



Spring 2020 EU-wide Transparency Exercise

Bank Name	HSBC Holdings Plc
LEI Code	MLU0ZO3ML4LN2LL2TL39
Country Code	GB

Spring 2020 EU-wide Transparency Exercise

Key Metrics

HSBC Holdings Plc

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	113,684	110,349	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	112,864	109,556	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	137,457	132,063	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	136,637	131,270	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	160,826	153,240	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	160,005	152,447	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	794,594	750,752	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	794,109	750,323	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.31%	14.70%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.21%	14.60%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.30%	17.59%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.21%	17.50%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.24%	20.41%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.15%	20.32%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,487,115	2,427,046	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.53%	5.44%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	137,457	132,063	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	134,222	128,927	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,487,115	2,427,046	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,487,115	2,427,046	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.3%	C 47.00 (r330,c010)	

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Capital

HSBC Holdings Plc

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	160,826	153,240	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	113,684	110,349	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,917	20,325	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	119,496	107,558	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-26,103	-22,818	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	27,004	26,292	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,633	4,330	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-91	963	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-17,201	-11,013	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,075	-1,142	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,980	-2,157	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6,224	-5,653	C 01.00 (r390,c010)	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,c010)	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,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-6,513	-7,129	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	820	793	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,c010)	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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	820	793	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23,773	21,713	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	20,538	18,578	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	3,235	3,136	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	137,457	132,063	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	23,368	21,178	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,818	14,095	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1,138	-1,211	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	8,689	8,294	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	794,594	750,752	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	485	428	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.31%	14.70%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.30%	17.59%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.24%	20.41%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	112,864	109,556	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.21%	14.60%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	820	793	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	485	428	C 05.01 (r440,c040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



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Overview of Risk exposure amounts

HSBC Holdings Plc

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	626,812	596,453	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	159,055	151,494	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	28,494	28,769	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	427,148	404,383	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	38,872	34,025	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	4,834	3,533	C 02.00 (R640, c010)
Settlement risk	146	133	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,367	7,406	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	33,896	26,605	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	7,301	6,736	C 02.00 (R530, c010)
Of which IMA	26,414	19,631	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,641	1,092	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	83,666	82,596	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	83,666	82,596	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	794,594	750,752	

Please note, on-balance sheet CCR exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section. This differs from the approach required in Table 11 'Overview of RWAs (OV1)' published in HSBC Group's quarterly disclosures.

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P&L
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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	40,698	52,049
Of which debt securities income	9,020	11,424
Of which loans and advances income	30,404	38,652
Interest expenses	19,815	24,945
(Of which deposits expenses)	12,229	15,160
(Of which debt securities issued expenses)	5,722	7,166
(Expenses on share capital repayable on demand)	0	0
Dividend income	1,851	2,112
Net Fee and commission income	9,037	11,556
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	270	218
Gains or (-) losses on financial assets and liabilities held for trading, net	10,232	10,166
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5,813	-5,373
Gains or (-) losses from hedge accounting, net	6	-6
Exchange differences [gain or (-) loss], net	694	909
Net other operating income /(expenses)	245	1,067
TOTAL OPERATING INCOME, NET	37,405	47,753
(Administrative expenses)	20,243	27,409
(Depreciation)	2,093	2,788
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	1,061	1,256
(Commitments and guarantees given)	-37	-11
(Other provisions)	1,098	1,267
Of which pending legal issues and tax litigation ¹		110
Of which restructuring ¹		328
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,994	2,514
(Financial assets at fair value through other comprehensive income)	0	27
(Financial assets at amortised cost)	1,995	2,488
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	24	6,610
(of which Goodwill)	0	6,542
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2,434	2,946
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	46	48
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	14,470	10,170
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	11,468	6,319
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	11,468	6,319
Of which attributable to owners of the parent	10,663	5,307

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

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

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Total Assets: fair value and impairment distribution

HSBC Holdings Plc

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	139,121				137,415				IAS 1.54 (i)	
Financial assets held for trading	482,260	166,524	308,909	6,827	440,427	167,607	266,486	6,334	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	8,028	419	4,491	3,119	8,510	520	4,782	3,209	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	608	588	20	0	638	619	18	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	304,495	229,184	73,390	1,922	305,438	229,393	74,257	1,788	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	1,302,375				1,269,579				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,559	4	1,555	0	1,199	5	1,195	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	178,018				163,596					
TOTAL ASSETS	2,416,465				2,326,802				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	302,142	645	0	-31	-33	0	303,349	316	0	-25	-62	0	Annex V. Part 1.31, 44(b)
	Loans and advances	78	0	0	0	0	0	76	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	34,102	13	0	-2	-12	0	34,576	13	0	-3	-11	0	Annex V. Part 1.31, 44(b)
	Loans and advances	1,196,502	67,345	12,787	-1,330	-2,120	-4,909	1,157,724	73,024	12,492	-1,218	-2,173	-4,844	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

HSBC Holdings Plc

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	334,601	285,195	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	147,123	142,639	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,742,183	1,717,362	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,286	2,218	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,526	4,985	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,648	3,827	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	8,812	9,568	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,245,179	2,165,794	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		255,807	213,326	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	7,301	6,657	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	61,724	56,171	Annex V.Part 1.31
Deposits	Central banks	31,944	31,160	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	10,428	5,105	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	23,543	20,636	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,572	6,335	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	77,751	71,133	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	32,686	29,016	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	243,332	236,992	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	125,907	119,515	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	457,004	471,077	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	327,278	342,719	ECB/2013/33 Annex 2.Part 2.9.1
	Households	657,320	668,648	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	475,567	481,422	Annex V.Part 1.42(f), 44(c)
Debt securities issued		240,458	241,170	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		31,758	31,290	Annex V.Part 1.37
Other financial liabilities		171,010	130,444	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,227,193	2,147,414	



Spring 2020 EU-wide Transparency Exercise

Market Risk
HSBC Holdings Plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	4,131	3,234	479	172	846	366							427	163	735	346							
Of which: General risk	853	637	245	91	441	214							260	111	472	281							
Of which: Specific risk	3,181	2,518	233	80	405	152							166	52	263	65							
Equities	205	99	150	99	226	197							137	97	118	76							
Of which: General risk	89	38	150	99	226	197							137	97	118	76							
Of which: Specific risk	116	61	0	0	0	0							0	0	0	0							
Foreign exchange risk	2,866	3,317	121	71	156	96							96	61	163	62							
Commodities risk	100	87	0	0	14	4							0	0	15	4							
Total	7,301	6,736	556	332	780	382	777	493	0	0	0	26,414	416	237	686	418	468	409	0	0	0	0	19,631

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	142,120	148,955	10,387		165,122	172,912	9,908	
	Regional governments or local authorities	8,833	8,768	1,100		10,151	10,153	1,415	
	Public sector entities	14,473	14,316	25		14,766	14,640	19	
	Multilateral Development Banks	64	64	2		47	47	0	
	International Organisations	1,118	1,118	0		1,385	1,385	0	
	Institutions	27,221	26,432	1,390		26,038	25,296	1,435	
	Corporates	178,082	76,605	72,538		144,659	70,325	66,501	
	of which: SME	0	0	0		0	0	0	
	Retail	63,076	17,189	12,733		63,824	17,322	12,843	
	of which: SME	1,162	895	514		1,154	842	483	
	Secured by mortgages on immovable property	28,961	27,839	10,272		29,744	28,913	10,701	
	of which: SME	29	29	9		56	56	19	
	Exposures in default	5,183	3,463	3,947	1,499	4,779	3,196	3,651	1,379
	Items associated with particularly high risk	5,132	4,863	7,295		4,951	4,703	7,055	
	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)	374	374	374		377	377	377		
Equity	14,861	14,861	32,876		14,672	14,671	32,288		
Other exposures	14,335	14,335	8,778		11,481	11,481	7,835		
Standardised Total²	503,833	359,182	161,718	2,744	491,995	375,422	154,028	2,521	

⁽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⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	77,620	78,289	2,531		90,593	91,469	2,415	
	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	5,172	5,172	148		6,885	6,883	229	
	Corporates	2,653	2,162	1,647		2,778	2,480	2,063	
	of which: SME	0	0	0		0	0	0	
	Retail	1,137	579	405		1,137	583	409	
	of which: SME	188	164	94		185	160	91	
	Secured by mortgages on immovable property	1,354	1,320	490		2,174	2,151	772	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	79	75	102	3	95	89	125	5
	Items associated with particularly high risk	1,060	1,060	1,590		1,072	1,072	1,608	
	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)	335	335	335		369	369	369		
Equity	888	888	1,400		936	936	1,437		
Other exposures	3,088	3,088	2,479		2,633	2,633	2,129		
Standardised Total²				10				20	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
HONG KONG	Central governments or central banks	301	315	753		340	375	850	
	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	1,103	1,107	31		1,175	1,179	33	
	Corporates	48,192	11,002	10,175		28,976	10,005	9,232	
	of which: SME	0	0	0		0	0	0	
	Retail	10,231	565	424		10,396	538	404	
	of which: SME	29	11	8		29	11	9	
	Secured by mortgages on immovable property	3,752	3,073	1,224		3,193	2,884	1,165	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	105	75	95	29	94	74	97	18
	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	1,508	1,508	2,604		1,567	1,567	2,628		
Other exposures	5,576	5,576	3,181		4,350	4,350	2,872		
Standardised Total²				62				51	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	1,600	1,600	4,000		1,464	1,464	3,660	
	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	8,012	8,012	163		6,228	6,228	126	
	Corporates	6,843	5,276	4,750		6,887	5,147	4,587	
	of which: SME	0	0	0		0	0	0	
	Retail	2,118	637	478		2,020	591	443	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	532	531	186		504	502	176	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	80	70	104	4	79	65	95	3
	Items associated with particularly high risk	813	787	1,180		781	773	1,160	
	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	927	926	926		917	917	917		
Other exposures	729	729	389		530	530	268		
Standardised Total²				10				11	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
CHINA	Central governments or central banks	42	42	83		41	41	80	
	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	478	472	75		439	437	62	
	Corporates	5,201	1,966	1,947		5,046	2,248	2,228	
	of which: SME	0	0	0		0	0	0	
	Retail	4,086	865	649		4,328	856	642	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7,099	7,093	2,483		7,131	7,125	2,494	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	31	20	23	10	33	22	26	10
	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	10,449	10,449	26,120		10,237	10,237	25,589		
Other exposures	730	730	730		728	728	728		
Standardised Total ²				62				63	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	39,118	39,434	429		47,137	48,091	438	
	Regional governments or local authorities	0	0	0		72	72	2	
	Public sector entities	2,610	2,610	2		2,590	2,590	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,777	4,085	99		4,170	3,499	87	
	Corporates	3,276	1,947	1,312		3,196	1,849	1,128	
	of which: SME	0	0	0		0	0	0	
	Retail	310	177	106		312	176	107	
	of which: SME	185	149	85		180	144	82	
	Secured by mortgages on immovable property	768	768	284		899	897	343	
	of which: SME	15	15	6		18	17	9	
	Exposures in default	57	22	31	7	93	56	75	6
	Items associated with particularly high risk	859	783	1,175		826	725	1,087	
	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	499	499	1,019		479	479	971		
Other exposures	1,791	1,791	420		791	791	135		
Standardised Total ²				13				19	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
CANADA	Central governments or central banks	75	75	126		83	83	147	
	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	73	73	1		0	0	0	
	Corporates	711	445	445		655	230	232	
	of which: SME	0	0	0		0	0	0	
	Retail	1,664	273	203		1,676	271	202	
	of which: SME	28	7	4		29	7	4	
	Secured by mortgages on immovable property	70	70	24		66	66	23	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	3	1	5	3	3	1
	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	4	4	4		4	4	4		
Other exposures	8	8	2		61	61	12		
Standardised Total ²				8				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		1	1	1	
	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	1,030	1,030	21		992	992	20	
	Corporates	9,337	1,197	865		4,426	725	465	
	of which: SME	0	0	0		0	0	0	
	Retail	6,436	1,027	770		6,718	1,016	762	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	394	332	116		476	371	130	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	11	12	8	24	12	14	10
	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		85	85	213		
Other exposures	28	28	8		5	5	3		
Standardised Total ²				52				51	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mn EUR, %)									
AUSTRALIA	Central governments or central banks	54	118	135		61	120	152	
	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	268	268	5		274	274	5	
	Corporates	2,345	404	403		2,363	364	363	
	of which: SME	0	0	0		0	0	0	
	Retail	1,606	503	377		1,607	520	390	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	108	107	37		103	102	36	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	17	23	5	22	16	22	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		3	3	3		
Other exposures	3	3	1		4	4	1		
Standardised Total ²				30				26	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mn EUR, %)									
GERMANY	Central governments or central banks	8,265	10,098	158		7,313	9,231	113	
	Regional governments or local authorities	3,846	3,845	0		4,609	4,608	0	
	Public sector entities	11,397	11,397	0		11,756	11,755	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,583	3,583	72		2,991	2,991	60	
	Corporates	1,233	631	612		1,238	717	685	
	of which: SME	0	0	0		0	0	0	
	Retail	211	30	23		199	31	23	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	101	101	49		113	113	55	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	28	35	0	30	28	35	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)	7	7	7		7	7	7		
Equity	37	37	37		38	38	38		
Other exposures	6	6	2		4	4	1		
Standardised Total ²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mn EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	501	251	449		434	188	353	
	Regional governments or local authorities	1,287	1,342	294		1,369	1,352	312	
	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	2	2		1	4	2	
	Corporates	2,790	696	690		2,793	681	673	
	of which: SME	0	0	0		0	0	0	
	Retail	3,116	1,296	972		3,068	1,265	949	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,577	1,570	550		1,528	1,521	532	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	692	298	333	361	627	266	292	340
	Items associated with particularly high risk	146	63	94		145	59	88	
	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	25	25	7		26	26	8		
Standardised Total ²				419				393	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach							
		As of 30/09/2019				As of 31/12/2019			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data		328,756	0	325,869	36,630	0	46	318,168	0
Institutions		122,144	0	115,364	23,555	0	26	107,622	0
Corporates		1,017,632	6,421	715,244	362,499	2,629	3,823	988,666	6,204
Corporates - Of Which: Specialised Lending		48,175	1,003	42,440	24,916	326	388	47,095	992
Corporates - Of Which: SME		0	0	0	0	0	0	0	0
Retail		464,967	2,923	399,554	68,660	2,895	1,747	495,310	3,054
Retail - Secured on real estate property		279,389	2,153	279,786	38,046	1,910	271	283,477	2,177
Retail - Secured on real estate property - Of Which: SME		3,209	87	3,002	1,340	78	46	3,287	91
Retail - Secured on real estate property - Of Which: non-SME		276,181	2,066	276,784	36,706	1,832	225	280,190	2,086
Retail - Qualifying Revolving		125,108	186	70,717	15,892	600	800	125,717	273
Retail - Other Retail		60,469	584	49,051	14,722	681	676	86,116	604
Retail - Other Retail - Of Which: SME		7,478	314	5,803	4,258	407	332	7,376	313
Retail - Other Retail - Of Which: non-SME		52,992	271	43,248	10,464	275	344	78,740	291
Equity		0	0	0	12,115	0	0	0	0
Other non credit-obligation assets									
IRB Total ²					503,458				475,916

(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) IRB Total does not include the Securitisation position.

		IRB Approach							
		As of 30/09/2019				As of 31/12/2019			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM		490	0	515	44	0	2	274	0
Institutions		30,421	0	29,345	5,989	0	13	26,878	0
Corporates		170,837	2,587	140,756	77,560	368	1,314	166,309	2,600
Corporates - Of Which: Specialised Lending		15,075	645	13,674	7,919	0	202	15,231	628
Corporates - Of Which: SME		0	0	0	0	0	0	0	0
Retail		184,315	1,220	171,174	22,107	1,694	993	191,623	1,383
Retail - Secured on real estate property		124,482	850	128,316	6,715	931	140	130,655	878
Retail - Secured on real estate property - Of Which: SME		1,924	34	1,719	926	9	17	2,023	39
Retail - Secured on real estate property - Of Which: non-SME		122,558	815	126,597	5,789	922	123	128,633	839
Retail - Qualifying Revolving		45,830	173	30,350	6,005	290	432	46,431	259
Retail - Other Retail		14,003	197	12,508	9,388	472	422	14,536	245
Retail - Other Retail - Of Which: SME		5,098	128	3,611	3,475	327	204	5,228	146
Retail - Other Retail - Of Which: non-SME		8,905	69	8,897	5,913	144	218	9,308	100
Equity		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 30/09/2019				As of 31/12/2019			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
HONG KONG		45,284	0	45,216	1,277	0	0	48,330	0
Institutions		7,085	0	6,877	1,139	0	0	4,525	0
Corporates		199,937	445	149,896	66,357	269	438	195,581	471
Corporates - Of Which: Specialised Lending		4,678	1	4,188	2,690	6	6	4,813	1
Corporates - Of Which: SME		0	0	0	0	0	0	0	0
Retail		164,650	75	122,746	28,025	40	276	180,250	93
Retail - Secured on real estate property		79,801	46	79,758	17,961	38	2	77,271	70
Retail - Secured on real estate property - Of Which: SME		462	0	462	40	0	0	444	0
Retail - Secured on real estate property - Of Which: non-SME		79,338	46	79,296	17,921	38	2	76,827	70
Retail - Qualifying Revolving		68,230	8	34,933	7,856	0	244	68,372	9
Retail - Other Retail		16,620	20	8,056	2,208	3	30	34,608	14
Retail - Other Retail - Of Which: SME		121	7	122	21	3	17	117	0
Retail - Other Retail - Of Which: non-SME		16,498	13	7,934	2,187	0	27	34,490	14
Equity		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 30/09/2019				As of 31/12/2019			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES		109,538	0	109,536	7,977	0	1	96,638	0
Institutions		9,209	0	8,956	1,842	0	0	8,470	0
Corporates		164,068	340	102,307	51,365	353	166	153,750	241
Corporates - Of Which: Specialised Lending		11,221	92	9,706	6,103	127	26	10,392	89
Corporates - Of Which: SME		0	0	0	0	0	0	0	0
Retail		24,969	805	21,137	8,650	420	138	24,515	768
Retail - Secured on real estate property		16,429	767	16,271	6,520	388	15	16,199	733
Retail - Secured on real estate property - Of Which: SME		2	0	2	1	0	0	1	0
Retail - Secured on real estate property - Of Which: non-SME		16,427	767	16,269	6,519	388	15	16,197	733
Retail - Qualifying Revolving		7,326	1	3,938	1,668	0	109	7,208	1
Retail - Other Retail		1,214	37	927	462	32	14	1,108	35
Retail - Other Retail - Of Which: SME		18	0	7	6	0	0	16	0
Retail - Other Retail - Of Which: non-SME		1,196	37	920	456	32	14	1,092	35
Equity		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 30/09/2019				As of 31/12/2019			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CHINA		27,235	0	27,276	2,170	0	2	26,175	0
Institutions		15,502	0	14,880	2,820	0	2	13,557	0
Corporates		75,210	246	50,611	29,484	53	303	77,627	204
Corporates - Of Which: Specialised Lending		1,140	0	1,013	699	0	6	1,281	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0
Retail		4,957	9	3,933	462	0	3	5,289	9
Retail - Secured on real estate property		2,827	6	2,733	316	0	1	2,760	7
Retail - Secured on real estate property - Of Which: SME		3	0	3	0	0	0	3	0
Retail - Secured on real estate property - Of Which: non-SME		2,824	6	2,730	315	0	1	2,757	7
Retail - Qualifying Revolving		1,513	0	687	125	0	2	1,460	0
Retail - Other Retail		617	2	512	22	0	0	1,069	2
Retail - Other Retail - Of Which: SME		2	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		616	2	511	22	0	0	1,069	2
Equity		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).

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
HSBC Holdings Plc

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
FRANCE	Central banks and central governments	0	0	0	0	2	0	2	0	0	0
	Institutions	5,956	0	5,779	1,324	0	2	5,872	0	5,726	1,158
	Corporates	45,984	440	27,488	14,316	389	244	44,460	471	25,823	12,885
	Corporates - Of Which: Specialised Lending	1,155	0	1,110	778	0	1	1,113	0	1,109	786
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	24,026	500	23,512	3,000	267	276	23,980	475	23,599	2,945
	Retail - Secured on real estate property	3,521	176	3,513	914	113	71	3,477	172	3,467	905
	Retail - Secured on real estate property - Of Which: SME	525	51	523	335	63	28	513	49	509	327
	Retail - Secured on real estate property - Of Which: non-SME	2,996	125	2,990	580	50	43	2,964	123	2,958	578
	Retail - Qualifying Revolving	325	17	17	5	0	2	372	1	17	5
	Retail - Other Retail	20,180	323	19,982	2,080	153	202	20,131	303	20,115	2,036
	Retail - Other Retail - Of Which: SME	1,852	175	1,724	579	58	122	1,662	164	1,473	508
	Retail - Other Retail - Of Which: non-SME	18,328	148	18,258	1,501	96	80	18,469	139	18,643	1,527
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
CANADA	Central banks and central governments	21,484	0	20,822	2,144	0	1	18,845	0	18,207	1,533
	Institutions	8,316	0	8,250	605	0	0	8,674	0	8,609	603
	Corporates	51,384	214	35,717	18,537	232	142	51,037	212	36,153	18,339
	Corporates - Of Which: Specialised Lending	1,160	0	522	200	0	1	1,015	0	466	173
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	22,287	40	19,798	2,261	102	31	22,385	41	19,884	2,211
	Retail - Secured on real estate property	20,301	34	18,550	1,814	69	17	20,480	36	18,726	1,790
	Retail - Secured on real estate property - Of Which: SME	283	0	283	33	0	1	295	0	295	33
	Retail - Secured on real estate property - Of Which: non-SME	20,017	34	18,267	1,781	69	16	20,186	36	18,431	1,757
	Retail - Qualifying Revolving	778	3	302	116	13	8	781	3	300	113
	Retail - Other Retail	1,208	3	945	331	20	6	1,124	3	858	309
	Retail - Other Retail - Of Which: SME	244	2	274	152	18	2	231	2	261	144
	Retail - Other Retail - Of Which: non-SME	965	1	671	179	2	3	892	1	598	164
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
SINGAPORE	Central banks and central governments	11,732	0	11,709	590	0	0	17,522	0	17,508	649
	Institutions	3,385	0	3,241	520	0	0	2,591	0	2,331	339
	Corporates	29,859	78	17,707	7,569	19	68	29,877	88	17,978	7,321
	Corporates - Of Which: Specialised Lending	451	0	448	214	0	0	474	0	470	233
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	6,678	48	6,562	983	64	1	10,967	47	9,237	1,105
	Retail - Secured on real estate property	6,474	48	6,463	963	64	1	6,360	47	6,348	912
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,474	48	6,463	963	64	1	6,360	47	6,348	912
	Retail - Qualifying Revolving	173	0	74	17	0	0	173	0	74	17
	Retail - Other Retail	31	0	26	3	0	0	4,434	0	2,815	175
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	31	0	26	3	0	0	4,434	0	2,815	175
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
AUSTRALIA	Central banks and central governments	8,099	0	8,151	420	0	0	8,370	0	8,361	444
	Institutions	4,675	0	4,568	642	0	0	4,174	0	4,101	592
	Corporates	23,766	44	17,003	7,549	2	67	23,497	44	16,080	7,317
	Corporates - Of Which: Specialised Lending	3,047	0	2,931	1,212	0	20	3,179	0	2,869	1,093
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	14,687	78	13,555	820	101	7	15,418	80	14,202	866
	Retail - Secured on real estate property	14,452	77	13,419	800	101	6	15,072	80	14,009	844
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,452	77	13,419	800	101	6	15,072	80	14,009	844
	Retail - Qualifying Revolving	157	0	67	17	0	0	156	0	67	17
	Retail - Other Retail	79	0	69	4	0	0	190	0	127	6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	79	0	69	4	0	0	190	0	127	6
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,968	0	1,817	643	0	0	1,672	0	1,512	541
	Corporates	25,017	181	17,941	9,106	0	52	24,065	184	16,746	8,894
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	34	0	33	3	0	0	35	0	34	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	33	3	0	0	35	0	34	3
	Retail - Qualifying Revolving	25	0	11	3	0	0	25	0	11	3
	Retail - Other Retail	23	0	18	2	0	0	19	0	13	1
	Retail - Other Retail - Of Which: SME	8	0	4	1	0	0	4	0	1	0
	Retail - Other Retail - Of Which: non-SME	15	0	14	0	0	0	15	0	13	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED ARAB EMIRATES	Central banks and central governments	5,147	0	4,097	460	0	0	5,955	0	5,690	603
	Institutions	2,148	0	1,895	381	0	0	1,905	0	1,655	358
	Corporates	25,117	548	14,901	7,046	9	349	24,302	488	14,265	6,802
	Corporates - Of Which: Specialised Lending	530	0	341	59	0	0	518	0	342	69
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	522	0	507	23	0	0	751	0	702	39
	Retail - Secured on real estate property	168	0	160	18	0	0	182	0	174	22
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	167	0	160	18	0	0	182	0	174	21
	Retail - Qualifying Revolving	7	0	3	1	0	0	7	0	3	1
	Retail - Other Retail	347	0	343	3	0	0	562	0	525	16
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	347	0	343	3	0	0	562	0	525	16
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 31/12/2019

(mln EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions					
								Carrying amount	Notional amount	Carrying amount	Notional amount							
[0 - 3M [	Spain	29	29	29	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		111	111	38	0	0	74	0	0	0	0	0	0	50	0	0	0
[1Y - 2Y [		249	249	44	0	0	204	0	9	286	0	0	0	0	0	0	0
[2Y - 3Y [		28	28	28	0	0	0	0	0	0	0	0	0	10	0	0	0
[3Y - 5Y [		108	108	108	0	0	0	0	2	0	10	235	0	0	0	0	0
[5Y - 10Y [170	170	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		25	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		720	720	442	0	278	0	11	286	10	235	63	0	0	0	0	2	
[0 - 3M [Sweden	29	29	0	0	29	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [278	278	1	0	277	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	361		361	11	0	350	0	0	0	5	82	0	0	0	0	0	0
[2Y - 3Y [	503		503	33	0	470	0	23	122	75	2,178	0	0	0	0	0	0
[3Y - 5Y [	205		205	2	0	203	0	6	35	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	1,376	1,376	47	0	1,329	0	29	157	80	2,259	0	0	0	0	0	0		
[0 - 3M [	United Kingdom	11,463	11,463	151	0	10,444	868	12	12	141	3,835	252	0	0	0	0	0
[3M - 1Y [		6,357	6,357	561	0	5,774	22	0	36	0	0	326	0	0	0	0	0
[1Y - 2Y [		1,457	1,457	573	0	766	118	0	18	0	0	1	0	0	0	0	0
[2Y - 3Y [		1,034	1,034	391	0	642	0	0	0	64	4,626	0	0	0	0	0	0
[3Y - 5Y [		3,170	3,169	557	0	2,612	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		5,882	5,882	1,710	0	4,171	1	6	162	0	0	0	0	0	0	0	0
[10Y - more	4,855	4,855	2,325	0	2,530	0	0	0	0	0	48	0	0	0	0	0		
Total	34,217	34,217	6,269	0	26,939	1,009	7	227	206	8,461	627	0	0	0	0	25		
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	16	1,887	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	16	1,887	0	0	0	0	0	0	0	0		
[0 - 3M [	Australia	1,482	1,482	125	0	1,354	3	0	5	0	2	0	0	0	0	0	0
[3M - 1Y [		3,961	3,961	1,413	0	2,538	10	28	115	1	25	0	0	0	0	0	0
[1Y - 2Y [		723	723	115	0	608	0	0	12	1	24	0	0	0	0	0	0
[2Y - 3Y [		795	795	372	0	422	1	0	0	0	0	3	0	0	0	0	0
[3Y - 5Y [		1,223	1,223	430	0	793	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1,558	1,558	414	0	1,144	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	85	85	85	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	9,826	9,826	2,954	0	6,858	14	29	131	3	55	5	0	0	0	0	414		
[0 - 3M [	Canada	1,634	1,634	228	0	1,334	73	22	1,594	10	589	456	0	0	0	0	0
[3M - 1Y [		2,046	2,046	957	0	1,054	35	10	4,283	28	5,566	56	0	0	0	0	0
[1Y - 2Y [		2,528	2,528	465	0	2,062	1	10	591	0	22	0	0	0	0	0	0
[2Y - 3Y [		1,493	1,493	165	0	1,327	0	154	2,266	0	0	289	0	0	0	0	0
[3Y - 5Y [		5,971	5,971	808	0	5,161	2	1	40	0	288	0	0	0	0	0	0
[5Y - 10Y [		4,121	4,121	541	0	3,580	1	103	6,515	0	0	0	0	0	0	0	0
[10Y - more	108	108	108	0	0	0	0	0	19	39	0	0	0	0	0	0		
Total	17,900	17,900	3,271	0	14,517	112	301	15,289	57	6,194	1,112	0	0	0	0	1,541		
[0 - 3M [	Hong Kong	43,132	43,132	7,884	0	35,172	76	0	0	0	152	0	0	0	0	0	0
[3M - 1Y [		11,761	11,761	5,198	0	6,456	107	0	0	0	33	0	0	0	0	0	0
[1Y - 2Y [		1,142	1,142	1,081	0	60	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		674	674	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		875	875	820	0	55	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		815	815	731	0	84	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	46	46	46	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	58,445	58,445	16,436	0	41,827	183	0	0	0	0	237	0	0	0	0	1,197		

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 31/12/2019

(mln EUR)																			
Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions	
[0 - 3M [	Japan	12,966	12,966	5,093	0	7,874	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2,206	2,206	897	0	1,309	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [3,012	3,012	593	0	2,419	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [1,552	1,552	13	0	1,539	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [345	345	23	0	322	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [215	215	0	0	0	0	0	0	0	0	0	30	312	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20,296	20,295	6,833	0	13,463	0	0	0	30	312	0	0	0	0	0	0	974	
[0 - 3M [	U.S.	6,033	6,033	1,448	0	4,586	0	3	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		6,850	6,850	1,897	0	4,953	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [25,074	25,074	4,939	0	6,236	0	13,899	2	93	0	0	3,565	18,408	0	0	0	0	0
[2Y - 3Y [10,438	10,438	2,867	0	7,571	0	0	0	11	738	1	9	0	0	0	0	0	0
[3Y - 5Y [19,709	19,709	7,446	0	10,650	0	1,613	0	0	60	0	0	0	0	0	0	0	0
[5Y - 10Y [24,993	24,992	5,794	0	16,583	0	2,615	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	10,299	10,298	6,704	0	3,588	0	6	0	0	42	0	26	0	1	0	0	0	0	
Total		103,394	103,394	31,093	0	54,167	18,133	16	933	5	22,008	1	0	1	0	0	0	6,000	
[0 - 3M [	China	3,122	3,122	1,162	0	1,960	0	12	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		11,683	11,683	4,062	0	7,583	0	39	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [7,337	7,336	1,821	0	5,513	0	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [1,882	1,882	593	0	1,289	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [1,136	1,136	340	0	796	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [140	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	81	81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		25,380	25,379	7,893	0	17,433	52	0	0	0	0	12	0	0	0	0	0	1,390	
[0 - 3M [Switzerland	230	230	0	0	230	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [185	185	0	0	185	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		415	415	0	0	415	0	0	0	0	0	0	0	0	0	0	0	12	
[0 - 3M [	Other advanced economies non EEA	7,648	7,648	1,682	0	5,951	15	14	0	1,345	6	392	120	0	0	0	0	0
[3M - 1Y [		12,309	12,309	3,519	0	8,475	315	40	0	20,969	178	11,959	63	0	0	0	0	0
[1Y - 2Y [		5,014	5,014	1,780	0	2,901	333	0	0	0	0	0	6	0	0	0	0	0
[2Y - 3Y [		878	878	354	0	375	149	0	0	0	0	0	12	0	0	0	0	0
[3Y - 5Y [		2,429	2,429	758	0	1,665	6	0	0	0	0	0	160	0	0	0	0	0
[5Y - 10Y [		1,286	1,286	496	0	761	30	11	0	653	0	0	0	0	0	0	0	0
[10Y - more	571	571	126	0	126	0	0	0	0	0	0	0	0	0	0	0	0		
Total		30,135	30,135	9,033	0	20,253	848	65	22,967	184	12,350	361	0	0	0	0	0	1,215	
[0 - 3M [	Other Central and eastern Europe countries non EEA	49	49	0	0	49	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		166	166	75	0	91	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		695	695	637	0	58	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		76	76	73	0	3	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		468	468	457	0	11	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		841	841	746	0	40	0	55	0	0	0	0	0	0	0	0	0	0
[10Y - more	116	116	116	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,411	2,411	2,169	0	187	55	0	0	0	0	0	0	0	0	0	0	122	
[0 - 3M [	Middle East	4,582	4,582	9	0	4,094	0	0	479	0	39	140	0	0	0	0	0	
[3M - 1Y [		2,513	2,512	0	0	1,725	787	0	59	1	59	378	0	0	0	0	0	
[1Y - 2Y [		577	577	6	0	203	368	4	89	0	30	0	0	0	0	0	0	
[2Y - 3Y [		4,405	4,404	7	0	1,250	3,148	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1,363	1,363	271	0	981	0	0	0	0	0	134	0	0	0	0	0	
[5Y - 10Y [		360	360	45	0	0	315	0	0	0	1	115	137	0	0	0	0	
[10Y - more	408	407	18	0	390	0	0	0	0	0	169	0	0	0	0	0			
Total		14,207	14,205	195	0	7,543	6,467	4	148	2	347	854	0	0	0	0	2,742		
[0 - 3M [	Latin America and the Caribbean	3,148	3,139	957	0	57	2,125	1	97	0	0	26	0	0	0	0	0	
[3M - 1Y [		2,119	2,101	1,598	0	90	413	0	0	0	0	111	0	0	0	0	0	
[1Y - 2Y [		1,944	1,929	1,802	0	125	1	1	53	0	0	238	0	0	0	0	0	
[2Y - 3Y [		1,406	1,406	204	0	1,200	1	8	188	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2,443	2,431	415	0	1,852	164	88	1,177	0	5	10	0	0	0	0	0	
[5Y - 10Y [		1,407	1,406	512	560	227	107	128	3,666	10	69	0	0	0	0	0	0	
[10Y - more	865	862	116	0	116	100	7	45	12	45	0	0	0	0	0	0			
Total		13,332	13,273	6,135	560	3,667	2,910	233	5,225	23	118	385	0	0	0	0	2,767		

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Holdings Plc

As of 31/12/2019

		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
				Nominal	Provisions	Carrying amount	Notional amount	Carrying amount	Notional amount							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	1,984	1,984	877	0	1,107	0	0	0	0	0	0	0	14	0	
[3M - 1Y [		3,295	3,292	805	0	2,378	109	0	0	0	0	0	0	0	0
[1Y - 2Y [		115	71	71	0	42	2	0	0	0	0	0	0	0	0
[2Y - 3Y [		276	276	136	0	134	6	0	0	0	0	0	0	0	0
[3Y - 5Y [		462	462	437	0	25	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1,268	1,267	785	0	0	483	6	293	0	0	0	0	108	0
[10Y - more	534	534	515	0	0	18	0	0	0	0	0	0	60	0		
Total		7,934	7,930	3,625	0	3,687	618	6	293	0	0	0	182	0	2,579	
[0 - 3M [	Others	2,531	2,530	557	0	1,570	403	0	3	0	0	0	321	0	
[3M - 1Y [		5,481	5,480	1,200	0	4,033	247	0	3	0	0	0	317	0	
[1Y - 2Y [		3,455	3,454	310	0	3,073	71	0	0	0	0	0	228	0	
[2Y - 3Y [		2,605	2,605	224	0	2,291	90	0	0	0	0	0	2	0	
[3Y - 5Y [		3,181	3,180	417	0	2,755	8	0	0	0	0	0	77	0	
[5Y - 10Y [		1,443	1,443	514	0	791	137	6	162	0	0	0	31	0	
[10Y - more	454	454	395	0	0	59	6	24	0	0	0	108	0			
Total		19,150	19,146	3,618	0	14,514	1,014	12	191	0	0	0	1,083	0	3,853	

Notes and definitions

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

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

HSBC Holdings Plc

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	337,949	0	0	0	78	0	0	339,340	0	0	0	101	0	0
Central banks	56,551	0	0	0	2	0	0	59,569	0	0	0	4	0	0
General governments	198,472	0	0	0	23	0	0	204,613	0	0	0	61	0	0
Credit institutions	35,830	0	0	0	2	0	0	32,781	0	0	0	1	0	0
Other financial corporations	39,755	0	0	0	47	0	0	36,498	0	0	0	24	0	0
Non-financial corporations	7,341	0	0	0	3	0	0	5,879	0	0	0	11	0	0
Loans and advances (including at amortised cost and fair value)	1,414,609	1,498	12,787	12,787	3,452	4,909	4,573	1,378,871	1,597	12,492	12,492	3,393	4,844	4,927
Central banks	165,072	0	0	0	19	0	0	170,668	0	0	0	4	0	0
General governments	9,283	0	6	6	9	4	0	8,856	0	6	6	8	6	0
Credit institutions	124,336	1	1	1	9	1	0	112,121	0	0	0	11	0	0
Other financial corporations	232,763	10	279	279	132	51	30	212,547	68	283	283	128	180	13
Non-financial corporations	499,216	376	8,110	8,110	1,558	3,758	2,022	486,442	396	7,922	7,922	1,481	3,582	2,363
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	383,939	1,110	4,391	4,391	1,725	1,094	2,521	388,237	1,132	4,280	4,280	1,760	1,076	2,551
DEBT INSTRUMENTS other than HFT	1,752,557	1,498	12,787	12,787	3,530	4,909	4,573	1,718,211	1,597	12,492	12,492	3,494	4,844	4,927
OFF-BALANCE SHEET EXPOSURES	676,199		1,341	1,341	365	242	131	632,838		1,320	1,320	359	137	106

⁽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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

HSBC Holdings Plc

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln 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)	6,753	5,442	1,801	1,744	2,925	6,628	5,110	1,619	1,577	2,806
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	6	6	4	4	0	6	6	6	6	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	35	35	15	15	2	31	31	11	11	2
Non-financial corporations	4,709	3,398	1,414	1,357	1,640	4,639	3,121	1,251	1,210	1,598
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	2,003	2,003	368	368	1,283	1,952	1,952	350	350	1,207
DEBT INSTRUMENTS other than HFT	6,753	5,442	1,801	1,744	2,925	6,628	5,110	1,619	1,577	2,806
Loan commitments given	55	42	0	0	41	87	74	0	0	73

⁽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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 HSBC Holdings Plc

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing					Of which: non-performing			
A Agriculture, forestry and fishing	6,330	247	6,330	168	0	5,898	248	5,898	163	0
B Mining and quarrying	12,729	269	12,729	197	0	12,669	290	12,669	198	0
C Manufacturing	104,038	1,691	104,019	1,223	0	100,218	1,709	100,199	1,208	0
D Electricity, gas, steam and air conditioning supply	12,853	153	12,591	70	0	12,752	132	12,490	71	0
E Water supply	2,977	25	2,977	25	0	3,007	26	3,007	25	0
F Construction	15,432	1,013	15,432	660	0	14,944	844	14,944	573	0
G Wholesale and retail trade	95,431	1,719	95,132	1,213	0	90,177	1,458	89,871	1,044	0
H Transport and storage	22,534	337	22,534	184	0	22,471	538	22,471	209	0
I Accommodation and food service activities	22,219	230	22,219	147	0	22,021	231	22,021	127	0
J Information and communication	20,922	142	20,922	81	0	16,846	174	16,846	74	0
K Financial and insurance activities	1,712	21	1,712	20	0	1,838	48	1,838	46	0
L Real estate activities	116,468	1,138	116,468	583	0	117,055	1,169	117,055	589	0
M Professional, scientific and technical activities	21,893	321	21,846	178	0	23,775	311	23,728	184	0
N Administrative and support service activities	22,622	380	22,622	221	0	22,504	404	22,504	240	0
O Public administration and defence, compulsory social security	413	0	413	7	0	382	0	382	4	0
P Education	1,979	37	1,979	26	0	1,956	20	1,956	22	0
Q Human health services and social work activities	4,144	95	4,144	58	0	3,907	99	3,907	50	0
R Arts, entertainment and recreation	2,491	23	2,491	23	0	2,536	27	2,536	23	0
S Other services	12,031	269	12,018	233	0	11,485	194	11,473	214	0
Loans and advances	499,216	8,110	498,578	5,316	0	486,442	7,922	485,796	5,064	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.