

Bank Name	HSBC Holdings Plc					
LEI Code	MLU0ZO3ML4LN2LL2TL39					
Country Code	GB					



# 2018 EU-wide Transparency Exercise Capital

						REGULATION
	A	(min EUR, %) OWN FUNDS	As of 31/12/2017	As of 30/06/2018	COREP CODE  C 01.00 (r010,c010)	REGULATION  Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	152,074	151,492		
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	105,181	105,299	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	15,753	15,859	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	104,506	112,368	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-14,897	-21,341	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	22,723	22,121	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,090	4,057	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	2,329	725	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-14,068	-14,477	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 CCR
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-985	-831	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	-2,352	-1,520	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 1S9 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-5,620	-5,878	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 (s) (i) and 89 to 91 of CRC, Articles 36(1) point (s) (i), 243(1) point (b), 244(1) point (b), 244(1) point (b) and 358 of CRC, Articles 36(1) point (s) (ii) and 379(1) of CRC, Articles 36(1) point (s) (iv) and 155(4) of CRC, Articles 36(1) point (s) (iv) and 155(4) of CRC.
	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-6,298	-6,559	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	0	775	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 (+/-)	0	775	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)	20,687	20,868	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	13,784	17,760	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 Ter 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	6,903	3,109	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)	125,869	126,167	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	26,206	25,325	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	14,114	24,202	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-429	-414	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	12,521	1,538	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	726,432	742,380	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	457	C 05.01 (r010;c040)	
CADITAL DATES (9)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.48%	14.18%	CA3 {1}	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.33%	16.99%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.93%	20.41%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	105,181	104,523	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.48%	14.09%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		775	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		457	C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



# Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	125,869	126,167	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	118,966	123,058	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,132,108	2,285,239	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,132,151	2,285,239	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.4%	C 47.00 (r330,c010)	



# Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	608,393	626,138
Risk exposure amount for securitisation and re-securitisations in the banking book	12,765	7,729
Risk exposure amount for contributions to the default fund of a CCP	556	402
Risk exposure amount Other credit risk	595,072	618,007
Risk exposure amount for position, foreign exchange and commodities (Market risk)	32,428	31,758
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	1,525	1,502
Risk exposure amount for Credit Valuation Adjustment	7,895	4,848
Risk exposure amount for operational risk	77,351	79,574
Other risk exposure amounts	364	62
Total Risk Exposure Amount	726,432	742,380

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



# P&L

HSBC Holdings Plc

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	36,611	21,931
Of which debt securities income	7,140	4,499
Of which loans and advances income	27,950	16,596
Interest expenses	13,204	8,892
(Of which deposits expenses)	6,911	5,502
(Of which debt securities issued expenses)	4,288	2,370
(Expenses on share capital repayable on demand)	0	0
Dividend income	1,857	852
Net Fee and commission income	11,327	6,144
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	977	-54
Gains or (-) losses on financial assets and liabilities held for trading, net	2,379	337
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	877	2,217
Gains or (-) losses from hedge accounting, net	1	-19
Exchange differences [gain or (-) loss], net	757	262
Net other operating income /(expenses)	32	144
TOTAL OPERATING INCOME, NET	41,615	22,922
(Administrative expenses)	26,896	13,538
(Depreciation)	1,513	782
Modification gains or (-) losses, net	n.a.	-28
(Provisions or (-) reversal of provisions)	431	779
(Commitments and guarantees given)	-42	-6
(Other provisions)	473	785
Of which pending legal issues and tax litigation <sup>1</sup>	-130	
Of which restructuring <sup>1</sup>	89	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,695	357
(Financial assets at fair value through other comprehensive income)	n.a.	-59
(Financial assets at amortised cost)	n.a.	416
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	39	34
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,796	1,040
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	184	-26
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	13,021	8,418
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	8,855	6,583
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	8,855	6,583
Of which attributable to owners of the parent	8,065	6,081

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

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



Market Risk HSBC Holdings Plc

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017									As of 30/06	/2018					
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	emorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK		RICE RISKS ( CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	3,355	3,807	141	135	1,147	309							443	304	1,046	484						
Of which: General risk	409	645	141	116	776	242							329	255	728	341						
Of which: Specific risk	2,897	3,120	0	19	371	67							114	48	318	143						
Equities	51	720	199	196	347	286							49	21	377	311						
Of which: General risk	19	356	199	196	347	286							49	21	377	311						
Of which: Specific risk	32	363	.0	0	.0	_0							. 0	.0	.0	. 0						
Foreign exchange risk Commodities risk	1/3	205	48	124	288	236							149	89	217	194						
Total	3,636	4,751	613	422	1.021	544	667	670	0	0	0	28.792	578	363	925	467	658	644	0	0	0	27,007



Credit Risk - Standardised Approach

Control governments or central banks   Control governments   Control governmen	
Control governments or central banks   171,389   176,546   10,602   164,266   170,735   10,707   Risk exposure Value*   Risk exposure*   Value adjustments or central banks   171,389   176,546   10,602   164,266   170,735   10,707   6,896   10,013   10,000   10	
Control coverments or central banks   Control coverments	
Central governments or central banks   171,339   176,546   10,602   164,266   170,775   10,707   Regional governments or central banks   111,339   176,546   10,602   292   285   7,687   6,896   10,135   9,888   43   43   43   43   43   43   43	e adjustments d provisions
Regional governments or focal authorities   1313   2,522   855   7,687   6,586   1,074     Public sector entities   309   88   69   10,135   9,988   4.73     Multilateral Development Banks   269   269   13   200   200   7     International Organisations   1,819   1,819   1   1   1   1   1   1   1   1   1	
Public sector entities   309   88   69   10,135   9,988   43	
Multilateral Development Banks   269   269   13   200   200   7	
International Organisations   1,819   1,819   0   1,692   1,692   0   1,692   1,692   0   1,692   1,692   0   1,692   1,692   0   1,692   1,692   0   1,692   1,692   0   1,692   1,	
Institutions   23.981   23.194   1.713   25.099   24.321   1.558   25.097	
Corporates 116,551 71,295 66,814 154,188 74,199 69,669 of orbits 2562 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
of which: SPE  Retail  From the control of the cont	
Retail	
On solidated data Secured by more tasses on immovable property 24299 22.415 8.613 27.339 2.530 9.685 66 Exposures in default tems associated with particularly high risk 3.319 3.152 4.778 3.779 3.770 5.355 Covered bonds 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Consolidated data   Secured by mortspages on immovable property   24239   23.415   8.613   27.339   26.350   9.685   0 4 which: 30°C   79   79   57   92   86   66   66   66   66   66   66   6	
of which: SPE 79 79 57 92 86 66 Exposures in default 4408 2.592 3.281 1.570 4.288 2.619 3.072 1.000 5.	
Exposures in default 4.408 2.592 3.281 1.570 4.288 2.619 3.072  Items associated with particularly high risk 3.319 3.152 4,728 3.729 3.570 5.355  Covered bonds 0 0 0 0 0 0 0	
Rema associated with particularly high risk   3,319   3,152   4,728   3,729   3,570   5,355   Covered bonds   0   0   0   0   0	
Covered bonds 0 0 0 0 0 0	1.392
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0	
Claims on institutions and corporates with a 3 credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Collective investments undertakings (CLO) 482 482 625 625 625 625 625 625 625 625 625 62	
Equity 13,561 13,561 30,094 15,556 15,556 33,537 Securification 16,694 1,372 2,379 2,379 1,946	
Securiosation 1.694 1.572 2.379 2.379 1.996 Other exosures 9.918 9.918 5.308 11.821 11.821 5.874	
Other exposures 7,916 7,916 3,000 11,021 11,	2.517

<sup>(1)</sup> Oriainal 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)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	64,963	65,314	2.129		85,707	86.034	2.323	
	Regional governments or local authorities	04,903	05,314	2,129		85,707	00,034	2,323	
	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	14,147	14.147	325		6.366	6.371	162	
	Corporates	2.969	2.227	2.109		3.071	2.271	2,108	
	of which: SME	0	0	0		0,010	0	0	
	Retail	994	447	335		1.103	517	388	
	of which: SME	0	0	0		127	103	77	
UNITED KINGDOM	Secured by mortgages on immovable property	973	968	395		1,031	1,015	395	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	110	88	117	21	92	86	122	5
	Items associated with particularly high risk	1.134	1.134	1.701		1.209	1.209	1.814	
	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)	411	411	411		578	578	578	
	Equity	880	880	2,091		487	487	1,122	
	Securitisation								
l	Other exposures	3,090	3,090	1,473		3,627	3,627	1,978	
	Standardised Total <sup>2</sup>				25				13

<sup>(</sup>ii) Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk reflugation techniques (e.g., substitution effects).

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					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	232	210	580		362	340	917	
	Regional governments or local authorities	232	210	580		362	340	917	
	Public sector entities	0				U	0	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0				0	0	0	
	Institutions	974	974	74		1.153	1.201	112	
	Corporates	31.574	9,521	8,579		37,814	11.106	10,321	
	of which: SME	31,371	0	0,575		37,011	11,100	10,321	
	Retail	9,542	1.737	1,303		8.811	1.495	1,149	
	of which: SME	34	16	12		34	17	13	
HONG KONG	Secured by mortgages on immovable property	2.865	2.414	987		5.274	4.685	1.783	
	of which: SME	0		0			0	0	
	Exposures in default	65	64	89	1	89	73	95	15
	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	1,375	1,375	2,355		1,458	1,458	2,702	
	Securitisation								
	Other exposures	3,351	3,351	1,624		4,686	4,686	1,874	
	Standardised Total <sup>2</sup> ure value is reported before taking into account any effect due to credit conversion factors or credit risks.				19				41

Schinkeringse Total

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).

Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and prov	isions per country of counterparty excludes those for securistisation exposures, additional valuation adju	stments (AVAs) and other own funds	reductions related to the expo	sures, but includes general o	redit risk adjustments.							
		Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	1.895	1.895	4,738		1.951	1.956	4.877				
	Regional governments or local authorities	1,095	1,090	4,/38		1,951	1,930	4,0//				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	, i	0	0		0	0	0				
	Institutions	6,947	7.047	141		6.330	6.405	129				
	Corporates	8.124	6.419	5.214		7.818	5.741	4.814				
	of which: SME	0	0	0		0	0	0				
	Retail	1.466	887	665		1.373	843	632				
	of which: SME	0	n	0		0	0	0				
UNITED STATES	Secured by mortgages on immovable property	190	189	66		189	188	66				
011120 0171120	of which: SME	0	0	0		0	0	0				
	Exposures in default	40	31	45	3	79	70	100	5			
	Items associated with particularly high risk	426	417	626		431	427	640				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
ĺ	Collective investments undertakings (CIU)	0	0	0		0	0	0				
ĺ	Equity	854	854	854		1,023	1,023	1,023				
	Securitisation											
	Other exposures	426	426	195		440	440	209				
ĺ	Standardised Total <sup>2</sup>				25				9			



Credit Risk - Standardised Approach

HSBC Holdings Plc

				De rioidings ric									
			Standardised Approach										
			As of 31/12/2017 As of 30/06/2018										
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %)												
	Central governments or central banks	51	51	113		53	53	108	1				
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations		0	0		U	0	U					
	Institutions	0	265			0		0					
	Institutions Corporates	267 4,447	265 1.979	6 1.976		419 4,669	417 2.030	79 2.026					
	of which: SMF	4,447	1,9/9	1,9/6		4,009	2,030	2,020					
	Retail	2,616	828	621		2,631	942	671					
	of which: SME	2,616	028	021		2,631	942	6/1					
CHINA	Secured by mortgages on immovable property	6.460	6.451	2.258		6,599	6,595	2,308					
CHINA	of which: SME	0,400	0,431	2,230		0,359	0,353	2,300					
	Exposures in default	24	21	27	3	27	23	27	4				
	Items associated with particularly high risk	0		0	-	0	0	0					
	Covered bonds	o o	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	9,543	9,543	23.853		9,408	9,408	23,520					
	Securitisation												
	Other exposures	722	722	722		722	722	720					
	Standardised Total <sup>2</sup>				19				28				

(ii) Original exposure, unlike Exposure value, is reported before taking into account any effect due to redict conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(ii) Total value and transference and remissione pre-construct of complanents are constructed from the construction accounts are additional valuation, additionated debts count finished and additionated and the construction of the construction accounts.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)		***	***					
	Central governments or central banks Regional governments or local authorities	33,237	33,849	333		19,386	20,550	1	
	Regional governments or local authorities  Public sector entities	0	10	0		20 124	20 109	4	
	Multilateral Development Banks			2		124	109	2	
	International Organisations	0	0	0		U	0	0	
	International Organisations Institutions	1.907				0	0	0	
		1.907	1.281 2.000	38 1.284		1.974 2.619	1.328 2.262	33 1.476	
	Corporates of which: SME	2,282	2,000			2,619	2,262	1,4/6	
	Retail	1.476	499	0 333		1.063	91	58	
	of which: SME								
FDANCE		753 641	228 640	130 223		576 722	60 722	34 252	
FRANCE	Secured by mortgages on immovable property of which: SME			223		/22	/22	252	
	Exposures in default	8 130	8 97	118	16	80	60	75	14
	Exposures in default  Items associated with particularly high risk				16				14
	Items associated with particularly high risk Covered honds	335	335	502		393	393	590	
	Covered bonds 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	
		3	3 51	3				0	
	Equity Securitisation	51	51	51		413	413	947	
		451	451	103		518	518	164	
	Other exposures	451	451	103		518	518	164	
	Standardised Total <sup>2</sup> osure value, is reported before taking into account any effect due to credit conversion factors or credit re				20				17

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	81	81	200		101	101	169	
	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		2	2	0	
	Corporates	233	140	139		527	334	331	
	of which: SME	0	0	0		0	0	0	
	Retail	1.428	285	214		1.457	269	202	
	of which: SME	24	8	6		22	7	4	
CANADA	Secured by mortgages on immovable property	74	73	26		78	77	27	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	2	2	4	7	4	5	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		3	3	3	
	Securitisation							2	
	Other exposures	311	311	279		15	15	3	
	Standardised Total <sup>2</sup>				10				I 8

(iii) 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).
(iii) Total value adjustments and orovisions oer country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures. but includes oeneral credit risk adjust

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks								
	Regional governments or local authorities	3	3	7		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0				0	0	0	
	Institutions	1.038	1,038	26		1.015	1.015	38	
	Corporates	5,601	753	691		5,900	1.010		
	of which: SME	0	0	0		0	0	0	
	Retail	6.861	1.029	772		7.234	975	732	
	of which: SME	0	0	0		0	0	0	
SINGAPORE	Secured by mortgages on immovable property	331	294	103		329	292	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	8	12	0	37	3	3	3
	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	80	80	199		80	80	199	
	Securitisation Other exposures	19	19	13			4	2	
	Other exposures Standardised Total <sup>2</sup>	19	19	13	14	4	4	732 0	43

<sup>(1)</sup> Chainal 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 securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach
HSBC Holdings Plc

			пъ	BC Holdings PIC					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	20.822	21.889	114		9.893	11.496	128	
	Regional governments or local authorities	0	0	0		3,313	3,313	0	
	Public sector entities	0	0	0		9.546	9.546	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4.057	4.057	87		4.631	4.631	93	
	Corporates	1,710	1,142	1,108		2,412	1,223	1,213	
	of which: SME	0	0	0		0	0	0	
	Retail	197	34	26		229	40	30	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	27	41	0	30	29	44	
	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)	3	3	3		8	8	8	
	Equity	34	34	34		59	59	59	
	Securitisation Other exposures					2	2		
		1	1	1		3	3	1	
	Standardised Total <sup>2</sup>								

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	/2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	34 168	34 303	0		32.041	32,276	0	
	Regional governments or local authorities	0,100	0	0		32,012	0	0	
	Public sector entities	0	ō	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	7	7	7		8	8	8	
	Corporates	4,033	1,861	1,825		3,863	1,841	1,808	
	of which: SME	0	0	0		0	0	0	
	Retail	17	9	7		24	9	6	
	of which: SME	0	0	0		10	2	1	
NETHERLANDS	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	42	17	23	6	21	16	23	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	0	0	0		0	0	0	
	Securitisation					2	3	2	
	Other exposures	Original Exposure Value* amount and provisions2 Original Exp  34,168 34,333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	2	2				
	Standardised Total <sup>2</sup>				9				10

					Standardio	ed Approach							
			As of 31/12	2/2017	Standardis	ей жрргоасп	As of 30/06	/2018					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Central governments or central banks	s 63 138 158 59 131 148											
	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	19	19	0		34	34	1					
	Corporates	1.298	347	357		1.389	239	238					
	of which: SME	0	0	0		0	0	0					
	Retail	2.083	621	466		1.822	569	427					
	of which: SME	0	0	0		0	0	0					
AUSTRALIA	Secured by mortgages on immovable property	131	129	45		116	114	40					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	28	24	35	1	30	21	28	6				
	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	3	3	3		3	3	3					
	Securitisation												
	Other exposures	2	2	0		1	1	0					
	Standardised Total <sup>2</sup>				18				47				

Standardised Total'

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

Total value adjustments and convisions or counter of countercarder excludes those for secunitization excounses, additional valuation adjustments UNIVA) and other own funds reductions related to the exocures. but includes coveral credit risk adjust



# Credit Risk - IRB Approach HSBC Holdings Plc

					C Holdings I I	-							
							IRB Appro	ach					
				As of 31/12	/2017					As of 30	/06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	267.288	0	266.525	30.231	0	1	280.391	0	279.258	31.696	0	16
	Institutions	124,085	0	117,954	26,738	0	12	120,784	0	115,325	25,396	0	25
	Corporates	876.175	6.650	612.411	325.938	8.500	3.541	931.241	6.536	648.910	341.140	9.996	3.744
	Corporates - Of Which: Specialised Lending	40,830	249	37,637	23,964	265	273	42,955	772	37,040	23,187	377	444
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	390,759	3,053	335,096	54,840	2,662	831	406,137	2,976	348,554	58,484	3,133	1,468
	Retail - Secured on real estate property	230.793	2.082	231.451	28.138	1.790	230	240.908	2.108	241.394	30.827	2.129	259
	Retail - Secured on real estate property - Of Which: SME	1,227	21	1,236	428	45	4	3,080	62	2,882	1,273	244	29
Consolidated data	Retail - Secured on real estate property - Of Which: non-	229,566	2,062	230,215	27,710	1,745	226	237,828	2,046	238,512	29,555	1,885	230
	Retail - Qualifying Revolving	104,708	103	57,735	13,317	141	208	110,754	123	62,627	14,074	173	630
	Retail - Other Retail	55.258	868	45.910	13.385	731	392	54.474	745	44.533	13.583	832	579
	Retail - Other Retail - Of Which: SME	9,309	511	7,869	4,940	588	233	7,506	380	5,961	4,433	517	317
	Retail - Other Retail - Of Which: non-SME	45.949	356	38.040	8.445	143	159	46.968	364	38.571	9.150	315	262
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	27.949		27.569	11.393		245	27.108		26.592	5.783		67
	Other non credit-obligation assets				11,011						10,444		
	IRB Total				460,151						472,943		

IRB Total 460,151
intel exposure, untile Exposure value, is reported before below into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
coporate – specialised lending, original values reported in December 2017 at crossicidated level include all specialised lending exposures, while the corresponding "of which definates" exclude those subject to the stating criteria approach.

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	419	0	419	59	0	0	646	0	686	27	0	1
	Instituti		26.057	0	25.258	5.952	0	9	23.996	0	23.275	4.832	0	10
	Corporal		157,513	2,068	131,610	75,956	2,719	1,138	170,179	2,470	130,692	76,947	4,566	1,337
		Corporates - Of Which: Specialised Lending	523	0	347	218	0	0	14.841	389	12.472	7.812	0	192
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		165,694	1,218	151,229	19,823	1,810	357	170,816	1,141	157,502	20,786	Of which:	703
		Retail - Secured on real estate property	108.350	873	111.995	5.349	1.169	132	113.342	873	116.870	6.355		157
		Retail - Secured on real estate property - Of Which: SME	16	2	16	4	1	0	1,917	47	1,713	882	defaulted  0 4,566 0 1,957 1.336 207 1,129 164 457 353	23
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	108,334	871	111,980	5,345	1,168	132	111,425	827	115,157	5,473		135
		Retail - Qualifying Revolving	43,004	91	26,286	5,678	130	130	43,952	112	29,047	5,880		309
		Retail - Other Retail	14.341	254	12.947	8.797	511	96	13.522	156	11.585	8.551		237
		Retail - Other Retail - Of Which: SME	7,024	205	5,668	4,123	416	26	5,351	102	3,832	3,602		122
		Retail - Other Retail - Of Which: non-SME	7.317	50	7.278	4.674	95	70	8.172	55	7.753	4.949	104	114
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
	IRB Tota	all  Into account any effect due to credit conversion factors or credit risk mitigation tec												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	47.031 9.243	0	47.001	1.312	0	0	40.695	0	40.630	1.162	0	0
	Institutions		0	8,972	1,633	0	0	10,722	0	10,323	1,757	0	0
	Corporates	164.856	596	118.789	55.195	1.164	525	184.118	754	136.962	64.173	1.669	363
	Corporates - Of Which: Specialised Lending	33	0	30	4	0	0	4,068	0	3,827	2,428	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	123,734	70	91,448	18,619	0	66	131,480	61	96,656	20,405	0	269
	Retail - Secured on real estate property	58.116	50	58.078	10.535	0	0	61.165	42	61.126	11.742	0	2
	Retail - Secured on real estate property - Of Which: SME	459	0	459	29	0	0	447	0	447	27	0	0
HONG KONG	Retail - Secured on real estate property - Of Which: non-	57,657	50	57,620	10,506	0	0	60,718	42	60,678	11,715	0	2
	Retail - Qualifying Revolving	52,469	7	27,205	6,554	0	55	56,708	7	28,887	6,900	0	244
	Retail - Other Retail	13.149	13	6.165	1.530	0	11	13.607	11	6.643	1.763	0	23
	Retail - Other Retail - Of Which: SME	83	0	83	6	0	0	92	0	92	7	0	0

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	oosure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	58,984	0	59,122	4,991	0	0	76,510	0	76,682	5,831	0	1
	Institutions	13.483	0	13.112	2.721	0	0	9.030	0	8.708	1.778	0	0
	Corporates	135,090	378	84,133	39,000	452	251	146,004	320	90,990	42,905	555	149
	Corporates - Of Which: Specialised Lending	1.453	87	1.130	691	64	0	9.159	0	8.076	4.941	0	23
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22.613	871	18.590	7.673	370	57	23.658	908	19.360	7.825	410	95
	Retail - Secured on real estate property	14,698	757	14,492	6,246	328	26	15,163	794	14,954	6,257	366	15
	Retail - Secured on real estate property - Of Which: SM		0	1	1	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non	14,697	757	14,490	6,245	328	26	15,162	794	14,953	6,257	366	15
	Retail - Qualifying Revolving	5.929	1	2.912	782	1	20	6.662	0	3.312	970	0	60
	Retail - Other Retail	1,986	114	1,187	646	41	10	1,834	113	1,095	597	43	20
	Retail - Other Retail - Of Which: SME	60	0	17	10	0	0	19	0	8	7	0	0
	Retail - Other Retail - Of Which: non-SME	1,925	114	1,170	635	41	10	1,815	113	1,086	590	43	20
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total											1	



Credit Risk - IRB Approach HSBC Holdings Plc

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Ex	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions		0	26,115 19.002	1,957 4.100	0	0	21,810 20.123	0	21,838 19.674	1,614	0	1 2
	Corporates	19.384 70.652	181	47.318	29.411	194	183	67.639	180	44.979	28.274	371	164
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	813	0	788	601	0	4
	Corporates - Of Which: SME Retail	4,983	0	0 4.117	0 452	0	0	5.073	0 7	4.125	0 458	0	0
	Retail - Secured on real estate property	2,986	6	2.899	334	4	o o	2,955	6	2.864	331	ő	1
	Retail - Secured on real estate property - Of Which:		0	4	0	0	0	4	0	4	0	0	0
CHINA	Retail - Secured on real estate property - Of Which:		6	2,895	334	4	0	2,951	6	2,860	331	0	1
	Retail - Qualifying Revolving	1,282	0	596	97	0	0	1,384	0	638	107	0	2
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	715	0	623	20	0	0	735	0	623	20	0	0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	714	0	622	20	0	0	733	0	622	20	0	0
	Equity	0	0	022	0	0	0	/33	0	022	0	, ,	ů
	Securitisation Other non credit-obligation assets			Ů			ű					ľ	
	IRB Total												

IRB Total

\*\*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 Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	100	0	100	39	0	0	0	0	0	0	0	0
	Institutions	5,275	0	4,917	1,192	0	2	4,567	0	4,389	1,053	0	2
	Corporates	41.323	259	25.449	12.832	180	200	42.127	275	25.758	13.541	286	207
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1,242	0	1,146	759	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		22,189	638	22,004	2,881	199	318	22,186	605	21,868	3,161	403	346
	Retail - Secured on real estate property	3.668	155	3.654	887	31	48	3.588	146	3.574	939	80	52
50.44.05	Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: no		15	526	328	31	4	502	12	502	303	26	6
FRANCE	Retail - Secured on real estate property - Of Which: no Retail - Qualifying Revolving	n- 3,142 353	140	3,128 15	560	0	44	3,087 352	134	3,072 15	636	54	46
	Retail - Qualifying Revolving  Retail - Other Retail		1	18.335	1.990	168	0	352 18.246	1 458	18 279	5	0	3
	Retail - Other Retail - Of Which: SME	18.168 1.915	481 304	18.335	1.990	168	270 203	18.246	458 276	18.279	2.217	323 159	292 191
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,915	304 177	1,840	1.295	198	203 67	1,839	183	1,758	1.509	163	191
	Equity	16,253	1//	16,495	1,295	0	6/	16,407	183	16,520	1,509	163	100
	Securitisation	0	0	0	0	0	0	- 0	0	0	0	-	0
	Other non credit-obligation assets												
	IRB Total												

		ſ						IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)	Of which: defaulted				Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		anks and central governments	14.996	0	14.381	1.610	0	0	15.749	0	15.202	1.743	0	0
	Institution		7,681	0	7,646	667	0	0	8,150	0	8,110	683	0	0
	Corporat		43.615	303	30.103	16.566	431	191	45.163	205	31.477	16.847	245	146
		Corporates - Of Which: Specialised Lending	147	0	141	97	0	0	281	0	183	112	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		19,109	32	16,947	1,850	74	11	19,251	27	17,099	2,033	59	19
		Retail - Secured on real estate property	17.338	27	15.843	1.489	54	4	17.489	22	15.996	1.666	43	5
		Retail - Secured on real estate property - Of Which: SME	211	1	220	59	6	0	196	1	203	51	4	1
CANADA		Retail - Secured on real estate property - Of Which: non-	17,127	26	15,623	1,430	48	4	17,294	21	15,793	1,615	38	5
		Retail - Qualifying Revolving	757	2	302	111	10	3	722	2	287	111	9	10
		Retail - Other Retail	1.015	3	802	250	10	4	1.040	3	816	256	8	4
		Retail - Other Retail - Of Which: SME	134	1	163	75	3	3	130	2	155	70	4	1
		Retail - Other Retail - Of Which: non-SME	881	2	638	175	6	1	910	1	661	186	4	3
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	-	
		n credit-obligation assets												
	IRB Tota													

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 Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	11.889	0	11.888	403	0	0	10.629	0	10.629	404	0	0
	Institutions	3,781	0	3,706	535	0	0	3,907	0	3,754	593	0	0
	Corporates	26.963	51	15.828	7.150	145	35	27.137	62	16.276	7.088	183	28
	Corporates - Of Which: Specialised Lending	205	0	197	82	0	0	618	0	595	344	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5,276	32	5,187	843	0	0	5,571	37	5,472	917	60	2
	Retail - Secured on real estate property	5.097	32	5.093	827	0	0	5.386	37	5.379	900	60	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SINGAPORE	Retail - Secured on real estate property - Of Which: non-	5,097	32	5,093	827	0	0	5,386	37	5,379	900	60	1
	Retail - Qualifying Revolving	142	0	63	15	0	0	152	0	66	16	0	0
	Retail - Other Retail	38	0	31	1	0	0	33	0	27	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	38	0	31	1	0	0	33	0	27	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												



Credit Risk - IRB Approach HSBC Holdings Plc

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	15	0	15	0	0	0	21	0	21	1	0	0
	Institutions	2.392	0	2.229	920	0	0	2.249	0	2.136	752	0	0
	Corporates	20.986	154	14.815	7.879	0	41	21.853	162	15.657	7.823	0	34
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	73	0	59	10	0	0	77	0	130	27	0	0
	Retail - Secured on real estate property	30	0	29	7	0	0	31	0	30	4	0	0
055144457	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	29	0	29	7	0	0	31	0	30	4	0	0
	Retail - Qualifying Revolving	23	0	11	2	0	0	24	0	11	2	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	21	0	19	1	0	0	22	0	89	20	0	0
		0	0	0	0	0	0	6	0	74	20	0	0
	Retail - Other Retail - Of Which: non-SME	21	0	19	1	0	0	16	0	15	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	- 0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		2.114	0	2.092	500	0	0	2.178	0	2.040	464	0	0
	Corpora		12,657	131	9,607	5,593	201	31	13,969	133	10,809	6,346	134	34
		Corporates - Of Which: Specialised Lending	239	9	225	140	9	2	260	9	256	177	51	2
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		139	0	134	6	0	0	70	0	52	7	0	0
		Retail - Secured on real estate property	8	0	7	1	0	0	8	0	8	1	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-	8	0	7	1	0	0	8	0	8	1	0	0
		Retail - Qualifying Revolving	/	0	3	1	0	0	7	0	3	1	0	0
		Retail - Other Retail	124	0	123	5	0	0	55	0	41	6	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	26	0	13	5	0	0
		Retail - Other Retail - Of Which: non-SME	123	0	122	5	0	0	29	0	28	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti: Other ne	sation on credit-obligation assets												
	IRB Tot													

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	6,729	0	6,791	274	0	0	6,371	0	6,367	392	0	0
	Instituti		4.367	0	4.129	643	0	0	3.422	0	3.443	640	0	0
	Corporat		21,228	52	14,888	7,898	124	64	21,115	64	15,239	7,757	193	68
		Corporates - Of Which: Specialised Lending	1.858	0	1.693	839	0	0	2.656	0	2.576	1.372	0	9
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		10.335	54	9.467	620	67	2	11.347	60	10.419	679	94	3
		Retail - Secured on real estate property	10,146	54	9,359	604	67	2	11,142	60	10,303	661	94	2
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA		Retail - Secured on real estate property - Of Which: non-	10,146	54	9,359	604	67	2	11,142	60	10,303	661	94	2
		Retail - Qualifying Revolving	143	0	64	15	0	0	149	0	66	16	0	0
		Retail - Other Retail	46	0	44	1	0	0	55	0	50	2	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	46	0	44	1	0	0	55	0	50	2	0	0
	Equity		0	0	0	0	0	0		0	0	0	0	
	Securitis Other no	ation on credit-obligation assets												
	IRB Tota	1												



### Sovereign Exposure

HSBC Holdings Plc

(mln EUR)									As of 31/	12/2017								
				Memo: breal	down by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	243,600.8	12,151.7	231,449.1	69,589.8	1,671.4	67,918.3	395.9	0.0	395.9	150,995.4	0.0	150,995.4	11,132.8	10,480.3	652.5	11,679.0	0.0	11,679.0
Austria	585.4	11.1	574.3		· ·									-				
Belgium	1,932.8	48.8	1,883.9															
Bulgaria	0.0	0.0	0.0															
Croatia	40.9	0.0	40.9															
Cyprus	16.0	0.0	16.0															
Czech Republic	708.9	0.0	708.9															
Denmark	646.0	0.0	646.0															
Estonia	0.0	0.0	0.0															
Finland	1,417.5	672.5	745.0															
France	9,114.4	1,781.4	7,333.0															
Germany	11,430.8	355.9	11,074.9															
Greece Hungary	319.7 366.2	0.0 6.3	319.7 359.9															
Ireland	249.9	0.0	249.9															
Italy	2,607.0	0.0	2,607.0															
Latvia	14.3	0.0	14.3															
Lithuania	64.2	0.0	64.2															
Luxembourg	2,217.5	0.0	2,217.5															
Malta	632.6	0.0	632.6															
Netherlands	1,274.8	449.0	825.8															
Poland	493.7	0.0	493.7															
Portugal	338.8	95.2	243.6															
Romania	107.3	0.0	107.3															
Slovakia	64.2 48.4	0.0	64.2 48.4															
Slovenia Spain	1,846.8	29.3	1.817.5															
Sweden	447.1	0.0	447.1															
United Kingdom	23,799.6	583.8	23,215.9															
Iceland	2.1	0.0	2.1															
Liechtenstein	0.0	0.0	0.0															
Norway	738.1	0.0	738.1															
Switzerland	0.1	0.0	0.1															
Australia	6,489.2	0.0	6,489.2															
Canada	16,617.8	111.2	16,506.5															
China	21,511.1	0.0	21,511.1															
Hong Kong	1,286.9	309.0	977.9															
Japan U.S.	21,028.3 70,741.4	0.0 140.2	21,028.3 70.601.3															
Other advanced economies non EEA	7,761.1	366.3	7,394.8															
Other Central and eastern Europe countries non EEA	1,510.5	0.0	1,510.5															
Middle East	8,347.6	4,387.9	3,959.7															
Latin America and the Caribbean	8,885.8	1,620.2	7,265.5															
Africa	3,368.6	495.4	2,873.2															
Others	14,527.8	688.2	13,839.5															
Note:																		

Information disclosed in this template is sourced from ENREP templates F.20 and F.04.
The information disclosed in this template is sourced from ENREP templates F.20 and F.04.
The information reported covers all exposures for "General governments" as defined in paragraph 41 (t) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies and private companies held by these administrations that here a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisatione, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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



		HSBC Holdings Plc					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
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)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 49 71	0 49 71	0 26 34	0	0 23 34	0 0 3	0 0 2	0 0 50	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	120 253	120 253	2 113	0	118 140	0	0	0	0 14	0 960	0	0	
[5Y - 10Y [ [10Y - more Total [ 0 - 3M [		109 96 <b>697</b>	109 96 <b>697</b>	109 96 <b>379</b>	0 0 <b>0</b>	0 0 <b>315</b>	0 0 3	0 0 2	0 0 <b>50</b>	0 0 <b>14</b>	0 0 960	0 0	0 0	22
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y		200 45 149 7	200 45 149 7	40 45 43	0 0 0	160 0 107	0 0	0	0	0	0	0	0	
[3Y - 5Y [   FSY - 10Y     F10Y - more	Belgium	43 203 400	43 203 400	43 203 400	0	0 0 0	0	0	0	0	0	0	0	
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		1,047 0 0	1,047 0 0	781 0 0	0 0 0	266 0 0	0 0 0	0	0	0	0	0	0	0
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Bulgaria	0	0	0	0	0	0 0	0	0 0	0 0	0 0	0 0	0 0	
[10Y - more Total [ 0 - 3M [		10 10 0	10 10 0	10 10 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0	0 0	0
[ 0 - 3M [	Cyprus	0 11 0	0 11 0	0 11 0	0	0 0 0	0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	
	.,	1 3 0	3 0 14	1 3 0 14	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		52 45	52 45 209	0 15	0	52 30 150	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Czech Republic	209 274 26 11	274 26 11	59 192 3 11	0	82 22 0	0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	
[10Y - more Total [ 0 - 3M [		645 0	645 0	309 0	<b>0</b>	337 0	0 0	0 0	0 0 0	0 0	0 0	0 0 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	108 115 78	108 115 78 186	5 2 0	0	103 113 78	0	0 0 0	0	0 0 0 27	0 0 0	0 0 0	0 0 0	
[10Y - 10Y   [10Y - more		78 186 20 0	186 20 0 <b>507</b>	2 0 13	0 0	182 18 0 <b>494</b>	0 0 0	0 0 0	0 0 0	27 0 0 27	50 0 0 <b>50</b>	0 0 0	0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Estonia									-				
f 10Y - more Total	1													



		HSBC Holdings Plc					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	107 2 7 99 49 199 186 <b>649</b>	107 2 7 99 49 199 186 <b>649</b>	16 2 7 54 49 166 186	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	91 0 0 45 0 33 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 690 0	0 0 0 0 0 22.947 0	0 0 0 0 0	0 0 0 0 0	2
10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	France	3,521 761 1,677 3,895 1,462 1,262 1,084	3,521 761 1,677 3,895 1,462 1,262 1,084 13,662	3 219 274 178 781 1,195 940 3,590	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,046 473 867 848 658 10 0	472 69 537 2,869 23 57 145	0 0 13 0 137 36 145	0 762 0 0 2.539 2.181 3.329 8,811	0 3 67 0 0 12 0	0 108 2.235 0 0 119 0	1 200 33 4 0 0 0	0 0 0 0 0	36
[ 0 - 3M [	Germany	13,662 502 4,138 3,370 3,582 4,390 2,472 621 19,043	13,662 502 4,138 3,370 3,582 4,360 2,472 621 19,043	3,590 6 279 713 218 1,438 1,399 352 4,407	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,901 392 3,858 2,657 3,360 2,921 841 0	104 0 0 0 3 0 231 269	5 0 10 47 342 1,504 1,251 3,159	1.298 12 149 2.267 13.326 33,524 3,707 54,282	5 0 0 528 40 56 7 637	2,461 364 0 0 23,285 9,391 2,917 152 36,109	43 0 0 0 0 0 0 0	0 0 0 0 0 0	386
Total  [ 0 - 3M [   1	Croatia	0 0 32 1 0 0 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 32 1 0 0 0	0 0 32 1 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49 0 0 0 0 0 0	0 0 0 0 0 0	24
[ 0 - 3M [	Greece	349 80 0 0 3 10 998 1,441	349 80 0 0 3 10 998	0 30 0 0 3 10 998	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	349 50 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	Hungary	1 1 1 83 11 30 7 0	11 83 11 30 7 0	10 11 83 11 30 7 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 37 0 0 0 0	0 0 142 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
TO - 3M	Ireland	10 2 2 0 0 11 36 134	10 2 0 0 11 36 134	10 2 0 0 11 36 134	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 0 122 0 0 0	0 0 0 3,667 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



	deneral govern	HSBC Holdings Plc	the counterparty											
		11. 22. 1 8.20. 82. 1 8.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(MIN EUR)													
												Off-balance s	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
						1			1			-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [   3M - 1Y [		242	242	89	0	153	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		242 302 525 110	242 302 525 110	89 302 455	0	0 70 30	0	0	0	0	0	0	0	
[3Y - 5Y ] [5Y - 10Y ]	Italy	378 627	378 627	80 378 627 214	0	0	0	0	0	0	0 731	0	0	
[10Y - more Total		214 2,397	214 2,397	214 2,144	0	0 253	0 0	0	0	0	731	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y     2Y - 3Y     3Y - 5Y	Latvia	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 - 3M [ [ 3M - 1Y [		223 0	223 0	223 0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Lithuania	0 5 2	0 5 2	0 5 2	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0 3	0 3	0 3	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		233 10 375	233 10 374	233 10	0	0 0 372	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Luxembourg	29 107	29 107	19 23	0	10 84	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Luxembourg	2 120 20	2 120 30	2 111 20	0	9	0	19 0	0 0	0 257	0 39.333	0	0	
[10Y - more Total [ 0 - 3M [	1	673 199	673 199	198 0	<b>0</b>	476 198	<b>0</b>	105 0	13,527 13,527 0	29 286 0	658 <b>39,990</b> 0	0 1	0	85
[ 3M - 1Y [ [ 1Y - 2Y [		95 134 125 91	95 134 125	0	0	90 133 125	5	0	0	0	0	17 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Malta	179	91 179	0	0	91 130	0 49	0	0	0	0	0	0	
[10Y - more Total		62 884	62 884	0	0	7	54 110	0 0	0	0 0	0	55 82	0	37
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		617 251	617 251	117 46	0	500 205 0	0	0	0	0	0	0 0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Netherlands	28 180	28 180	3 180 385	0	0	25 0	0	0	426 2	35.841 9	0	0	
[5Y - 10Y   [10Y - more Total	4	385 123 1,585	385 123 1,585	385 123 855	0	0 0 <b>705</b>	0 0 25	0	0	0 0 428	0 0 35,849	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		1,303 300 71 60 77	300 71	0 15	0	300 39	0 17	0	0 0	0 0	0 0	1 3	0	,
[ 1Y - 2Y [ [ 2Y - 3Y [	Poland	60 77 17	60 77	33	0	53 44	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		2 9	17 2 9	5 2 0	0	12 0 0	0 0 9	0 0	0	0	0	0	0	
Total		536	536	62	0	448	26	ŏ	Ŏ	ŏ	ŏ	4	ŏ	25



		HSBC Holdings Plc					A520/05/2010							
						Dire	As of 30/06/2018 ct exposures	•						
	(mln EUR)			On balance s	heet	Dire	ct exposures		Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
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)	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	Risk weighted exposure amount
[ 0 - 3M [	Portugal	43 5 17 15 0 128 0	43 5 17 15 0 128 0	43 5 17 15 0 128 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 0 120 0 0	0 0 0 1.364 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [   3M - 1Y [   11 - 2Y [   2Y - 3Y [   13Y - 5Y [   15Y - 10Y [   10Y - more	Romania	0 4 0 1 0 18 20	0 4 0 1 0 18 20	0 4 0 1 0 18 20	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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	Ü
Total  [ 0 - 3M	Slovakia	44 145 7 2 0 2 58 15	44 145 7 2 0 2 58 15	44 145 7 2 0 2 58 15	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  [ 0 - 3M	Slovenia	229 0 0 0 11 0 3 2	229 0 0 0 11 0 3 2	229 0 0 0 11 0 3 2	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
[0-3M[ r3M-1Yf r1Y-2Yf r2Y-3Yf r3Y-5Yf r5Y-10Yf r5Y-10Yf r10Y-more	Spain	17 147 255 277 224 210 534 283	147 255 277 224 210 534 283	147 255 277 149 4 534 281	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 75 206 0 0	0 0 0 0 0 0	0 3 22 0 0 2 0	0 10 452 0 0 0 0	0 0 0 0 0 0 10 0	0 0 0 0 0 0 0 235 0	0 50 0 10 0 0 0	0 0 0 0 0	5
Total  [ 0 - 3M	Sweden	1,929 8 573 256 155 123 0 0	1,929 8 8 573 256 155 123 0 0	1,646 1 10 5 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	282 7 563 251 155 121 0 0	0 0 0 0 0 0 0	27 0 0 63 0 5 0	462 0 662 0 0 0	0 0 3 0 0 0	235 0 0 32 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	5
Total	United Kingdom	1,116 3,592 1,292 5,292 7,700 4,044 4,965	1,116 3,598 1,232 5,292 376 3,222 7,199 4,044 24,964	274 146 1,720 113 72 952 1,392 4,669	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,097 2,272 137 3,570 117 3,150 6,247 1,724	1,053 949 2 146 0 0 928 3,077	1 0 80 1 0 1 0 1 0	0 46 5.804 22 0 195 0 <b>6,067</b>	1 17 0 7 4 0 0	815 17 0 5,433 0 0 0	2 608 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,375



		HSBC Holdings Plc					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
														Risk weighted
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)	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y     13Y - 5Y     15Y - 10Y	Iceland	0 0 0 0 1	0 0 0 0 1	0 0 0 0 1	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	
[10Y - more Total   0 - 3M		0	1	0 1	0	0	0	0	0	0	0	0	0	0
	Liechtenstein													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		0 16 0	0 16 0	0 16 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	
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Norway	1 16 14 0	1 16 14 0	1 16 14 0	0 0 0	0 0 0	0 0 0	0 0 20 0	0 0 3,034 0	0 0 0	0 0 0	0 0 0	0 0 0	
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		49 781 1,138 1,295	781 1,138 1,295	2 184 615	0 0 0	780 954 667	0 0 0 13	20 0 2	3,034 0 76 234	0	0 0	0 0 0	0	0
11 - 27     127 - 37     137 - 57     157 - 107     1107 - more	Australia	1,255 1,056 1,592 694 152 <b>6,709</b>	1,056 1,592 694 152 <b>6,709</b>	158 360 651 93 <b>2,062</b>	0	899 1,232 43 0 <b>4,575</b>	0 0 0 0 59	23 0 0 0	86 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	504
[ 0 - 3M [		453 1,935 2,647 2,793 6,780	453 1,935 2,647 2,793 6,780	159 799 438 352 327 772	0	269 1,077 2,176 2,439	25 59 33	7 23 37	234 3.507 260	4 1 7	86 0 1.586	375 96 36	0 0	304
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Canada	2,793 6,780 3,030 127	2,793 6,780 3,030 127	352 327 772	0	2,439 6,452 2,258	2 1 0	0 356 32	0 6,300 436	0 0 8	0 0 536	2 527 0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y [		17,766 36,431 7,052	17,766 36,431 7,953 1,245	2,907 2,870 2,159	0	14,670 33,527 5,605	188 34 189	<b>454</b>	10,736	37 0	2,245 0	1,042 166 102	0	1,982
[ 1Y - 2Y [	Hong Kong	1,245 1,245 512 448 348 399 47,337	512 448 348	687 322 448 273	0	538 102 0 75	20 88 0 0	0	0 0 0	0 0 0 0	0 0 0 0	0 227 273 0 49	0 0 0	
[10Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y		11,045	399 <b>47,337</b> 11,045 7,131	31 <b>6,790</b> 3,918 2,811	0	39,848 7,126 4,320	368 699 0	0	0	0	0	818 0	0	2,184
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Japan	5,621 240 119 371	11,045 7,131 5,621 240 119 371	268 5 90 371	0 0 0	4,320 5,353 235 29 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0 300	0 0 0	0 0 0 0	
f 10Y - more Total		9 24,536	9 <b>24,536</b>	7,463	0	17,064	9 9	0	0	0 1	0 300	0	0	1,187



		HSBC Holdings Plc					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [   3M - 1Y     1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	u.s.	2,951 7,531 3,158 5,433 17,290 20,666 26,588 83,616	2,951 7,531 3,158 5,433 17,289 20,666 26,588 <b>33,616</b>	265 4,529 2,152 2,893 2,530 6,082 5,187 23,640	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,472 3,002 1,005 2,539 14,743 14,551 9,679 47,992	213 0 0 1 1 16 33 11,722 11,985	1 4 4 4 116 0 0	0 214 3,045 199 345 489 0 4,292	0 138 2 116 34 52 2	0 5.341 1,251 27.675 10.435 6.609 241 51,551	0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,213
[ 0 - 3M [	China	3,119 7,045 5,614 2,850 380 131 71	3,119 7,045 5,613 2,850 380 131 71 19,208	1,069 2,919 541 284 340 131 34 <b>5,317</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,021 4,126 4,193 2,565 40 0 0	29 0 880 0 0 0 37 946	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 64 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	1,242
Total   Tota	Switzerland	259 43 0 0 0 0 0 57	259 43 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	12,545 43 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 77 57	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 68 0 0 0 0	0 1,926 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	151
Total   Tota	Other advanced economies non EEA	360 9,839 12,268 2,151 1,252 1,052 1,052 317 22,693	360 9,839 12,267 2,151 1,252 814 1,052 317 22,692	1,835 2,067 279 415 470 296 137 5,500	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,981 10,022 1,857 666 343 755 176	3,023 179 15 172 0 0 3 3 3,392	28 69 0 0 0 0	1.477 24.086 0 0 0 0 0 0	3 12 0 0 0 0 0	1,524 601 11.582 0 0 0 0 0	140 0 15 14 0 0	0 0 0	1,192
Total   0 - 3M     3M - 1Y     1 1Y - 2Y     1 2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Other Central and eastern Europe countries non EEA	27,893 23,5 24,7 41,7 140 100 219	27,992 38 215 428 417 140 100 219 <b>1,556</b>	10 192 421 361 108 87 180	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18,801 28 23 6 56 32 13 0 158	3,392 0 0 0 0 0 0 0 0 39 39	96 0 0 0 0	25,563 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	1,192
Total	Middle East	1,250 1,718 2,018 2,211 2,201 1,859 455 289 8,757	1,714 2,018 221 2,200 1,858 455 289 8,755	0 3 0 5 3 76 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	154 1,544 1,248 213 2,013 423 74 0	39 170 767 8 182 1,432 304 271 3,135	1 1 8 7 0 0	224 21 171 256 0 29 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	121 210 155 0 0 4 311	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,719
Total   Tota	Latin America and the Caribbean	2,219 2,297 2,497 2,785 720 951 2,253 850 12,275	2,001 2,495 2,785 720 950 2,253 848 12,052	1,199 736 513 148 211 159 174 3,138	466 0 0 0 0 0 0	63 745 1,959 562 736 1,857 135 6,056	957 548 303 10 4 238 539 <b>2,600</b>	0 0 0 0 0 274 0 0	1 0 54 3.673 0 0	0 0 0 1 0 33 0	0 0 0 13 0 1.820 0	85 279 0 0 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,240



### General governments exposures by country of the counterparty

	deneral governi	HSBC Holdings Plc	are counterparty											
		HSBC HOROROS PIC					As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
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)	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	Risk weighted exposure amount
[ 0 - 3M [	Africa	991 2,003 403 403 171 137 420 307 4,332	891 2,000 403 170 137 420 307 <b>4,328</b>	108 437 119 7 104 101 229	0 0 0 0 0	768 1,531 1116 157 20 0 1 1 2,593	15 32 168 7 13 318 77 630	0 0 4 0 4 0 4 0 8	0 0 86 15 0 301 0	0 0 21 0 0 0 0	0 0 560 0 0 0 0	19 0 0 0 0 0 30 62	0 0 0 0 0	2,080
[ 0 - 3M [	Others	2,672 6,526 6,295 2,579 1,782 1,382 221	2,672 6,526 6,295 2,579 1,782 1,382 220	714 2,098 954 251 313 189 103	0 0 0 0 0	1,334 4,192 3,737 2,193 1,288 1,099 0	624 236 1,604 135 180 94 117	0 0 48 0 11 2	0 0 1.201 0 1.409 30 0	0 0 0 0 1 0	0 0 0 0 44 0	282 402 107 2 89 10 32	0 0 0 0 0	
Total		21,458	21,456	4,622	0	13,844	2,990	62	2,640	1	44	924	0	4,317

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have to the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have the same muturities.

(4) The exposures recorded now only exposures to control recorded now of the control to control control to cont

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Middle Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Santar. Sudian. Arabia. Sudian. Swia. Libro. Santar. Swing Iran. Santar. Sudian. Swia. Jordan. Santar. Sudian. Swia. Jordan. Santar. Sudian. Swia. Jordan. Santar. Sudian. Swia. Jordan. Santar. Swing Iran. Swia. Santar. Jordan. Santar. Swing Iran. Santar. Swia. Jordan. Swia. Jordan. Swia. Santar. Swia. Jordan. Swia. Jordan. Swia. Swia. Santar. Jordan. Swia. Swia. Jordan. Swia. Swia



### Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount					impairment, changes in fair credit risk and	Collaterals and financial	Gross carr		rying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30			On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	274,908	0	728	728	-4	244	0	282,341	0	21	19	119	1	0
Central banks	65,801	0	0	0	0	0	0	59,449	0	0	0	1	0	0
General governments	163,724	0	1	1	0	1	0	178,656	0	1	1	16	0	0
Credit institutions	29,545	0	0	0	0	0	0	29,361	0	0	0	1	0	0
Other financial corporations	10,370	0	717	717	0	243	0	9,269	0	19	19	99	0	0
Non-financial corporations	5,468	0	10	10	-3	0	0	5,607	0	1	0	2	0	0
Loans and advances(including at amortised cost and fair value)	1,219,270	1,445	13,071	12,270	1,960	4,551	5,184	1,321,065	1,678	12,614	12,580	3,005	4,923	4,316
Central banks	176,219	0	0	0	0	0	0	187,248	0	0	0	4	0	0
General governments	10,486	0	11	11	0	5	0	10,326	1	7	7	6	4	0
Credit institutions	116,246	0	2	2	0	2	0	130,348	9	16	13	11	2	0
Other financial corporations	166,210	35	263	263	227	158	6	196,299	1	215	215	130	147	16
Non-financial corporations	432,773	414	8,685	8,661	1,083	3,577	2,486	466,844	589	8,537	8,506	1,342	3,766	2,160
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	317,337	995	4,110	3,333	649	809	2,692	330,000	1,079	3,839	3,839	1,512	1,004	2,140
DEBT INSTRUMENTS other than HFT	1,494,178	1,445	13,799	12,998	1,956	4,795	5,184	1,603,407	1,678	12,635	12,599	3,124	4,923	4,316
OFF-BALANCE SHEET EXPOSURES	660,208		834	818	191	20	141	538,950		1,200	1,123	360	132	144

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurrred 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)

<sup>(9)</sup> 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)

<sup>(4)</sup> 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



### Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amo with forbearance m		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial	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 <sup>2</sup>		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on 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		
		•	Ü	_		U	U	_		0		
Central banks	0	0	U	0	0	U	Ü	0	0	U		
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)	7,682	5,595	1,680	1,610	3,607	7,394	5,941	1,700	1,661	3,368		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	14	7	5	5	0	7	7	4	4	0		
Credit institutions	1	1	1	1	0	0	0	0	0	0		
Other financial corporations	192	171	98	98	12	162	147	116	116	6		
Non-financial corporations	5,507	4,053	1,318	1,313	2,228	5,282	3,843	1,267	1,228	2,072		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0		
Households	1,968	1,363	259	193	1,367	1,944	1,944	313	313	1,290		
DEBT INSTRUMENTS other than HFT	7,682	5,595	1,680	1,610	3,607	7,394	5,941	1,700	1,661	3,368		
Loan commitments given	282	31	0	0	2	375	63	0	0	46		

<sup>(1)</sup> 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 🗆

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