953	0	1,848	917	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9,666	49	8,906	541	0	2	10,151	48	9,341	558	0	2
	Retail - Secured on real estate property	9,457	49	8,788	523	0	2	9,956	48	9,229	542	0	2
	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	9,457	49	8,788	523	0	2	9,956	48	9,229	542	0	2
	Retail - Qualifying Revolving	157	0	71	16	0	0	146	0	65	15	0	0
	Retail - Other Retail	53	0	48	2	0	0	48	0	46	1	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	53	0	48	2	0	0	48	0	46	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	0	0	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).

2017 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	299,977.6	10,391.0	289,586.6	71,694.7	2,603.4	69,091.3	98.8	0.0	98.8	207,844.9	0.0	207,844.9	8,395.1	7,787.6	607.5	12,173.4	0.0	12,173.4
Austria	711.0	5.1	705.9															
Belgium	2,802.3	28.3	2,774.0															
Bulgaria	0.5	0.0	0.5															
Croatia	59.3	0.0	59.3															
Cyprus	3.9	0.0	3.9															
Czech Republic	827.5	0.0	827.5															
Denmark	719.2	0.0	719.2															
Estonia	0.0	0.0	0.0															
Finland	2,072.0	987.0	1,085.1															
France	14,425.3	1,790.5	12,634.8															
Germany	20,769.9	458.9	20,311.0															
Greece	268.5	0.0	268.5															
Hungary	248.1	83.3	164.8															
Ireland	339.6	0.0	339.6															
Italy	2,361.3	0.0	2,361.3															
Latvia	16.9	0.0	16.9															
Lithuania	56.0	0.0	56.0															
Luxembourg	2,961.5	0.0	2,961.5															
Malta	628.2	0.0	628.2															
Netherlands	3,588.8	375.4	3,213.4															
Poland	824.8	0.0	824.8															
Portugal	431.3	347.0	84.4															
Romania	31.2	0.0	31.2															
Slovakia	82.4	0.0	82.4															
Slovenia	74.5	0.0	74.5															
Spain	1,680.5	0.0	1,680.5															
Sweden	980.1	0.0	980.1															
United Kingdom	36,226.8	98.7	36,128.1															
Iceland	10.3	0.0	10.3															
Liechtenstein	0.0	0.0	0.0															
Norway	928.3	168.8	759.5															
Switzerland	250.8	0.0	250.8															
Australia	5,996.8	0.0	5,996.8															
Canada	21,772.0	120.0	21,652.0															
China	17,887.6	0.0	17,887.6															
Hong Kong	1,891.9	520.6	1,371.3															
Japan	20,639.4	0.0	20,639.4															
U.S.	95,617.9	162.4	95,455.5															
Other advanced economies non EEA	7,325.4	606.3	6,719.0															
Other Central and eastern Europe countries non EEA	1,063.3	0.0	1,063.3															
Middle East	7,319.1	2,891.1	4,428.1															
Latin America and the Caribbean	8,437.9	752.0	7,675.9															
Africa	1,532.5	71.3	1,461.2															
Others	16,118.0	924.5	15,193.5															

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

2017 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	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	257,437.6	10,699.2	246,738.4	81,184.6			415.4			155,060.5			9,157.9			11,793.8		
Austria	578.1	5.1	573.1															
Belgium	2,294.8	48.8	2,246.0															
Bulgaria	3.1	0.0	3.1															
Croatia	22.5	0.0	22.5															
Cyprus	10.8	0.0	10.8															
Czech Republic	1,261.4	0.0	1,261.4															
Denmark	622.7	0.0	622.7															
Estonia	0.0	0.0	0.0															
Finland	1,611.4	741.7	869.7															
France	12,070.1	1,833.0	10,237.1															
Germany	17,069.4	421.7	16,647.7															
Greece	270.7	0.0	270.7															
Hungary	272.3	57.3	215.0															
Ireland	307.4	0.0	307.4															
Italy	3,828.6	0.0	3,828.6															
Latvia	6.0	0.0	6.0															
Lithuania	51.4	0.0	51.4															
Luxembourg	2,948.1	0.0	2,948.1															
Malta	729.6	0.0	729.6															
Netherlands	1,641.9	366.8	1,275.1															
Poland	666.9	0.0	666.9															
Portugal	365.3	220.9	144.4															
Romania	91.1	0.0	91.1															
Slovakia	39.2	0.0	39.2															
Slovenia	41.0	0.0	41.0															
Spain	2,361.3	54.7	2,306.6															
Sweden	470.8	0.0	470.8															
United Kingdom	21,613.5	5.5	21,608.0															
Iceland	3.2	0.0	3.2															
Liechtenstein	0.0	0.0	0.0															
Norway	753.6	0.0	753.6															
Switzerland	318.3	7.0	311.2															
Australia	5,361.7	0.0	5,361.7															
Canada	17,232.4	159.3	17,073.1															
China	17,159.9	0.0	17,159.9															
Hong Kong	1,364.1	330.2	1,033.9															
Japan	16,568.4	0.0	16,568.4															
U.S.	79,126.2	196.8	78,929.4															
Other advanced economies non EEA	8,715.5	393.1	8,322.4															
Other Central and eastern Europe countries non EEA	1,686.3	0.0	1,686.3															
Middle East	8,416.7	4,304.7	4,112.0															
Latin America and the Caribbean	8,700.3	581.4	8,118.9															
Africa	2,467.7	67.4	2,400.3															
Others	18,313.8	903.7	17,410.1															

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

HSBC Holdings Plc

	As of 31/12/2016							As of 30/06/2017						
	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		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		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				Of which: defaulted							
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	363,322	0	1,304	1,304	-2	448	0	287,972	0	1,121	1,121	-4	373	0
Central banks	83,809	0	0	0	0	0	0	68,242	0	0	0	0	0	0
General governments	220,725	0	1	1	0	1	0	167,761	0	1	1	0	1	0
Credit institutions	37,835	0	0	0	0	0	0	33,204	0	0	0	0	0	0
Other financial corporations	12,980	0	1,281	1,281	0	442	0	11,058	0	1,102	1,102	0	369	0
Non-financial corporations	7,972	0	23	23	-2	5	0	7,708	0	19	19	-4	3	0
Loans and advances (including at amortised cost and fair value)	1,200,170	1,736	17,456	16,645	2,263	5,438	8,295	1,222,675	1,460	14,312	13,482	2,121	4,764	5,816
Central banks	147,599	0	0	0	0	0	0	166,749	0	0	0	0	0	0
General governments	7,791	0	11	11	0	3	0	8,673	0	11	11	0	5	0
Credit institutions	125,362	0	0	0	0	0	0	134,719	0	2	2	0	2	0
Other financial corporations	148,292	23	426	426	233	204	14	160,254	1	289	284	221	143	11
Non-financial corporations	446,446	439	10,866	10,837	1,290	4,081	4,016	439,147	497	9,496	9,386	1,211	3,582	3,029
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	324,681	1,274	6,154	5,371	739	1,151	4,266	313,133	962	4,515	3,800	688	1,032	2,776
DEBT INSTRUMENTS other than HFT	1,563,492	1,736	18,761	17,949	2,261	5,886	8,295	1,510,647	1,460	15,433	14,604	2,117	5,137	5,816
OFF-BALANCE SHEET EXPOSURES	714,550		1,006	1,005	239	44	115	680,897		1,040	1,039	203	18	189

⁽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)

2017 EU-wide Transparency Exercise

Forborne exposures

HSBC Holdings Plc

	As of 31/12/2016					As of 30/06/2017				
	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)	10,778	8,403	2,022	1,909	5,756	8,206	6,147	1,741	1,658	4,354
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	14	1	1	1	0	9	0	0	0	0
Credit institutions	15	0	0	0	0	14	1	1	1	0
Other financial corporations	198	182	111	111	5	198	177	104	104	12
Non-financial corporations	6,515	5,308	1,504	1,487	2,701	5,634	4,294	1,350	1,346	2,611
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	4,036	2,912	406	310	3,049	2,351	1,675	286	208	1,731
DEBT INSTRUMENTS other than HFT	10,778	8,403	2,022	1,909	5,756	8,206	6,147	1,741	1,658	4,354
Loan commitments given	572	169	0	0	19	425	63	0	0	4

⁽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