



2015 EU-wide Transparency Exercise

Bank Name	HSBC Holdings Plc
LEI Code	MLU0ZO3ML4LN2LL2TL39
Country Code	UK

2015 EU-wide Transparency Exercise

Capital

HSBC Holdings Plc

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	157,096	174,377	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	109,711	123,407	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	15,682	17,564	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	114,533	129,431	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-3,660	-6,043	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	9,788	7,751	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	3,822	3,199	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-682	-1,121	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-18,512	-19,123	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-853	-768	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-4,788	-5,175	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-3,351	-2,308	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-2,268	0	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-2,268	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,094	19,078	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	16,216	19,170	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-122	-92	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	125,804	142,484	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	31,292	31,893	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	31,475	32,107	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-183	-214	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	1,004,667	1,066,401	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.92%	11.57%	CA3 {1}	-
Tier 1 Capital ratio	12.52%	13.36%	CA3 {3}	-
Total Capital ratio	15.64%	16.35%	CA3 {5}	-



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Risk exposure amounts

HSBC Holdings Plc

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	843,776	892,472
Risk exposure amount for securitisation and re-securitisations in the banking book	34,053	25,710
Risk exposure amount for contributions to the default fund of a CCP	1,408	1,275
Risk exposure amount Other credit risk	808,315	865,488
Risk exposure amount for position, foreign exchange and commodities (Market risk)	46,084	50,592
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	4,404	4,603
Risk exposure amount for Credit Valuation Adjustment	17,730	17,964
Risk exposure amount for operational risk	97,031	105,287
Other risk exposure amounts	46	86
Total Risk Exposure Amount	1,004,667	1,066,401

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

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HSBC Holdings Plc

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	51,988	26,609
Of which debt securities income	10,447	5,365
Of which loans and advances income	40,895	21,046
Interest expenses	19,510	9,924
(Of which deposits expenses)	12,825	6,603
(Of which debt securities issued expenses)	6,137	3,117
(Expenses on share capital repayable on demand)	0	0
Dividend income	993	555
Net Fee and commission income	14,592	7,826
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	1,545	1,727
Gains or (-) losses on financial assets and liabilities held for trading, net	2,626	1,365
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	161	2,722
Gains or (-) losses from hedge accounting, net	44	19
Exchange differences [gain or (-) loss], net	1,101	-166
Net other operating income /(expenses)	-418	215
TOTAL OPERATING INCOME, NET	53,120	30,948
(Administrative expenses)	30,585	15,774
(Depreciation)	2,016	1,003
(Provisions or (-) reversal of provisions)	2,318	1,317
(Commitments and guarantees given)	82	21
(Other provisions)	2,236	1,297
Of which pending legal issues and tax litigation ¹	1,244	
Of which restructuring ¹	88	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,164	1,601
(Loans and receivables)	3,966	1,610
(Held to maturity investments, AFS assets and financial assets measured at cost)	198	-10
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	56	10
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	1	1
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	612	161
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	180	30
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	14,774	11,435
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	11,348	8,828
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	11,348	8,828
Of which attributable to owners of the parent	10,599	7,901

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



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Market Risk

HSBC Holdings Plc

	SA		IM										IM											
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
MULTIPLICATION FACTOR (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				
(min EUR)																								
Traded Debt Instruments	8,379	8,122	586	222	1,431	600							634	219	1,533	574								
Of which: General risk	1,696	1,646	495	193	860	443							491	181	857	418								
Of which: Specific risk	6,586	6,402	91	30	572	157							143	38	676	156								
Equities	272	193	190	139	330	193							111	130	199	141								
Of which: General risk	135	102	190	139	330	193							111	130	199	141								
Of which: Specific risk	136	90	0	0	0	0							0	0	0	0								
Foreign exchange risk	564	666	147	57	179	121							242	91	332	158								
Commodities risk	100	19	0	0	2	0							0	0	10	5								
Total	9,315	9,000	620	331	995	597	1,327	1,229	0	0	0	36,769	708	340	1,112	472	1,507	1,507	0	0	0	0	41,592	

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Credit Risk - Standardised Approach

HSBC Holdings Plc

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
Consolidated data	Central governments or central banks	155,990	161,398	16,206		178,034	184,787	17,885	
	Regional governments or local authorities	1,132	914	521		2,346	2,124	957	
	Public sector entities	153	133	107		158	140	119	
	Multilateral Development Banks	0	0	0		1	1	0	
	International Organisations	2,730	2,730	0		2,670	2,670	0	
	Institutions	67,191	65,713	10,092		71,660	69,207	12,210	
	Corporates	304,779	201,411	188,650		332,112	220,335	206,555	
	of which: SME	1,912	1,764	1,734		2,160	2,046	2,014	
	Retail	80,713	39,421	28,981		95,838	41,412	30,499	
	of which: SME	6,730	3,448	2,000		6,308	3,345	1,949	
	Secured by mortgages on immovable property	33,879	31,757	11,379		37,923	35,532	13,124	
	of which: SME	215	206	85		276	272	206	
	Exposures in default	7,204	3,865	4,985	2,968	7,511	4,068	5,204	3,067
	Items associated with particularly high risk	3,786	3,311	4,966		4,937	4,123	6,184	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	16	15	7		57	47	24	
	Collective investments undertakings (CIU)	531	531	531		502	502	502	
Equity	10,873	10,873	22,144		6,869	6,869	11,631		
Securitisation	348	348	568		499	499	636		
Other exposures	14,015	14,015	9,336		20,966	20,966	11,570		
Standardised Total²	683,341	536,436	298,474	6,718	762,083	593,281	317,099	6,867	

(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 31/12/2014				As of 30/06/2015			
		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
UNITED KINGDOM	Central governments or central banks	74,742	75,276	1,746		77,709	78,413	1,790	
	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	16,935	16,938	403		13,883	13,886	450	
	Corporates	3,886	2,883	2,879		6,867	5,668	5,684	
	of which: SME	0	0	0		0	0	0	
	Retail	1,614	734	551		1,563	732	549	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	494	489	171		506	504	176	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	65	54	71	11	68	53	68	14
	Items associated with particularly high risk	997	997	1,495		1,066	1,066	1,598	
	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)	223	223	223		182	182	182	
Equity	2,871	2,871	6,356		2,937	2,937	6,395		
Securitisation									
Other exposures	1,832	1,832	1,171		2,512	2,512	1,232		
Standardised Total²	103,983	103,983	10,171	82	103,983	103,983	10,171	82	

(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 31/12/2014				As of 30/06/2015			
		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
CHINA	Central governments or central banks	31,666	31,666	996		35,634	35,634	1,148	
	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	22,964	23,086	8,349		28,702	28,774	10,371	
	Corporates	119,919	96,768	85,556		134,646	107,434	94,861	
	of which: SME	0	0	0		0	0	0	
	Retail	12,408	11,861	8,896		14,137	13,665	10,249	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13,331	13,012	4,554		15,540	15,058	5,270	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	17	21	0	32	30	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)	0	0	0		0	0	0	
Equity	0	0	0		416	416	416		
Securitisation									
Other exposures	6,834	6,834	5,910		8,130	8,130	7,055		
Standardised Total²	162,727	162,727	101,171	2,101	162,727	162,727	101,171	2,237	

(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 31/12/2014				As of 30/06/2015			
		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
HONG KONG	Central governments or central banks	26	176	65		79	197	177	
	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	704	934	130		687	762	115	
	Corporates	20,086	6,929	6,883		28,275	7,229	7,218	
	of which: SME	8	8	8		13	13	13	
	Retail	7,347	1,863	1,397		9,178	1,687	1,265	
	of which: SME	32	16	12		34	18	13	
	Secured by mortgages on immovable property	2,900	1,945	681		3,263	2,360	806	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	74	73	100	0	105	105	147	0
	Items associated with particularly high risk	2	2	3		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	5,688	5,688	13,454		1,249	1,249	2,300		
Securitisation									
Other exposures	2,274	2,274	763		6,090	6,090	1,578		
Standardised Total²	28,076	28,076	17,763	8	28,076	28,076	17,763	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 31/12/2014				As of 30/06/2015			
		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
UNITED STATES	Central governments or central banks	2,900	2,939	7,129		3,937	3,975	8,394	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,886	13,969	283		13,576	13,585	276	
	Corporates	13,060	10,734	10,707		15,814	12,651	12,637	
	of which: SME	0	0	0		0	0	0	
	Retail	1,496	728	503		1,505	740	513	
	of which: SME	1,042	297	179		1,036	207	188	
	Secured by mortgages on immovable property	182	180	63		194	206	72	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	88	79	117	5	88	77	115	6
	Items associated with particularly high risk	282	282	423		1,572	1,197	1,795	
	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	1,594	1,594	1,594		1,473	1,473	1,473		
Securitisation									
Other exposures	530	530	260		660	660	279		
Standardised Total²				74				47	

(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 31/12/2014				As of 30/06/2015			
		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
FRANCE	Central governments or central banks	12,362	12,543	716		15,945	16,483	800	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	41	32	6		41	32	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,517	1,233	40		721	721	28	
	Corporates	3,188	1,740	1,147		3,038	1,963	1,362	
	of which: SME	0	0	0		0	0	0	
	Retail	816	793	515		1,040	934	615	
	of which: SME	541	539	325		634	599	363	
	Secured by mortgages on immovable property	497	497	174		513	515	186	
	of which: SME	19	19	5		33	33	9	
	Exposures in default	58	24	28	13	46	35	48	11
	Items associated with particularly high risk	158	158	238		172	172	258	
	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)	3	3	3		3	3	3	
Equity	134	134	134		123	123	123		
Securitisation									
Other exposures	392	392	99		317	317	80		
Standardised Total²				15				12	

(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 31/12/2014				As of 30/06/2015			
		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
CANADA	Central governments or central banks	75	75	187		78	78	172	
	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		0	0	1	
	Corporates	59	44	44		70	55	55	
	of which: SME	0	0	0		0	0	0	
	Retail	1,973	551	413		1,916	489	366	
	of which: SME	7	7	7		7	7	7	
	Secured by mortgages on immovable property	79	79	28		87	97	34	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	7	9	12	18	6	8	12
	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	580	580	190		847	847	194		
Standardised Total²				31				27	

(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 31/12/2014				As of 30/06/2015			
		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
BRAZIL	Central governments or central banks	949	949	2,259		1,031	1,031	2,153	
	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	636	692	15		803	879	18	
	Corporates	21,502	18,990	19,098		20,200	17,661	17,720	
	of which: SME	0	0	0		0	0	0	
	Retail	14,019	6,850	4,793		20,267	6,460	4,524	
	of which: SME	4,254	1,929	1,102		3,810	1,800	1,028	
	Secured by mortgages on immovable property	1,759	1,744	616		1,711	1,708	622	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2,057	818	1,123	1,164	2,068	863	1,101	1,132
	Items associated with particularly high risk	854	671	1,007		686	553	830	
	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	21	21	41		22	22	43		
Securitisation									
Other exposures	53	53	50		247	247	75		
Standardised Total²				1,905				1,460	

(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 31/12/2014				As of 30/06/2015			
		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
SINGAPORE	Central governments or central banks	1	1	1		2	2	6	
	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	355	356	13		651	654	20	
	Corporates	2,834	624	624		3,217	774	774	
	of which: SME	3	3	3		3	3	3	
	Retail	5,887	950	713		7,836	946	710	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	327	241	84		755	356	125	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	14	22	0	21	18	27	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	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	83	83	13		81	81	15		
	Standardised Total²			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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
GERMANY	Central governments or central banks	14,600	17,806	0		18,409	22,180	27	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,544	5,770	116		9,278	6,944	139	
	Corporates	1,123	214	203		734	342	257	
	of which: SME	0	0	0		0	0	0	
	Retail	89	32	24		97	27	20	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	4		10	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	62	62	62		45	45	45	
Equity	73	73	73		69	69	69		
Securitisation	0	0	0		0	0	0		
Other exposures	26	26	24		4	4	4		
	Standardised Total²			1				1	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
MEXICO	Central governments or central banks	558	680	1,261		649	838	1,199	
	Regional governments or local authorities	889	673	481		905	709	540	
	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		0	0	0	
	Corporates	17,853	8,919	8,408		17,340	8,106	7,647	
	of which: SME	0	0	0		0	0	0	
	Retail	5,417	2,308	1,679		5,822	2,477	1,805	
	of which: SME	408	290	166		388	294	168	
	Secured by mortgages on immovable property	1,998	1,838	701		2,220	2,056	1,069	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	557	354	448	195	557	346	439	205
	Items associated with particularly high risk	446	170	256		476	173	259	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	16	15	7		57	47	24	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	244	244	244		287	287	470		
Securitisation	0	0	0		0	0	0		
Other exposures	106	106	106		116	116	116		
	Standardised Total²			584				585	

(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

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

HSBC Holdings Plc

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	278,222	1	277,261	45,521	0	2	311,302	2	310,165	46,849	0	2
	Institutions	178,354	83	166,560	53,474	4	40	176,546	306	167,606	46,688	0	35
	Corporates	801,330	5,777	585,411	312,950	4,248	3,495	884,669	6,588	649,115	349,336	4,594	3,620
	Corporates - Of Which: Specialised Lending	26,156	216	25,095	18,914	8	583	27,480	0	25,887	19,600	0	600
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	390,709	6,656	345,440	87,361	392	2,457	427,129	6,838	376,954	93,885	2,478	2,290
	Retail - Secured on real estate property	237,438	5,168	240,507	59,415	292	1,561	257,590	5,541	261,717	63,352	2,306	1,461
	Retail - Secured on real estate property - Of Which: SME	2,553	104	2,553	526	2	14	2,894	169	2,894	607	14	50
	Retail - Secured on real estate property - Of Which: non-SME	234,885	5,063	237,953	58,889	290	1,547	254,696	5,372	258,823	62,745	2,292	1,411
	Retail - Qualifying Revolving	93,771	152	54,494	12,583	45	219	106,775	148	61,287	13,558	86	213
	Retail - Other Retail	59,501	1,337	50,439	15,363	55	677	62,764	1,149	53,951	16,975	86	616
	Retail - Other Retail - Of Which: SME	12,571	663	11,436	5,124	28	303	12,728	609	11,576	5,561	17	274
	Retail - Other Retail - Of Which: non-SME	46,929	674	39,003	10,240	27	374	50,036	540	42,375	11,314	70	342
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	32,345	0	32,345	33,484	0	760	31,877	0	31,877	25,074	0	594	
Other non credit-obligation assets				11,103									
IRB Total				543,894						574,098			

(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 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	595	0	595	68	0	251	0	295	73	0	0	
	Institutions	34,748	0	34,012	9,552	0	18	40,053	0	39,216	9,838	0	20
	Corporates	167,608	2,069	146,094	68,445	2,111	1,503	177,579	2,679	152,519	77,148	2,297	1,422
	Corporates - Of Which: Specialised Lending	12,970	135	12,765	10,054	8	562	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	170,669	991	158,283	19,164	216	423	187,263	1,132	174,950	22,636	2,339	434
	Retail - Secured on real estate property	109,918	652	116,276	6,200	180	196	120,793	679	128,193	8,440	2,216	181
	Retail - Secured on real estate property - Of Which: SME	29	0	29	10	0	19	0	1	19	12	5	0
	Retail - Secured on real estate property - Of Which: non-SME	109,889	651	116,247	6,190	180	196	120,774	678	128,174	8,428	2,211	180
	Retail - Qualifying Revolving	45,427	132	28,776	5,730	21	132	50,466	126	31,228	5,728	63	132
	Retail - Other Retail	14,724	207	13,231	7,233	15	95	16,003	326	14,934	8,468	60	122
	Retail - Other Retail - Of Which: SME	8,353	168	7,411	3,987	2	37	8,939	261	7,875	4,642	4	47
	Retail - Other Retail - Of Which: non-SME	6,370	40	5,820	3,246	13	58	7,063	65	7,059	3,826	56	75
	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 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
CHINA	Central banks and central governments	24,119	0	24,119	4,310	0	0	22,515	0	22,515	2,925	0	0
	Institutions	26,505	0	25,511	6,378	0	0	25,570	0	24,860	6,317	0	0
	Corporates	61,977	291	46,698	30,813	0	149	68,946	370	54,569	34,713	0	245
	Corporates - Of Which: Specialised Lending	709	0	658	458	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4,422	6	3,753	401	1	1	5,101	5	4,266	475	0	1
	Retail - Secured on real estate property	2,714	2	2,643	289	1	0	2,958	2	2,883	343	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	5	4	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,710	2	2,638	289	1	0	2,952	2	2,878	342	0	0
	Retail - Qualifying Revolving	992	0	480	86	0	0	1,223	0	581	102	0	0
	Retail - Other Retail	715	3	630	26	0	0	921	3	803	31	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Other Retail - Of Which: non-SME	713	3	628	26	0	0	918	3	800	30	0	0
	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 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
HONG KONG	Central banks and central governments	40,386	0	40,329	2,418	0	0	60,613	0	60,548	3,649	0	0
	Institutions	14,183	0	13,984	3,175	0	0	15,678	0	15,465	4,985	0	0
	Corporates	125,087	347	91,556	47,681	0	377	140,813	430	100,450	51,853	0	334
	Corporates - Of Which: Specialised Lending	2,868	0	2,694	1,621	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	95,200	81	72,035	11,386	0	54	109,726	87	82,285	15,099	0	62
	Retail - Secured on real estate property	45,666	39	45,639	4,675	0	0	51,570	36	51,540	7,362	0	0
	Retail - Secured on real estate property - Of Which: SME	531	1	531	32	0	0	568	2	568	36	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45,135	38	45,108	4,643	0	0	51,002	34	50,972	7,326	0	0
	Retail - Qualifying Revolving	39,346	14	21,506	5,647	0	49	46,385	16	24,821	6,572	0	56
	Retail - Other Retail	10,277	28	4,890	1,065	0	5	11,771	35	5,923	1,165	0	6
	Retail - Other Retail - Of Which: SME	84	0	83	3	0	0	94	0	93	2	0	0
	Retail - Other Retail - Of Which: non-SME	10,193	28	4,807	1,062	0	5	11,677	35	5,830	1,163	0	6
	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 31/12/2014					As of 30/06/2015						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)													
UNITED STATES	Central banks and central governments	69,795	0	69,789	5,708	0	0	70,585	0	70,582	6,702	0	0
	Institutions	17,913	0	14,602	4,607	0	0	17,284	0	14,832	4,151	0	0
	Corporates	121,383	87	79,609	40,424	0	200	137,070	91	91,644	45,210	0	259
	Corporates - Of Which: Specialised Lending	73	2	70	56	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	43,510	4,172	39,091	48,057	3	1,540	45,960	4,439	41,141	47,184	1	1,360
	Retail - Secured on real estate property	32,142	3,970	31,860	43,004	1	1,288	33,963	4,231	33,658	41,786	0	1,157
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32,141	3,970	31,859	43,003	1	1,288	33,959	4,231	33,654	41,785	0	1,157
	Retail - Qualifying Revolving	5,956	0	2,958	868	0	31	6,567	0	3,245	904	0	19
	Retail - Other Retail	5,411	201	4,272	4,185	2	221	5,431	207	4,238	4,494	1	184
	Retail - Other Retail - Of Which: SME	189	0	132	54	0	0	190	0	128	56	0	0
	Retail - Other Retail - Of Which: non-SME	5,222	201	4,141	4,132	2	221	5,241	207	4,110	4,438	1	184
	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 31/12/2014					As of 30/06/2015						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)													
FRANCE	Central banks and central governments	90	0	90	39	0	0	2	0	2	0	0	0
	Institutions	7,915	0	7,333	2,689	0	0	8,261	0	7,884	2,549	0	0
	Corporates	48,494	688	32,383	11,612	0	281	43,563	644	30,051	12,119	0	291
	Corporates - Of Which: Specialised Lending	1,350	0	1,324	931	0	4	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22,795	1,132	21,717	2,948	0	388	22,603	898	22,075	2,901	0	382
	Retail - Secured on real estate property	4,443	252	4,347	848	0	46	4,444	333	4,425	826	0	92
	Retail - Secured on real estate property - Of Which: SME	1,951	102	1,951	469	0	13	1,963	163	1,964	450	0	50
	Retail - Secured on real estate property - Of Which: non-SME	2,492	151	2,396	379	0	33	2,481	170	2,461	376	0	42
	Retail - Qualifying Revolving	383	2	14	4	0	0	357	2	15	4	0	0
	Retail - Other Retail	17,969	878	17,356	2,097	0	342	17,802	563	17,635	2,072	0	290
	Retail - Other Retail - Of Which: SME	3,428	486	3,288	825	0	254	3,079	342	3,127	791	0	216
	Retail - Other Retail - Of Which: non-SME	14,541	392	14,068	1,271	0	88	14,723	221	14,508	1,280	0	73
	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 31/12/2014					As of 30/06/2015						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)													
CANADA	Central banks and central governments	13,455	0	13,281	1,792	0	0	12,689	0	12,599	1,770	0	1
	Institutions	5,808	0	5,693	579	0	0	6,909	0	6,708	697	0	0
	Corporates	46,373	266	32,336	18,361	373	254	49,997	271	34,448	20,606	421	264
	Corporates - Of Which: Specialised Lending	2	0	2	2	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	18,041	56	15,747	2,293	157	25	18,577	49	16,288	2,279	127	25
	Retail - Secured on real estate property	15,560	42	14,079	1,658	95	6	16,201	37	14,658	1,712	79	8
	Retail - Secured on real estate property - Of Which: SME	28	0	28	12	2	0	325	1	324	105	9	0
	Retail - Secured on real estate property - Of Which: non-SME	15,532	42	14,052	1,645	93	6	15,875	35	14,333	1,607	71	7
	Retail - Qualifying Revolving	915	4	398	152	24	6	912	3	390	155	23	6
	Retail - Other Retail	1,567	10	1,270	474	38	12	1,464	8	1,160	412	25	12
	Retail - Other Retail - Of Which: SME	393	7	392	206	27	10	272	5	264	129	12	10
	Retail - Other Retail - Of Which: non-SME	1,174	3	878	268	12	2	1,192	4	896	282	13	2
	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 31/12/2014					As of 30/06/2015						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)													
BRAZIL	Central banks and central governments	7,133	0	7,131	1,387	0	0	7,998	0	7,998	3,372	0	0
	Institutions	4,608	0	4,447	2,502	0	0	4,219	0	4,134	2,202	0	0
	Corporates	3,521	41	2,696	1,465	0	23	5,494	27	4,416	2,701	0	17
	Corporates - Of Which: Specialised Lending	3	0	3	3	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	127	0	123	23	0	0	87	0	83	4	0	0
	Retail - Secured on real estate property	10	0	9	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	9	1	0	0	11	0	11	1	0	0
	Retail - Qualifying Revolving	5	0	3	1	0	0	6	0	3	1	0	0
	Retail - Other Retail	112	0	111	21	0	0	69	0	69	1	0	0
	Retail - Other Retail - Of Which: SME	46	0	46	19	0	0	46	0	46	0	0	0
	Retail - Other Retail - Of Which: non-SME	66	0	66	2	0	0	69	0	69	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).

		IRB Approach															
		As of 31/12/2014						As of 30/06/2015									
		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			
(min EUR, %)																	
SINGAPORE	Central banks and central governments	10,524	0	10,521	354	0	0	11,122	0	11,119	369	0	0	0	0	0	0
	Institutions	4,812	0	4,611	979	0	0	6,057	0	5,846	1,106	0	0	0	0	0	0
	Corporates	22,550	24	14,039	6,373	0	27	26,250	22	15,191	7,066	0	27	0	0	0	0
	Corporates - Of Which: Specialised Lending	935	0	879	597	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8,595	8	8,137	1,233	0	1	8,557	12	8,157	1,290	0	3	0	0	0	0
	Retail - Secured on real estate property	8,452	7	8,060	1,215	0	1	8,403	11	8,077	1,271	0	3	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8,452	7	8,060	1,215	0	1	8,403	11	8,077	1,271	0	3	0	0	0	0
	Retail - Qualifying Revolving	114	0	54	14	0	0	130	0	60	14	0	0	0	0	0	0
	Retail - Other Retail	28	0	24	3	0	0	24	0	20	5	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	2	0	0	6	0	6	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	26	0	21	1	0	0	19	0	14	2	0	0	0	0	0	0
	Equity	0	0	0	0	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 31/12/2014						As of 30/06/2015									
		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			
(min EUR, %)																	
GERMANY	Central banks and central governments	516	0	274	42	0	0	304	0	14	1	0	0	0	0	0	0
	Institutions	6,093	0	5,233	1,781	0	0	4,955	0	4,188	1,408	0	0	0	0	0	0
	Corporates	17,747	121	12,577	6,796	0	31	20,471	93	14,487	7,233	0	33	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	39	0	27	5	0	0	44	0	31	7	0	0	0	0	0	0
	Retail - Secured on real estate property	10	0	9	1	0	0	11	0	10	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	9	0	0	0	11	0	10	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	17	0	9	2	0	0	20	0	10	2	0	0	0	0	0	0
	Retail - Other Retail	11	0	10	3	0	0	12	0	11	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	5	0	5	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	7	0	0	0	8	0	6	0	0	0	0	0	0	0
	Equity	0	0	0	0	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 31/12/2014						As of 30/06/2015									
		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			
(min EUR, %)																	
MEXICO	Central banks and central governments	10,031	0	9,969	2,820	0	0	7,698	0	7,698	1,968	0	0	0	0	0	0
	Institutions	1,227	0	734	375	0	0	898	0	759	364	0	0	0	0	0	0
	Corporates	2,796	0	1,928	1,112	0	7	4,025	0	3,044	1,476	0	8	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	67	1	65	3	1	0	70	0	68	1	0	0	0	0	0	0
	Retail - Secured on real estate property	6	1	5	2	1	0	5	0	5	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	1	5	2	1	0	5	0	5	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	60	0	59	0	0	0	63	0	62	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	59	0	59	0	0	0	62	0	62	0	0	0	0	0	0	0
	Equity	0	0	0	0	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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

HSBC Holdings Plc

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Germany	1,166	182	1,162	708	0	273	1,163	19	2,496	-11	0	0	0	0	
[3M - 1Y]		1,314	12	1,290	1,238	0	41	2,266	31	4,210	-39	0	0	0	0	
[1Y - 2Y]		1,320	153	1,272	720	0	399	4,274	81	2,015	-41	395	1	0	0	
[2Y - 3Y]		4,980	6	4,931	3,304	0	1,622	2,761	69	375	-25	405	2	0	0	
[3Y - 5Y]		2,203	326	2,178	1,281	0	571	1,412	135	836	-103	0	0	0	0	
[5Y - 10Y]		4,673	340	4,402	856	0	3,198	2,160	533	6,919	-801	0	0	0	0	
[10Y - more]	5,258	68	3,494	376	0	3,050	4,621	2,749	1,947	-494	0	0	0	0		
Total		20,915	1,086	18,729	8,481	0	9,153	18,657	3,616	18,799	-1,514	800	4	0	0	
[0 - 3M]	Croatia	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	15	-1	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	15	-1	
[0 - 3M]	Greece	102	0	102	102	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		102	0	102	102	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	48	35	48	4	0	9	0	0	0	0	14	0	0	0	
[3M - 1Y]		9	0	9	0	0	9	0	0	0	0	51	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	13	1	0	0	
[2Y - 3Y]		16	0	16	0	0	16	0	0	0	0	44	0	12	0	
[3Y - 5Y]		2	0	2	0	0	2	0	0	0	0	0	0	7	0	
[5Y - 10Y]		26	0	26	0	0	26	0	0	215	-66	0	0	8	-1	
[10Y - more]	10	0	10	0	0	10	0	0	0	0	0	0	0	0		
Total		121	35	121	4	0	82	0	0	215	-66	262	1	28	-1	
[0 - 3M]	Ireland	5	0	5	0	0	1	222	4	4	15	0	0	0	0	
[3M - 1Y]		41	0	24	0	0	24	855	17	333	-4	4	0	0	0	
[1Y - 2Y]		17	0	3	0	0	3	490	15	226	-6	10	0	0	0	
[2Y - 3Y]		7	0	0	0	0	0	674	7	217	0	14	0	0	0	
[3Y - 5Y]		439	0	130	0	0	130	3,633	310	347	0	0	0	0	0	
[5Y - 10Y]		58	0	58	0	0	58	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		568	0	216	0	0	216	5,785	353	1,127	-29	43	0	0	0	
[0 - 3M]	Italy	208	0	208	134	0	74	0	0	0	0	0	0	0	1	
[3M - 1Y]		1,198	0	1,198	836	0	362	0	0	0	0	15	0	0	0	
[1Y - 2Y]		382	0	364	0	0	364	31	52	0	463	3	0	0	0	
[2Y - 3Y]		1,363	0	343	0	0	343	1,799	0	-11	616	0	0	0	0	
[3Y - 5Y]		882	0	882	204	0	678	0	0	0	455	1	337	-1	0	
[5Y - 10Y]		992	0	992	0	0	992	-143	0	0	0	0	0	0	0	
[10Y - more]	510	0	510	0	0	510	0	0	0	0	0	0	0	0		
Total		5,534	0	4,497	1,174	0	3,323	1,657	1,019	53	-12	1,551	7	337	-1	
[0 - 3M]	Latvia	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	12	0	
[2Y - 3Y]		25	0	25	0	0	25	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		27	0	27	0	0	27	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		52	0	52	0	0	52	0	0	0	0	0	0	12	0	
[0 - 3M]	Lithuania	49	0	49	0	0	49	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		25	0	25	0	0	25	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	0	5	0	0	5	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		79	0	79	0	0	79	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	94	0	94	94	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	4	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	0	5	0	0	5	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		99	0	99	94	0	6	0	0	0	0	0	0	4	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

HSBC Holdings Plc

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
	United Kingdom	2,828	240	2,828	2,588	0	0	1	0	37	-1	0	0	0	0	0	0	
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Norway	321	0	321	318	0	3	0	0	0	0	0	0	0	0	0	0	
	Australia	1,517	0	1,517	1,177	0	640	267	7	0	0	115	2	148	0	-2	0	
	Canada	12,882	3	10,498	8,627	0	1,850	9,931	298	4,637	-225	0	0	0	0	0	0	
	Hong Kong	27,562	0	27,562	25,635	0	1,927	0	0	548	-20	0	0	4	0	0	0	
	Japan	4,158	0	4,158	2,525	0	1,635	0	0	17	0	71	0	13	0	0	0	
	U.S.	6,524	18	3,341	2,477	0	809	0	0	0	0	0	0	0	0	0	0	0
	Total	50,141	19	42,228	32,264	0	8,940	0	-137	0	0	283	1	121	0	-8	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

HSBC Holdings Plc

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)				NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)
	China	7,548	0	7,548	3,785	0	3,763	0	0	0	0	0	0	90	0	4	0
		5,940	0	5,940	5,399	0	5,911	0	0	0	0	0	0	99	0	0	0
		2,063	0	2,063	1,957	0	1,07	0	0	0	0	0	0	153	2	77	-1
		2,864	0	2,864	2,591	0	273	0	0	0	0	0	0	144	2	19	-1
		715	0	715	702	0	12	0	0	0	0	0	0	800	11	411	-5
		65	0	65	65	0	65	0	0	0	0	0	0	4	0	12	0
		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0
	Total	19,198	0	19,198	14,435	0	4,764	0	0	0	0	0	0	1,288	16	531	-7
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		45	45	45	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	45	45	45	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	6,157	14	6,157	5,576	0	566	8,264	173	8,254	-185	11	0	15	0	0	0
		8,624	0	8,624	8,086	0	537	568	7	2,103	-55	2	124	124	2	0	-1
		3,374	0	3,362	3,082	0	274	387	12	408	-6	4	198	4	198	-2	
		296	6	293	135	0	152	171	3	0	0	4	55	4	55	-1	
		429	0	429	272	0	157	90	1	67	-2	267	6	163	57	-3	
		839	0	811	30	0	772	220	31	0	0	44	1	26	1	-1	
		277	0	279	0	0	239	102	0	0	0	0	0	0	0	0	
	Total	19,956	20	19,915	17,181	0	2,697	9,801	266	10,831	-247	972	16	581	16	581	-8
	Other Central and eastern Europe countries non EEA	47	43	47	4	0	0	0	0	0	0	18	0	0	0	0	0
		18	0	18	17	0	0	0	0	0	0	103	0	0	0	0	0
		13	0	13	12	0	1	0	0	0	0	163	1	0	0	0	
		40	0	40	8	0	32	0	0	0	0	21	1	89	1	0	
		18	0	18	14	0	4	0	0	0	0	7	1	428	1	-11	
		5	0	5	0	0	0	0	0	0	0	0	0	36	3	-3	
		28	0	28	3	0	25	0	0	0	0	3	0	0	0	0	
	Total	168	43	168	60	0	66	0	0	0	0	313	3	554	3	554	-15
	Middle East	5,081	322	5,081	4,484	0	275	48	0	0	0	0	0	0	0	0	0
		2,712	87	2,712	2,423	0	202	0	0	0	0	87	1	0	0	0	
		623	31	623	293	0	300	11	1	0	0	95	1	0	0	0	
		159	6	159	138	0	15	0	0	0	0	1	0	0	0	0	
		276	4	276	235	0	38	0	0	0	0	37	1	7	0	0	
		142	0	142	7	0	136	0	0	0	0	0	0	0	0	0	
		46	0	46	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	9,040	449	9,040	7,580	0	1,011	59	1	0	0	220	2	7	2	7	0
	Latin America and the Caribbean	5,944	3,937	5,944	709	0	0	0	121	0	-7	151	0	0	0	0	0
		4,005	67	4,005	626	0	2,818	0	0	0	0	1,338	8	47	0	-7	
		4,776	15	4,776	3,127	0	1,045	0	0	0	0	1,838	18	472	18	-44	
		3,979	5	3,965	3,184	0	505	0	0	0	0	1,284	12	848	12	-131	
		2,228	4	2,210	761	0	902	0	0	0	0	1,934	26	3,096	26	-191	
		1,615	86	1,551	768	0	313	128	11	0	0	1	0	731	0	-104	
		0	0	0	0	0	1,565	0	0	0	0	0	0	0	0	0	
	Total	24,010	4,115	23,895	9,666	0	7,569	128	11	121	-7	6,546	65	5,193	65	4,998	-498
	Africa	769	226	769	540	0	3	21	0	0	0	0	0	0	0	0	0
		537	0	537	532	0	5	0	0	0	0	0	0	24	0	0	
		35	0	35	9	0	26	0	0	0	0	26	0	107	0	-1	
		8	0	8	8	0	8	0	0	0	0	0	0	89	0	-1	
		67	0	67	67	0	67	0	0	0	0	0	0	415	0	-11	
		27	0	27	0	0	27	0	0	0	0	31	0	31	0	-3	
		124	0	124	0	0	124	0	0	0	0	0	0	0	0	0	
	Total	1,567	227	1,567	1,080	0	260	21	0	0	0	26	0	667	0	-16	0
	Others	5,153	6	5,153	4,314	0	834	0	0	0	0	269	5	105	0	0	
		6,473	0	6,473	4,612	0	1,861	26	1	0	0	266	5	218	5	-2	
		1,935	0	1,935	1,612	0	319	0	0	0	0	276	5	556	5	-36	
		1,925	0	1,925	1,710	0	215	0	0	0	0	222	3	323	3	-24	
		1,591	0	1,591	1,436	0	149	0	0	0	0	438	6	2,054	6	-204	
		1,214	22	1,214	873	0	319	1	0	32	-1	26	1	147	1	-17	
		359	0	359	4	0	281	13	4	0	0	0	0	0	0	0	
	Total	18,651	120	18,649	14,561	0	3,968	39	5	32	-1	1,526	25	3,402	25	-284	0

Notes and definitions

(1) 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

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

(3) 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

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Austria	165	165	165	0	0	0	0	20	-1	0	0	0	0	
[3M - 1Y]		2	0	0	0	0	911	36	774	-220	50	1	0	0	
[1Y - 2Y]		254	0	251	27	0	224	1	24	4	0	0	0	0	
[2Y - 3Y]		26	0	4	0	0	114	0	22	4	0	0	0	0	
[3Y - 5Y]		133	0	101	101	0	0	50	0	0	0	0	0	0	
[5Y - 10Y]		194	0	128	85	0	43	0	0	0	0	0	0	0	
[10Y - more]	331	0	286	0	0	286	0	0	0	0	0	0	0		
Total	1,106	165	934	213	0	557	1,076	63	821	-222	50	1	0	0	
[0 - 3M]	Belgium	0	0	180	169	0	11	0	0	0	0	0	0	0	
[3M - 1Y]		157	0	157	29	0	128	2,182	91	441	-8	0	0	0	
[1Y - 2Y]		35	0	2	0	0	2	0	0	67	1	0	0	0	
[2Y - 3Y]		257	0	196	129	0	68	0	0	0	4	0	0	0	
[3Y - 5Y]		552	0	531	407	0	124	0	0	0	0	0	0	0	
[5Y - 10Y]		127	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	338	0	248	0	0	248	0	0	0	0	0	0	0		
Total	1,646	0	1,314	733	0	581	2,182	91	441	-8	71	1	0	0	
[0 - 3M]	Bulgaria	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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	
[10Y - more]	7	0	7	0	0	7	0	0	0	0	0	0	0		
Total	9	0	9	0	0	9	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	53	0	53	53	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		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	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		6	0	6	0	0	6	0	0	0	0	0	0	0	
[5Y - 10Y]		4	0	4	0	0	4	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	63	0	63	53	0	10	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	72	0	72	64	0	8	0	0	0	0	0	0	0	
[3M - 1Y]		347	0	347	255	0	92	0	0	9	0	0	0	0	
[1Y - 2Y]		227	0	202	0	0	25	0	0	0	0	0	0	0	
[2Y - 3Y]		198	0	198	130	0	68	0	0	0	0	0	0	0	
[3Y - 5Y]		119	0	119	112	0	7	0	0	0	0	0	45	-1	
[5Y - 10Y]		62	0	62	37	0	25	0	0	0	0	0	0	0	
[10Y - more]	18	0	18	0	0	18	0	0	0	0	0	0	0		
Total	1,042	0	1,042	800	0	243	0	0	0	9	0	45	-1		
[0 - 3M]	Denmark	65	0	65	63	0	2	0	0	0	0	0	0	0	
[3M - 1Y]		242	0	84	78	0	6	1,076	157	0	0	0	0	0	
[1Y - 2Y]		77	0	77	75	0	2	0	0	68	0	0	0	0	
[2Y - 3Y]		97	0	95	95	0	1	16	0	0	21	0	0	0	
[3Y - 5Y]		44	0	44	0	0	44	0	0	0	0	0	0	0	
[5Y - 10Y]		78	0	78	52	0	26	0	0	0	0	0	0	0	
[10Y - more]	21	0	10	0	0	10	50	9	0	0	0	0	0		
Total	624	0	454	363	0	91	1,142	167	0	89	0	0	0		
[0 - 3M]	Estonia	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	
[1Y - 2Y]		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	
[3Y - 5Y]		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	
[10Y - more]	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 - 3M]	Finland	1,429	1,092	1,423	330	0	1	550	6	0	0	0	0	0	
[3M - 1Y]		30	0	7	0	0	7	2,603	23	3,619	-56	0	0	0	
[1Y - 2Y]		264	0	222	212	0	17	2,202	35	1,510	-96	0	0	0	
[2Y - 3Y]		46	0	0	0	0	46	1,957	46	746	-32	0	0	0	
[3Y - 5Y]		114	0	25	25	0	0	881	81	1,990	-280	0	0	0	
[5Y - 10Y]		1,071	0	612	317	0	295	4,560	446	4,164	-683	0	0	0	
[10Y - more]	332	0	33	0	0	33	3,285	290	3,638	-920	0	0	0		
Total	3,291	1,092	2,329	917	0	320	16,127	926	15,667	-2,066	0	0	0	0	
[0 - 3M]	France	3,992	77	3,988	3,726	0	186	0	0	0	0	0	0	0	
[3M - 1Y]		481	318	480	101	0	61	542	50	3,405	-597	10,918	830	6,058	
[1Y - 2Y]		2,057	9	1,921	1,849	0	63	0	0	0	416	1	0	-545	
[2Y - 3Y]		669	9	597	522	0	65	0	0	0	96	0	45	-1	
[3Y - 5Y]		1,298	20	1,050	998	0	31	0	0	0	34	1	30	0	
[5Y - 10Y]		856	59	503	0	0	444	0	0	0	120	12	18	0	
[10Y - more]	2,135	88	1,337	0	0	1,249	0	0	0	4	1	0	0		
Total	11,487	580	9,876	7,196	0	2,100	542	50	3,495	-597	11,587	845	6,116	-545	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)		Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	Germany	2,068	155	2,037	1,876	0	6	983	31	1,751	-19	179	0	0	0
[3M - 1Y]		1,158	60	987	782	0	146	9,206	1,548	10,163	-733	5,706	897	3,900	-766
[1Y - 2Y]		1,847	122	1,623	1,266	0	235	1,598	10	1,189	-25	694	7	0	0
[2Y - 3Y]		4,384	102	4,230	4,020	0	108	3,208	47	0	0	425	3	0	0
[3Y - 5Y]		2,559	360	2,031	1,209	0	462	559	13	32	-3	25	5	0	0
[5Y - 10Y]		3,286	301	1,596	859	0	427	1,040	286	6,749	-645	430	7	0	0
[10Y - more]	5,018	75	3,014	408	0	2,533	3,300	1,896	738	-116	25	10	116	-13	
Total		20,322	1,175	15,517	10,419	0	3,917	20,122	3,834	20,623	-1,542	7,464	929	4,016	-779
[0 - 3M]	Croatia	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	28	-1
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	28	-1
[0 - 3M]	Greece	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	0	0	1	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	4	1	4	0	0	2	0	0	0	0	0	0	0	0	
Total		5	1	5	0	2	2	1	0	0	0	0	0	0	0
[0 - 3M]	Hungary	158	71	158	86	0	0	0	0	0	0	54	0	0	0
[3M - 1Y]		4	0	4	0	0	4	0	0	0	0	119	1	0	0
[1Y - 2Y]		0	0	0	0	0	2	0	0	0	0	67	0	0	0
[2Y - 3Y]		97	0	97	0	0	97	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	0	4	0	0	4	0	0	242	-101	0	0	4	0
[5Y - 10Y]		23	0	23	0	0	23	0	0	0	0	0	0	1	0
[10Y - more]	14	0	14	0	0	14	0	0	0	0	0	0	0	0	
Total		301	71	301	86	0	144	0	242	-101	265	1	5	0	
[0 - 3M]	Ireland	6	0	1	0	0	1	250	5	238	-1	0	0	0	0
[3M - 1Y]		42	0	32	0	0	32	500	9	0	0	0	0	0	0
[1Y - 2Y]		11	0	0	0	0	0	250	11	254	-33	18	0	0	0
[2Y - 3Y]		26	0	8	0	0	8	450	18	0	0	0	0	12	0
[3Y - 5Y]		73	0	59	0	0	59	809	11	245	-1	4	0	0	0
[5Y - 10Y]		442	0	122	0	0	122	4,088	290	391	-59	0	0	0	0
[10Y - more]	193	0	193	0	0	193	0	0	0	0	0	0	0	0	
Total		792	0	415	0	415	6,348	344	1,128	-94	22	0	12	0	
[0 - 3M]	Italy	327	0	318	300	0	15	0	0	0	0	0	0	0	0
[3M - 1Y]		481	0	400	400	0	0	0	0	0	0	415	2	0	0
[1Y - 2Y]		1,561	0	429	0	0	429	2,002	985	0	-39	399	2	0	0
[2Y - 3Y]		240	0	118	0	0	118	0	0	0	0	-475	0	21	0
[3Y - 5Y]		704	0	366	227	0	139	0	0	0	0	0	0	431	-2
[5Y - 10Y]		393	0	27	0	0	27	0	0	0	0	0	0	0	0
[10Y - more]	262	0	24	0	0	24	0	0	0	0	0	0	0	0	
Total		4,048	0	1,732	928	0	805	2,003	985	1	-39	1,378	6	451	-2
[0 - 3M]	Latvia	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	14	0
[1Y - 2Y]		30	0	30	0	0	30	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		21	0	21	0	0	21	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	0	0	2	0	0	2	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		53	0	53	0	0	53	0	0	0	0	0	0	14	0
[0 - 3M]	Lithuania	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		19	0	19	0	0	19	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	0	4	0	0	4	0	0	0	0	0	0	0	0
[5Y - 10Y]		11	0	11	0	0	11	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		34	0	34	0	0	34	0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	416	0	416	416	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		57	0	57	57	0	0	0	0	0	0	0	0	4	0
[3Y - 5Y]		49	0	49	46	0	4	0	0	0	0	0	0	0	0
[5Y - 10Y]		13	0	13	0	0	13	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		536	0	536	519	0	17	0	0	0	0	0	0	4	0

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	United Kingdom	4,086	44	4,085	3,990	0	51	121	2	1,810	-21	0	0	0	0	0
[3M - 1Y]		809	0	806	73	0	733	302	4	184	-4	0	0	0	0	0
[1Y - 2Y]		2,069	0	2,068	1,454	0	614	8	1	3	-3	0	0	0	0	0
[2Y - 3Y]		3,144	0	3,136	3,128	0	8	146	8	0	0	0	0	0	0	0
[3Y - 5Y]		6,445	0	6,445	5,944	0	501	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		4,089	0	4,088	3,194	0	894	4	1	0	0	0	0	0	0	0
[10Y - more]	8,664	0	8,664	1,922	0	7,742	0	0	0	0	0	0	0	0	0	0
Total		29,207	44	29,202	19,175	0	10,027	581	14	1,997	-28	0	0	0	0	0
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Norway	329	50	329	277	0	2	0	0	0	0	0	0	0	0	0
[3M - 1Y]		136	0	136	131	0	5	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		141	0	141	92	0	49	0	0	0	43	0	0	0	0	0
[2Y - 3Y]		144	0	144	138	0	6	0	0	0	67	0	0	0	0	0
[3Y - 5Y]		313	0	313	311	0	2	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		94	0	94	94	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,155	50	1,155	1,042	0	63	0	0	110	0	0	0	0	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		580	0	580	358	0	222	398	4	58	1	112	-1	0	0	
[1Y - 2Y]		160	0	160	127	0	33	0	0	34	1	47	-1	0	0	
[2Y - 3Y]		1,458	0	1,458	1,325	0	132	0	0	0	43	1	14	0	0	
[3Y - 5Y]		753	0	753	586	0	167	69	3	0	0	0	0	0	0	
[5Y - 10Y]		218	0	218	0	0	218	0	0	14	-1	0	0	0	0	
[10Y - more]	31	0	31	0	0	31	0	0	0	0	0	0	0	0		
Total		3,199	0	3,199	2,396	0	803	467	7	14	-1	135	2	122	-2	
[0 - 3M]	Canada	1,302	0	1,259	1,256	0	4	6,965	94	5,874	-75	0	0	0	0	
[3M - 1Y]		2,366	3	2,148	1,401	0	744	192	22	764	-25	0	0	0		
[1Y - 2Y]		1,799	0	1,392	970	0	421	606	21	145	-95	0	0	0		
[2Y - 3Y]		2,058	0	1,747	1,317	0	429	187	13	245	-39	0	0	0		
[3Y - 5Y]		3,963	0	3,341	2,809	0	531	805	110	120	-6	0	0	0		
[5Y - 10Y]		3,436	0	1,954	1,639	0	315	611	99	1	0	0	0	0		
[10Y - more]	862	0	0	0	0	862	0	0	0	0	0	0	0			
Total		15,786	3	11,868	9,393	0	2,471	9,366	378	7,156	-309	0	0	0	0	
[0 - 3M]	Hong Kong	37,751	0	37,751	36,104	0	1,647	451	4	658	-10	0	0	0	0	
[3M - 1Y]		10,313	0	10,313	8,012	0	2,301	0	0	4	0	-4	0	0		
[1Y - 2Y]		967	0	967	652	0	315	894	1	894	0	4	0	4		
[2Y - 3Y]		558	0	558	96	0	462	96	0	46	-5	0	0	0		
[3Y - 5Y]		1,317	0	1,317	626	0	691	0	0	185	0	0	0	0		
[5Y - 10Y]		204	0	204	0	0	204	0	0	531	-38	0	2	0		
[10Y - more]	49	0	49	0	0	49	0	0	277	-18	0	0	0			
Total		51,159	0	51,159	45,290	0	5,868	1,645	15	2,590	-87	0	0	0	0	
[0 - 3M]	Japan	4,988	0	4,988	4,306	0	682	0	0	0	0	108	0	92	0	
[3M - 1Y]		4,606	0	4,606	4,324	0	283	0	0	0	0	249	2	63	0	
[1Y - 2Y]		2,771	0	2,771	2,587	0	184	0	0	0	0	222	3	195	-2	
[2Y - 3Y]		917	0	917	880	0	37	0	0	0	0	202	0	204	-4	
[3Y - 5Y]		719	0	719	455	0	264	0	0	0	0	181	4	123	-2	
[5Y - 10Y]		7	0	7	0	0	7	0	0	0	0	93	3	85	-2	
[10Y - more]	2	0	2	0	0	2	0	0	0	0	2	0	0	0		
Total		14,011	0	14,011	12,552	0	1,459	0	0	0	1,055	16	761	-12		
[0 - 3M]	U.S.	3,052	23	3,019	2,949	0	0	0	0	0	0	198	0	0	0	
[3M - 1Y]		6,711	0	6,246	5,681	0	565	0	0	0	0	283	10	115	-7	
[1Y - 2Y]		4,635	0	3,974	3,137	0	230	0	0	0	0	90	0	0	0	
[2Y - 3Y]		3,577	0	3,046	2,326	0	720	0	0	0	0	0	0	0	0	
[3Y - 5Y]		10,811	0	9,843	8,357	0	1,298	0	0	0	0	0	0	0	0	
[5Y - 10Y]		14,441	0	13,211	8,806	0	4,885	0	0	0	0	-214	0	0	0	
[10Y - more]	6,988	0	5,996	3,779	0	2,218	0	0	0	0	-24	1	0	0		
Total		50,014	23	45,356	35,055	0	9,025	0	0	0	294	14	115	-7		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]		5,174	0	5,174	2,264	0	2,910	0	0	0	26	0	0	0	
[3M - 1Y]		5,429	0	5,429	4,338	0	1,071	0	0	0	119	1	885	-1	
[1Y - 2Y]		4,701	0	4,701	3,916	0	785	0	0	0	247	3	94	-2	
[2Y - 3Y]		3,804	0	3,804	3,595	0	209	0	0	0	51	0	31	-1	
[3Y - 5Y]		1,257	0	1,257	1,194	0	62	0	0	0	1,838	20	1,095	-10	
[5Y - 10Y]		131	0	131	0	0	131	0	0	0	189	0	142	-1	
[10Y - more]		4	0	4	0	0	4	0	0	0	0	0	0	0	
Total		20,501	0	20,501	15,321	0	5,173	0	0	0	2,470	25	1,449	-14	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		71	55	71	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		2	0	0	0	0	190	0	2	0	0	0	0	0	
[2Y - 3Y]		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	
[5Y - 10Y]		5	0	0	0	0	100	5	0	0	0	0	0	0	
[10Y - more]		1	0	0	0	0	0	1	0	0	0	0	0	0	
Total		79	55	71	0	0	299	0	0	0	0	0	0	0	
[0 - 3M]		8,752	0	8,752	7,741	0	1,010	4,711	49	7,786	-176	15	0	23	
[3M - 1Y]		11,242	0	11,242	10,621	0	620	1,613	21	3,798	-58	198	198	-1	
[1Y - 2Y]		3,036	0	3,033	2,716	0	316	514	10	408	374	5	168	-1	
[2Y - 3Y]		387	10	387	260	0	117	82	0	-2	125	2	41	-1	
[3Y - 5Y]		1,304	0	1,282	438	0	844	508	22	587	392	10	361	-9	
[5Y - 10Y]		333	0	317	41	0	264	162	20	0	165	4	36	0	
[10Y - more]		516	0	474	67	0	407	125	42	0	0	0	0	0	
Total		25,568	10	25,474	21,894	0	3,558	7,633	163	12,661	-304	1,320	23	846	
[0 - 3M]		17	0	5	3	0	1	0	0	0	46	0	16	-8	
[3M - 1Y]		0	0	17	17	0	0	0	0	0	145	0	0	0	
[1Y - 2Y]		42	0	42	17	0	25	0	0	0	80	1	39	0	
[2Y - 3Y]		7	1	7	6	0	0	0	0	0	7	0	109	-2	
[3Y - 5Y]		11	0	11	11	0	0	0	0	0	9	1	520	-19	
[5Y - 10Y]		62	46	62	0	0	16	0	0	0	0	0	50	-4	
[10Y - more]		32	0	32	3	0	34	0	0	0	0	0	0	0	
Total		181	47	181	57	0	77	0	0	0	280	2	736	-33	
[0 - 3M]		2,222	364	2,222	1,850	0	7	42	0	0	33	0	0	0	
[3M - 1Y]		4,001	128	4,001	3,866	0	7	98	34	0	123	1	0	0	
[1Y - 2Y]		1,256	966	1,256	154	0	135	0	0	0	1	0	0	0	
[2Y - 3Y]		480	63	480	330	0	87	0	0	0	0	0	0	0	
[3Y - 5Y]		374	268	374	96	0	9	95	6	23	1	9	0		
[5Y - 10Y]		76	4	76	0	0	72	0	0	0	0	0	0	0	
[10Y - more]		57	0	57	0	0	57	0	0	0	0	0	0	0	
Total		8,466	1,794	8,466	6,297	0	375	236	40	0	181	2	9	0	
[0 - 3M]		3,338	652	3,338	836	0	1,851	122	4	-3	460	1	2	0	
[3M - 1Y]		3,985	34	3,985	1,929	0	2,022	0	0	0	1,789	9	97	-14	
[1Y - 2Y]		2,214	18	2,214	1,624	0	572	0	0	0	1,538	12	790	-114	
[2Y - 3Y]		1,981	6	1,981	1,072	0	904	0	0	0	977	10	1,215	-98	
[3Y - 5Y]		756	6	756	229	0	521	0	0	0	936	15	5,860	-383	
[5Y - 10Y]		701	102	655	202	0	351	45	0	0	45	0	2,184	-202	
[10Y - more]		787	0	787	594	0	594	0	0	0	0	0	13	-3	
Total		13,762	817	13,684	6,052	0	6,815	123	0	4	5,745	46	10,162	-815	
[0 - 3M]		914	143	914	767	0	4	19	0	0	1	0	79	-1	
[3M - 1Y]		485	0	485	462	0	0	0	0	0	32	0	0	0	
[1Y - 2Y]		33	0	33	10	0	23	0	0	0	0	0	49	0	
[2Y - 3Y]		52	0	52	29	0	23	0	0	0	0	0	65	-1	
[3Y - 5Y]		64	0	64	22	0	42	0	0	0	0	0	376	-12	
[5Y - 10Y]		81	0	81	0	0	81	0	0	0	0	0	63	-4	
[10Y - more]		111	0	111	0	0	111	0	0	0	0	0	0	0	
Total		1,740	143	1,740	1,309	0	288	19	0	0	33	0	630	-17	
[0 - 3M]		4,172	7	4,172	3,720	0	425	0	0	0	26	2	245	0	
[3M - 1Y]		3,494	2	3,494	2,514	0	960	0	0	0	293	3	522	-6	
[1Y - 2Y]		2,907	0	2,904	2,367	0	537	0	0	0	414	5	454	-16	
[2Y - 3Y]		3,232	5	3,232	2,826	0	401	0	0	0	4	5	303	-9	
[3Y - 5Y]		2,002	22	2,002	1,700	0	291	0	0	0	1,585	31	3,579	-162	
[5Y - 10Y]		1,037	27	1,037	781	0	228	1	0	35	203	4	193	-16	
[10Y - more]		332	41	332	3	0	289	15	5	0	0	0	0	0	
Total		17,177	103	17,174	13,922	0	3,130	16	5	35	-2	3,548	49	5,295	

Notes and definitions

- (1) 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
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) 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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

HSBC Holdings Plc

	As of 31/12/2014							As of 30/06/2015							
	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 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	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)	323,958	0	2,383	786	1	800	0	348,327	0	1,719	1,719	-1	660	0	
Central banks	66,224	0	0	0	0	0	0	74,042	0	0	0	0	0	0	
General governments	182,357	0	1	0	0	1	0	193,473	0	1	1	0	1	0	
Credit institutions	32,887	0	0	0	0	0	0	38,216	0	0	0	0	0	0	
Other financial corporations	26,195	0	2,297	751	-2	771	0	26,790	0	1,652	1,652	0	593	0	
Non-financial corporations	16,295	0	86	35	4	29	0	15,806	0	67	67	-1	67	0	
Loans and advances (including at amortised cost and fair value)	1,172,678	2,670	25,189	25,135	4,043	8,401	11,626	1,379,381	2,586	24,073	23,881	3,887	7,268	11,925	
Central banks	52,023	0	0	0	0	0	0	179,676	0	0	0	0	0	0	
General governments	4,337	0	9	9	0	1	0	5,444	0	7	7	3	1	0	
Credit institutions	148,208	2	51	51	0	40	2	150,888	0	39	39	0	34	2	
Other financial corporations	103,260	3	305	305	80	281	17	126,366	1	289	288	74	280	17	
Non-financial corporations	513,644	602	11,971	11,956	2,703	5,122	3,309	541,285	914	11,630	11,576	2,683	4,662	3,305	
Households	351,206	2,064	12,853	12,814	1,260	2,956	8,300	375,721	1,670	12,107	11,970	1,127	2,290	8,601	
DEBT INSTRUMENTS other than HFT	1,496,637	2,670	27,573	25,922	4,045	9,201	11,626	1,727,708	2,586	25,792	25,601	3,886	7,928	11,925	
OFF-BALANCE SHEET EXPOSURES	663,040		964	957	111	82	108	720,420		1,143	765	126	25	238	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

HSBC Holdings Plc

	As of 31/12/2014					As of 30/06/2015				
	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 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			
(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)	22,551	13,975	3,548	3,342	14,742	22,763	13,834	3,147	2,978	14,933
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	73	0	0	0	0	96	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	417	192	98	98	6	448	185	105	105	6
Non-financial corporations	7,567	5,526	1,902	1,885	2,594	7,569	5,654	1,788	1,771	2,223
Households	14,494	8,257	1,548	1,359	12,143	14,651	7,995	1,253	1,102	12,704
DEBT INSTRUMENTS other than HFT	22,551	13,975	3,548	3,342	14,742	22,763	13,834	3,147	2,978	14,933
Loan commitments given	150	75	2	2	0	177	134	0	0	96

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□



2015 EU-wide Transparency Exercise

Leverage ratio

HSBC Holdings Plc

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	116,985	130,838	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	2,432,324	2,643,030	LRCom {21}	
C	Leverage ratio	4.81%	4.95%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

HSBC Holdings Plc

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>357,136</i>	<i>333,188</i>	<i>404,746</i>	<i>378,693</i>
of which: Other financial corporations	<i>927</i>	<i>878</i>	<i>1,129</i>	<i>1,058</i>
of which: Non-financial corporations	<i>102,318</i>	<i>85,582</i>	<i>127,460</i>	<i>106,087</i>
of which: Households	<i>253,882</i>	<i>246,469</i>	<i>276,148</i>	<i>271,546</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.