1. CAPITAL

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	108,790		111,799		*COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares*
Of which: adjustment to valuation differences in other AFS assets [1] (-/+)	927		1,806		*Prudential filters for regulatory capital (COREP line 1.1.2.6.06)*
B) Deductions from common equity (Elements deducted from original own funds) (-)	-7,589		-8,951		*COREP CA 1.3.T1* (negative amount)*
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-2,337		-2,513		*As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)*
C) Common equity (A+B)	**101,201**	**11.9%**	**102,848**	**12.1%**	
Of which: ordinary shares subscribed by government	0		0		*Paid up ordinary shares subscribed by government*
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		*EBA/REC/2011/1*
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	**101,201**	**11.9%**	**102,848**	**12.1%**	
G) Hybrid instruments not subscribed by government	13,113		12,112		*Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government*
H) Tier 1 Capital (F+G)	**114,314**	**13.4%**	**114,960**	**13.6%**	*COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)*
I) RWA	851,859		847,407		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		*Articles 26(1) point (c) and 26(2) of CRR*
Adjustments to Minority Interests	1,742		973		*Article 84 of CRR*
DTAs that rely on future profitability (net of associated DTL)	6,803		6,280		*Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]*
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	28,308		17,153		*Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR*
RWA for Credit Value Adjustment Risk (CVA)	45,748		29,408		*Articles 381 to 386 of CRR*

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

The CRR/CRD IV memo items in respect of deferred tax and holdings of CET1 capital instruments of financial sector entities represent gross amounts, disclosed before application of the threshold calculations. Further the holdings of CET1 capital instruments of financial sector entities include the net long positions of non significant investments presented before management actions the Group is planning to undertake to mitigate the potential capital deduction related to these items. After adjusting for mitigating actions and the impact of thresholds the deduction from CET1 related to these items would amount to Euro 298m at 30 June 2013 and Euro7,495m at 31 December 2012 . For a full understanding of the HSBC CRD IV position please refer the HSBC Holdings PLC Interim Report 2013.

All couterparty countries		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
HSBC HOLDINGS plc	**Central banks and central governments**		-	-	277,009	10	137,048	8	-	-	28,560	-	1,403	-		-		2		-
	Institutions		-	-	151,423	87	45,466	9	-	-	32,660	-	14,723	14		-		43		-
	Corporates		17,169	260	399,433	4,277	200,541	1,200	9,129	-	209,565	1,546	188,087	1,602		78		1,937		2,043
	Corporates - Of Which: Specialised Lending		-	-	12,215	-	-	-	-	-	8,032	-	-	-		-		-		-
	Corporates - Of Which: SME		63	-	23,431	1,081	-	-	24	-	10,713	425	-	-		-		136		-
	Retail		-	-	335,826	8,725	71,235	2,134	-	-	128,477	1,112	45,342	2,939		-		1,695		95
	Retail - Secured on real estate property	0.0%	-	-	233,214	7,345	31,111	616	-	-	98,555	556	14,926	674		-		1,181		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	233,214	7,345	31,111	616	-	-	98,555	556	14,926	674		-		1,181		-
	Retail - Qualifying Revolving		-	-	48,350	160	-	-	-	-	12,116	128	-	-		-		1		-
	Retail - Other Retail		-	-	54,262	1,220	40,124	1,518	-	-	17,806	428	30,416	2,265		-		513		95
	Retail - Other Retail - Of Which: SME		-	-	9,163	759	-	-	-	-	5,138	39	-	-		-		337		-
	Retail - Other Retail - Of Which: non-SME		-	-	45,099	461	40,124	1,518	-	-	12,668	389	30,416	2,265		-		176		95
	Equity		-	-	194	-	2,146	-	-	-	717	-	2,146	-		-		-		-
	Securitisation		-	-	37,252	-	3	-	-	-	19,963	-	1	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	61,188	-	-	-	-	-	29,564	-		-		-		-
	TOTAL		**17,169**	**260**	**1,201,137**	**13,099**	**517,627**	**3,351**	**9,129**	**0**	**419,942**	**2,658**	**281,266**	**4,555**	**45**	**78**	**4,742**	**3,677**	**4,375**	**2,138**
	Securitisation and re-securitisations positions deducted from capital *		-	-	2,558	-	63	-	-	-	31,973	-	790	-		-		-		-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [(1)]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	**Central banks and central governments**		-	-	19,293	9	69,215	-	-	-	1,247	-	-	-		-		-		-
	Institutions		-	-	32,050	37	121	-	-	-	9,315	-	38	-		-		23		-
	Corporates		251	-	102,256	2,439	23,816	-	132	-	49,698	680	23,284	-		-		905		8
	Corporates - Of Which: Specialised Lending		-	-	2,943	-	-	-	-	-	2,183	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	19,648	871	-	-	-	-	8,495	425	-	-		-		40		-
	Retail		-	-	145,496	1,240	861	35	-	-	21,946	460	469	46		-		253		-
	Retail - Secured on real estate property	0.0%	-	-	109,957	789	422	1	-	-	7,803	242	148	1		-		179		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	109,957	789	422	1	-	-	7,803	242	148	1		-		179		-
	Retail - Qualifying Revolving		-	-	25,920	152	-	-	-	-	6,388	78	-	-		-		-		-
	Retail - Other Retail		-	-	9,619	299	439	34	-	-	7,755	140	321	45		-		74		-
	Retail - Other Retail - Of Which: SME		-	-	3,319	103	-	-	-	-	3,005	13	-	-		-		2		-
	Retail - Other Retail - Of Which: non-SME		-	-	6,300	195	439	34	-	-	4,749	127	321	45		-		72		-
	Equity		-	-	194	-	295	-	-	-	717	-	441	-		-		-		-
	Securitisation		-	-	31,177	-	-	-	-	-	18,926	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	9,115	-	-	-	-	-	5,572	-		-		-		-
	TOTAL		**251**	**0**	**330,466**	**3,725**	**103,423**	**35**	**132**	**0**	**101,849**	**1,140**	**29,804**	**46**	**-**	**0**	**756**	**1,181**	**643**	**8**
	Securitisation and re-securitisations positions deducted from capital *		-	-	2,229	-	-	-	-	-	27,864	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hong Kong	**Central banks and central governments**		-	-	68,307	-	338	7	-	-	1,434	-	-	-		-		-		-
	Institutions		-	-	38,750	-	74	-	-	-	6,068	-	47	-		-		-		-
	Corporates		-	-	87,441	209	3,502	6	-	-	41,499	-	3,411	9		-		134		-
	Corporates - Of Which: Specialised Lending		-	-	4,597	-	-	-	-	-	3,022	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	65,141	74	2,772	62	-	-	8,176	-	1,609	88		-		1		7
	Retail - Secured on real estate property	0.0%	-	-	38,324	36	1,363	-	-	-	2,863	-	548	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	38,324	36	1,363	-	-	-	2,863	-	548	-		-		-		-
	Retail - Qualifying Revolving		-	-	17,878	2	-	-	-	-	4,289	-	-	-		-		-		-
	Retail - Other Retail		-	-	8,939	36	1,409	62	-	-	1,024	-	1,061	88		-		1		7
	Retail - Other Retail - Of Which: SME		-	-	587	1	-	-	-	-	27	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	8,352	34	1,409	62	-	-	997	-	1,061	88		-		1		7
	Equity		-	-	-	-	383	-	-	-	-	-	383	-		-		-		-
	Securitisation		-	-	421	-	-	-	-	-	45	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	24,914	-	-	-	-	-	3,780	-		-		-		-
	TOTAL		**0**	**0**	**260,060**	**283**	**31,983**	**75**	**0**	**0**	**57,222**	**0**	**9,230**	**97**	**-**	**0**	**202**	**135**	**15**	**7**
	Securitisation and re-securitisations positions deducted from capital *		-	-	1	-	-	-	-	-	15	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
China	**Central banks and central governments**		-	-	12,740	-	32,927	-	-	-	2,300	-	210	-		-		-		-
	Institutions		-	-	9,233	-	39,130	-	-	-	1,747	-	13,504	-		-		-		-
	Corporates		-	-	20,862	42	93,102	-	-	-	13,038	-	84,905	-		-		33		-
	Corporates - Of Which: Specialised Lending		-	-	647	-	-	-	-	-	397	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	20,791	2	-	-	-	-	12,183	2		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	13,660	-	-	-	-	-	6,834	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	13,660	-	-	-	-	-	6,834	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	7,131	2	-	-	-	-	5,349	2		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	7,131	2	-	-	-	-	5,349	2		-		-		-
	Equity		-	-	-	-	22	-	-	-	-	-	22	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	5,071	-	-	-	-	-	4,067	-		-		-		-
	TOTAL		**0**	**0**	**42,835**	**42**	**191,043**	**2**	**0**	**0**	**17,085**	**0**	**114,891**	**2**	**-**	**0**	**23**	**33**	**1,875**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK

as of 31 December 2012

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	**Central banks and central governments**		-	-	58,405	-	59	-	-	-	2,004	-	59	-		-		-		-
	Institutions		-	-	14,159	10	3	-	-	-	2,671	-	3	-		-		-		-
	Corporates		-	-	64,558	337	1,246	-	-	-	34,898	-	1,409	-		-		109		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	44,232	6,101	1,265	13	-	-	87,050	-	1,119	12		-		943		-
	Retail - Secured on real estate property	0.0%	-	-	38,523	6,096	253	-	-	-	82,230	-	190	-		-		943		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	38,523	6,096	253	-	-	-	82,230	-	190	-		-		943		-
	Retail - Qualifying Revolving		-	-	2,926	-	-	-	-	-	836	-	-	-		-		-		-
	Retail - Other Retail		-	-	2,783	5	1,012	13	-	-	3,984	-	929	12		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	2,783	5	1,012	13	-	-	3,984	-	929	12		-		-		-
	Equity		-	-	-	-	1,035	-	-	-	-	-	1,035	-		-		-		-
	Securitisation		-	-	2,284	-	-	-	-	-	627	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	6,323	-	-	-	-	-	5,641	-		-		-		-
	TOTAL		**0**	**0**	**183,638**	**6,448**	**9,931**	**13**	**0**	**0**	**127,250**	**0**	**9,266**	**12**	**-**	**0**	**3,350**	**1,052**	**32**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	319	-	-	-	-	-	3,986	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	**Central banks and central governments**		-	-	857	1	15,646	-	-	-	101	-	-	-		-		1		-
	Institutions		-	-	5,702	3	3,131	-	-	-	1,967	-	23	-		-		-		-
	Corporates		1,886	4	25,692	450	3,753	2	951	-	11,920	-	1,909	3		-		196		3
	Corporates - Of Which: Specialised Lending		-	-	1,289	-	-	-	-	-	738	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	3,780	210	-	-	-	-	2,215	-	-	-		-		95		-
	Retail		-	-	17,400	900	1,182	22	-	-	3,447	-	843	28		-		464		5
	Retail - Secured on real estate property	0.0%	-	-	1,845	58	130	7	-	-	388	-	54	7		-		28		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	1,845	58	130	7	-	-	388	-	54	7		-		28		-
	Retail - Qualifying Revolving		-	-	21	1	-	-	-	-	2	-	-	-		-		1		-
	Retail - Other Retail		-	-	15,534	841	1,052	15	-	-	3,057	-	789	21		-		435		5
	Retail - Other Retail - Of Which: SME		-	-	4,697	646	-	-	-	-	1,801	-	-	-		-		332		-
	Retail - Other Retail - Of Which: non-SME		-	-	10,837	195	1,052	15	-	-	1,256	-	789	21		-		103		5
	Equity		-	-	-	-	139	-	-	-	-	-	139	-		-		-		-
	Securitisation		-	-	2,376	-	-	-	-	-	204	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	962	-	-	-	-	-	186	-		-		-		-
	TOTAL		**1,886**	**4**	**52,027**	**1,354**	**24,813**	**24**	**951**	**0**	**17,639**	**0**	**3,100**	**31**	**-**	**0**	**76**	**661**	**8**	**8**
	Securitisation and re-securitisations positions deducted from capital *		-	-	2	-	-	-	-	-	19	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Canada	**Central banks and central governments**		-	-	13,855	-	-	-	-	-	319	-	-	-		-		-		-
	Institutions		-	-	2,812	-	10	-	-	-	313	-	3	-		-		-		-
	Corporates		-	-	30,238	392	-	-	-	-	15,394	866	-	-		-		150		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	22,884	146	880	-	-	-	4,626	650	648	-		-		4		-
	Retail - Secured on real estate property	0.0%	-	-	18,114	109	-	-	-	-	2,406	313	-	-		-		1		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	18,114	109	-	-	-	-	2,406	313	-	-		-		1		-
	Retail - Qualifying Revolving		-	-	1,605	5	-	-	-	-	600	50	-	-		-		-		-
	Retail - Other Retail		-	-	3,165	32	880	-	-	-	1,620	287	648	-		-		3		-
	Retail - Other Retail - Of Which: SME		-	-	560	8	-	-	-	-	305	26	-	-		-		3		-
	Retail - Other Retail - Of Which: non-SME		-	-	2,605	24	880	-	-	-	1,315	261	648	-		-		-		-
	Equity		-	-	-	-	56	-	-	-	-	-	59	-		-		-		-
	Securitisation		-	-	767	-	-	-	-	-	56	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	761	-	-	-	-	-	646	-		-		-		-
	TOTAL		**0**	**0**	**70,556**	**538**	**1,707**	**0**	**0**	**0**	**20,708**	**1,516**	**1,356**	**0**	**-**	**0**	**239**	**154**	**3**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	7	-	-	-	-	-	89	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Singapore	**Central banks and central governments**		-	-	10,283	-	128	-	-	-	157	-	-	-		-		-		-
	Institutions		-	-	6,977	-	41	-	-	-	849	-	8	-		-		-		-
	Corporates		-	-	13,225	61	337	-	-	-	7,360	-	336	-		-		1		-
	Corporates - Of Which: Specialised Lending		-	-	1,178	-	-	-	-	-	727	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	11,097	5	1,207	2	-	-	1,310	-	758	3		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	8,921	5	379	-	-	-	1,277	-	137	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	8,921	5	379	-	-	-	1,277	-	137	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	2,176	-	828	2	-	-	33	-	621	3		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	2,176	-	828	2	-	-	33	-	621	3		-		-		-
	Equity		-	-	-	-	6	-	-	-	-	-	6	-		-		-		-
	Securitisation		-	-	220	-	-	-	-	-	105	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	553	-	-	-	-	-	383	-		-		-		-
	TOTAL		**0**	**0**	**41,802**	**66**	**2,272**	**2**	**0**	**0**	**9,781**	**0**	**1,491**	**3**	**-**	**0**	**9**	**1**	**7**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country (1)		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Brazil	**Central banks and central governments**		-	-	8,437	-	-	-	-	-	1,500	-	-	-		-		-		-
	Institutions		-	-	1,829	-	-	-	-	-	753	-	-	-		-		-		-
	Corporates		-	-	-	-	17,432	187	-	-	-	-	17,428	279		-		-		865
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	10,068	921	-	-	-	-	7,225	1,376		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	1,321	16	-	-	-	-	664	25		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	1,321	16	-	-	-	-	664	25		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	8,747	905	-	-	-	-	6,561	1,351		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	8,747	905	-	-	-	-	6,561	1,351		-		-		-
	Equity		-	-	-	-	9	-	-	-	-	-	9	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	2,188	-	-	-	-	-	1,430	-		-		-		-
	TOTAL		**0**	**0**	**10,266**	**0**	**29,697**	**1,108**	**0**	**0**	**2,253**	**0**	**26,092**	**1,655**	**-**	**0**	**-**	**0**	**396**	**865**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country (1)		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	**Central banks and central governments**		-	-	13,107	-	1,844	-	-	-	191	-	-	-		-		-		-
	Institutions		-	-	3,334	-	12	-	-	-	632	-	12	-		-		-		-
	Corporates		-	-	206	-	314	-	-	-	89	-	314	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	12,038	-	1,892	-	-	-	326	-	837	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	1,623	-	-	-	-	-	568	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	1,623	-	-	-	-	-	568	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	12,038	-	269	-	-	-	326	-	269	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	12,038	-	269	-	-	-	326	-	269	-		-		-		-
	Equity		-	-	-	-	52	-	-	-	-	-	52	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	814	-	-	-	-	-	176	-		-		-		-
	TOTAL		**0**	**0**	**28,685**	**0**	**4,928**	**0**	**0**	**0**	**1,238**	**0**	**1,391**	**0**	**-**	**0**	**-**	**0**	**15**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [(1)]		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Australia	**Central banks and central governments**		-	-	1,250	-	-	-	-	-	15	-	-	-		-		-		-
	Institutions		-	-	6,959	11	-	-	-	-	643	-	-	-		-		-		-
	Corporates		-	-	10,155	79	187	4	-	-	5,711	-	185	5		-		91		-
	Corporates - Of Which: Specialised Lending		-	-	663	-	-	-	-	-	358	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	9,003	63	1,312	4	-	-	602	-	889	5		-		6		-
	Retail - Secured on real estate property	0.0%	-	-	9,003	63	261	-	-	-	602	-	101	-		-		6		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	9,003	63	261	-	-	-	602	-	101	-		-		6		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	1,051	4	-	-	-	-	788	5		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1,051	4	-	-	-	-	788	5		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	3	-	-	-	-	-	1	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	320	-	-	-	-	-	313	-		-		-		-
	TOTAL		**0**	**0**	**27,367**	**153**	**1,822**	**8**	**0**	**0**	**6,971**	**0**	**1,388**	**10**	**-**	**0**	**23**	**97**	**20**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All couterparty countries		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
HSBC HOLDINGS plc	**Central banks and central governments**		-	-	262,806	3	152,762	8	-	-	42,015	-	1,366	-		-		1		-
	Institutions		-	-	162,544	176	28,938	8	-	-	35,490	74	9,623	13		-		42		-
	Corporates		17,091	353	397,492	5,206	192,053	1,109	9,411	-	213,268	1,737	178,093	1,445		93		1,895		1,769
	Corporates - Of Which: Specialised Lending		-	-	12,099	-	-	-	-	-	8,023	-	-	-		-		-		-
	Corporates - Of Which: SME		35	-	20,206	1,186	-	-	18	-	9,573	381	-	-		-		148		-
	Retail		-	-	327,832	9,434	68,699	1,972	-	-	112,448	840	43,406	2,649		-		1,497		93
	Retail - Secured on real estate property	58.0%	-	-	225,550	7,917	31,680	569	-	-	86,335	312	15,474	607		-		946		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	58.0%	-	-	225,550	7,917	31,680	569	-	-	86,335	312	15,474	607		-		946		-
	Retail - Qualifying Revolving		-	-	48,173	133	-	-	-	-	11,565	115	-	-		-		24		-
	Retail - Other Retail		-	-	54,109	1,384	37,019	1,403	-	-	14,548	413	27,932	2,042		-		527		93
	Retail - Other Retail - Of Which: SME		-	-	12,526	982	-	-	-	-	6,245	71	-	-		-		386		-
	Retail - Other Retail - Of Which: non-SME		-	-	41,583	402	35,615	1,403	-	-	8,303	342	27,932	2,042		-		140		93
	Equity		-	-	135	-	2,633	-	-	-	499	-	2,771	-		-		-		-
	Securitisation		-	-	35,697	-	219	-	-	-	18,403	-	226	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	61,061	-	-	-	-	-	28,528	-		-		-		-
	TOTAL		**17,091**	**353**	**1,186,506**	**14,819**	**506,365**	**3,097**	**9,411**	**0**	**422,123**	**2,651**	**264,013**	**4,107**	**43**	**93**	**3,894**	**3,435**	**4,838**	**1,862**
	Securitisation and re-securitisations positions deducted from capital *		-	-	2,526	-	36	-	-	-	31,578	-	446	-		-		-		-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [(1)]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	**Central banks and central governments**		-	-	18,046	2	85,121	-	-	-	2,044	-	-	-		-		-		-
	Institutions		-	-	36,163	129	44	-	-	-	9,589	73	20	-		-		18		-
	Corporates		216	-	95,369	3,299	20,418	-	148	-	50,196	935	19,435	-		-		1,090		7
	Corporates - Of Which: Specialised Lending		-	-	2,836	-	-	-	-	-	2,134	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	16,116	835	-	-	-	-	7,366	381	-	-		-		42		-
	Retail		-	-	143,449	1,193	754	19	-	-	20,389	347	403	25		-		284		-
	Retail - Secured on real estate property	58.0%	-	-	105,719	656	468	-	-	-	6,118	61	176	-		-		161		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	58.0%	-	-	105,719	656	468	-	-	-	6,118	61	176	-		-		161		-
	Retail - Qualifying Revolving		-	-	24,643	122	-	-	-	-	5,586	72	-	-		-		23		-
	Retail - Other Retail		-	-	13,087	415	286	19	-	-	8,685	214	227	25		-		100		-
	Retail - Other Retail - Of Which: SME		-	-	7,283	272	-	-	-	-	4,289	37	-	-		-		61		-
	Retail - Other Retail - Of Which: non-SME		-	-	5,804	143	286	19	-	-	4,396	177	227	25		-		38		-
	Equity		-	-	135	-	272	-	-	-	499	-	407	-		-		-		-
	Securitisation		-	-	28,856	-	-	-	-	-	17,281	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	8,517	-	-	-	-	-	5,664	-		-		-		-
	TOTAL		**216**	**0**	**322,018**	**4,623**	**115,126**	**19**	**148**	**0**	**99,998**	**1,355**	**25,929**	**25**	**-**	**0**	**664**	**1,392**	**671**	**7**
	Securitisation and re-securitisations positions deducted from capital *		-	-	2,248	-	-	-	-	-	28,100	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

Counterparty Country (1)		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hong Kong	**Central banks and central governments**		-	-	61,002	-	2,215	-	-	-	3,929	-	-	-		-		-		-
	Institutions		-	-	47,331	-	54	-	-	-	7,525	-	54	-		-		-		-
	Corporates		-	-	92,564	203	6,507	16	-	-	45,328	-	6,409	12		-		124		-
	Corporates - Of Which: Specialised Lending		-	-	4,522	-	-	-	-	-	2,945	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	67,636	66	2,504	65	-	-	8,321	-	1,393	94		-		1		7
	Retail - Secured on real estate property	44.0%	-	-	39,672	30	1,404	9	-	-	2,837	-	564	14		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	44.0%	-	-	39,672	30	1,404	9	-	-	2,837	-	564	14		-		-		-
	Retail - Qualifying Revolving		-	-	18,770	2	-	-	-	-	4,479	-	-	-		-		-		-
	Retail - Other Retail		-	-	9,194	34	1,100	56	-	-	1,005	-	829	80		-		1		7
	Retail - Other Retail - Of Which: SME		-	-	582	1	-	-	-	-	18	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	8,612	33	1,100	56	-	-	987	-	829	80		-		1		-
	Equity		-	-	-	-	640	-	-	-	-	-	640	-		-		-		-
	Securitisation		-	-	232	-	-	-	-	-	54	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	27,330	-	-	-	-	-	4,336	-		-		-		-
	TOTAL		**0**	**0**	**268,765**	**269**	**39,250**	**81**	**0**	**0**	**65,157**	**0**	**12,832**	**106**	**-**	**0**	**189**	**125**	**17**	**7**
	Securitisation and re-securitisations positions deducted from capital *		-	-	2	-	-	-	-	-	21	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country (1)		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
China	**Central banks and central governments**		-	-	14,926	-	27,614	-	-	-	2,641	-	35	-		-		-		-
	Institutions		-	-	10,841	-	22,561	-	-	-	2,030	-	8,265	-		-		-		-
	Corporates		-	-	24,326	45	84,199	1	-	-	15,316	-	74,567	1		-		14		1
	Corporates - Of Which: Specialised Lending		-	-	429	-	-	-	-	-	265	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	18,362	4	-	-	-	-	10,657	4		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	12,470	-	-	-	-	-	6,238	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	12,470	-	-	-	-	-	6,238	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	5,892	4	-	-	-	-	4,419	4		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	5,892	4	-	-	-	-	4,419	4		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	4,849	-	-	-	-	-	3,902	-		-		-		-
	TOTAL		**0**	**0**	**50,093**	**45**	**157,585**	**5**	**0**	**0**	**19,987**	**0**	**97,426**	**5**	**-**	**0**	**13**	**14**	**1,701**	**1**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	**Central banks and central governments**		-	-	59,763	-	86	-	-	-	8,161	-	86	-		-		-		-
	Institutions		-	-	14,507	11	6	-	-	-	2,606	-	6	-		-		-		-
	Corporates		-	-	67,224	233	1,968	-	-	-	34,258	-	2,152	-		-		43		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	38,498	6,784	1,065	10	-	-	73,007	-	933	10		-		725		-
	Retail - Secured on real estate property	83.0%	-	-	35,099	6,783	234	-	-	-	71,862	-	176	-		-		725		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	83.0%	-	-	35,099	6,783	234	-	-	-	71,862	-	176	-		-		725		-
	Retail - Qualifying Revolving		-	-	3,054	-	-	-	-	-	882	-	-	-		-		-		-
	Retail - Other Retail		-	-	345	1	831	10	-	-	263	-	757	10		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	345	1	831	10	-	-	263	-	757	10		-		-		-
	Equity		-	-	-	-	1,146	-	-	-	-	-	1,146	-		-		-		-
	Securitisation		-	-	3,446	-	-	-	-	-	717	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	5,464	-	-	-	-	-	4,910	-		-		-		-
	TOTAL		**0**	**0**	**183,438**	**7,028**	**9,735**	**10**	**0**	**0**	**118,749**	**0**	**9,233**	**10**	**-**	**0**	**2,632**	**768**	**40**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	271	-	-	-	-	-	3,388	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	**Central banks and central governments**		-	-	693	1	14,163	-	-	-	143	-	-	-		-		-		-
	Institutions		-	-	5,211	1	3,281	-	-	-	1,838	-	2	-		-		-		-
	Corporates		1,630	4	21,077	542	3,262	2	788	-	9,919	-	1,777	2		-		169		2
	Corporates - Of Which: Specialised Lending		-	-	1,427	-	-	-	-	-	844	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	4,039	351	-	-	-	-	2,198	-	-	-		-		106		-
	Retail		-	-	18,458	1,038	1,134	17	-	-	3,724	-	809	22		-		458		4
	Retail - Secured on real estate property	69.0%	-	-	2,566	127	120	6	-	-	706	-	49	6		-		36		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	69.0%	-	-	2,566	127	120	6	-	-	706	-	49	6		-		36		-
	Retail - Qualifying Revolving		-	-	287	5	-	-	-	-	99	-	-	-		-		1		-
	Retail - Other Retail		-	-	15,605	906	1,014	11	-	-	2,919	-	760	16		-		421		4
	Retail - Other Retail - Of Which: SME		-	-	4,159	701	-	-	-	-	1,645	-	-	-		-		320		-
	Retail - Other Retail - Of Which: non-SME		-	-	11,446	204	1,014	11	-	-	1,274	-	760	16		-		101		4
	Equity		-	-	-	-	121	-	-	-	-	-	121	-		-		-		-
	Securitisation		-	-	2,324	-	-	-	-	-	208	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	942	-	-	-	-	-	102	-		-		-		-
	TOTAL		**1,630**	**4**	**47,763**	**1,582**	**22,903**	**19**	**788**	**0**	**15,832**	**0**	**2,811**	**24**	**-**	**0**	**81**	**627**	**9**	**6**
	Securitisation and re-securitisations positions deducted from capital *		-	-	4	-	-	-	-	-	55	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

GB089
HSBC HOLDINGS plc

Counterparty Country [(1)]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Canada	**Central banks and central governments**		-	-	12,649	-	146	-	-	-	1,418	-	-	-		-		-		-
	Institutions		-	-	2,543	-	-	-	-	-	297	-	-	-		-		-		-
	Corporates		-	-	29,659	375	-	-	-	-	15,335	802	-	-		-		170		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	20,940	117	826	-	-	-	3,999	493	604	-		-		6		-
	Retail - Secured on real estate property	50.0%	-	-	16,685	89	-	-	-	-	2,121	251	-	-		-		1		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	50.0%	-	-	16,685	89	-	-	-	-	2,121	251	-	-		-		1		-
	Retail - Qualifying Revolving		-	-	1,419	4	-	-	-	-	518	43	-	-		-		-		-
	Retail - Other Retail		-	-	2,836	24	826	-	-	-	1,360	199	604	-		-		5		-
	Retail - Other Retail - Of Which: SME		-	-	501	8	-	-	-	-	293	34	-	-		-		5		-
	Retail - Other Retail - Of Which: non-SME		-	-	2,335	16	826	-	-	-	1,067	165	604	-		-		-		-
	Equity		-	-	-	-	65	-	-	-	-	-	69	-		-		-		-
	Securitisation		-	-	705	-	-	-	-	-	49	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	1,495	-	-	-	-	-	724	-		-		-		-
	TOTAL		**0**	**0**	**66,496**	**492**	**2,532**	**0**	**0**	**0**	**21,098**	**1,295**	**1,397**	**0**	**-**	**0**	**211**	**176**	**5**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	1	-	-	-	-	-	14	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country [(1)]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Singapore	**Central banks and central governments**		-	-	9,339	-	345	-	-	-	371	-	-	-		-		-		-
	Institutions		-	-	7,519	-	25	-	-	-	1,082	-	9	-		-		-		-
	Corporates		-	-	13,135	53	241	1	-	-	7,150	-	241	1		-		7		-
	Corporates - Of Which: Specialised Lending		-	-	1,058	-	-	-	-	-	641	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	11,196	6	1,147	2	-	-	1,278	-	722	3		-		-		-
	Retail - Secured on real estate property	52.0%	-	-	8,990	6	357	-	-	-	1,235	-	129	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	52.0%	-	-	8,990	6	357	-	-	-	1,235	-	129	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	2,206	-	790	2	-	-	43	-	593	3		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	2,206	-	790	2	-	-	43	-	593	3		-		-		-
	Equity		-	-	-	-	5	-	-	-	-	-	5	-		-		-		-
	Securitisation		-	-	131	-	-	-	-	-	93	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	459	-	-	-	-	-	339	-		-		-		-
	TOTAL		**0**	**0**	**41,320**	**59**	**2,222**	**3**	**0**	**0**	**9,974**	**0**	**1,316**	**4**	**-**	**0**	**8**	**7**	**7**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK

as of 30 June 2013

GB089

HSBC HOLDINGS plc

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Brazil	**Central banks and central governments**		-	-	6,929	-	-	-	-	-	1,249	-	-	-		-		-		-
	Institutions		-	-	2,206	-	-	-	-	-	852	-	-	-		-		-		-
	Corporates		-	-	-	-	18,444	153	-	-	-	-	18,501	229		-		-		612
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	-	-	9,355	752	-	-	-	-	6,687	1,129		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	1,316	13	-	-	-	-	658	20		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	1,316	13	-	-	-	-	658	20		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	8,039	739	-	-	-	-	6,029	1,109		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	8,039	739	-	-	-	-	6,029	1,109		-		-		-
	Equity		-	-	-	-	9	-	-	-	-	-	9	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	2,395	-	-	-	-	-	1,599	-		-		-		-
	TOTAL		**0**	**0**	**9,135**	**0**	**30,203**	**905**	**0**	**0**	**2,101**	**0**	**26,796**	**1,358**	**-**	**0**	**-**	**0**	**717**	**612**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	**Central banks and central governments**		-	-	13,687	-	3,001	-	-	-	737	-	-	-		-		-		-
	Institutions		-	-	3,702	-	10	-	-	-	583	-	10	-		-		-		-
	Corporates		-	-	790	-	381	-	-	-	67	-	381	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	48	-	-	-	-	-	6	-	-	-		-		-		-
	Retail		-	-	10,830	-	1,857	-	-	-	269	-	786	-		-		-		-
	Retail - Secured on real estate property	0.0%	-	-	-	-	1,648	-	-	-	-	-	577	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	1,648	-	-	-	-	-	577	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	10,830	-	209	-	-	-	269	-	209	-		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	10,830	-	209	-	-	-	269	-	209	-		-		-		-
	Equity		-	-	-	-	42	-	-	-	-	-	42	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	682	-	-	-	-	-	187	-		-		-		-
	TOTAL		**0**	**0**	**29,009**	**0**	**5,973**	**0**	**0**	**0**	**1,656**	**0**	**1,406**	**0**	**-**	**0**	**-**	**0**	**16**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country [1]		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Australia	**Central banks and central governments**		-	-	788	-	-	-	-	-	30	-	-	-		-		-		-
	Institutions		-	-	6,556	11	-	-	-	-	641	-	-	-		-		-		-
	Corporates		-	-	9,168	148	235	7	-	-	5,101	-	235	10		-		90		-
	Corporates - Of Which: Specialised Lending		-	-	489	-	-	-	-	-	279	-	-	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	8,337	52	1,136	17	-	-	533	-	773	24		-		2		-
	Retail - Secured on real estate property	58.0%	-	-	8,337	52	216	-	-	-	533	-	83	-		-		2		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	58.0%	-	-	8,337	52	216	-	-	-	533	-	83	-		-		2		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	920	17	-	-	-	-	690	24		-		-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	920	17	-	-	-	-	690	24		-		-		-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	3	-	-	-	-	-	9	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	322	-	-	-	-	-	315	-		-		-		-
	TOTAL		**0**	**0**	**24,849**	**211**	**1,696**	**24**	**0**	**0**	**6,305**	**0**	**1,332**	**34**	**-**	**0**	**22**	**92**	**19**	**0**
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Explanatory footnotes

The data identified as SME in this table is that which meets the regulatory conditions for a SME classification.

3. SECURITISATION SUMMARY

GB089
HSBC HOLDINGS plc

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	39,876	38,478
Trading Book (excl. correlation trading)	1,955	2,044
Correlation Trading Portfolio	95	70
Total	**41,926**	**40,592**

Explanatory footnotes

4. MARKET RISK

GB089
HSBC HOLDINGS plc

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	5,337	37,816	6,011	52,339
TDI - General risk	3,215	29,446	3,397	27,808
TDI - Specific risk	2,121	8,370	2,613	24,532
Equities	71	7,507	87	3,747
Equities - General risk	44	3,754	74	1,874
Equities - Specific risk	27	3,754	13	1,874
Foreign exchange risk	1,189	5,427	1,250	7,486
Commodities risk	0	0	0	0

Explanatory footnotes

The table above represents RWAs at a product level, cross product diversification benefits which are part of the VAR and SVAR calculation and which lower the overall RWAs are therefore not captured in the table above. These cross-product diversification benefits amounted to Euro17,047m at 31 December 2012 and Euro16,691m at 30 June 2013. Trading book securitisation RWAs are not included in the above table, in HSBC's own publications a different disclosure convention is followed, where trading book securitisation RWAs are included within Market Risk RWAs.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	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)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	31	0	18	0	0	18	13	0
[3M - 1Y]	Austria	27	0	27	0	0	27	-9	-1
[1Y - 2Y]	Austria	8	0	-28	0	0	-28	12	-1
[2Y - 3Y]	Austria	52	0	51	0	0	51	-1	-1
[3Y - 5Y]	Austria	351	0	344	58	0	286	-26	-23
[5Y - 10Y]	Austria	476	0	408	162	0	246	11	-10
[10Y - more]	Austria	221	108	74	0	0	-34	97	0
Total	Austria	**1,166**	**108**	**894**	**220**	**0**	**566**	**97**	**-36**
[0 - 3M]	Belgium	1	0	-259	0	0	-259	0	0
[3M - 1Y]	Belgium	226	0	206	0	0	206	-13	0
[1Y - 2Y]	Belgium	242	0	67	54	0	14	0	1
[2Y - 3Y]	Belgium	163	0	-53	0	0	-53	0	-3
[3Y - 5Y]	Belgium	419	0	295	0	0	295	0	-1
[5Y - 10Y]	Belgium	419	0	138	0	0	138	0	2
[10Y - more]	Belgium	72	0	-194	0	0	-194	0	0
Total	Belgium	**1,542**	**0**	**200**	**54**	**0**	**147**	**-13**	**-1**
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]	Bulgaria	0	0	0	0	0	0	0	-1
[1Y - 2Y]	Bulgaria	0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	1	0	1	0	0	1	0	1
[3Y - 5Y]	Bulgaria	8	0	8	0	0	8	0	2
[5Y - 10Y]	Bulgaria	0	0	0	0	0	0	0	1
[10Y - more]	Bulgaria	0	0	0	0	0	0	0	0
Total	Bulgaria	**9**	**0**	**9**	**0**	**0**	**9**	**0**	**3**
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]	Cyprus	0	0	0	0	0	0	0	0
[1Y - 2Y]	Cyprus	2	0	2	0	0	2	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	1
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]	Cyprus	0	0	0	0	0	0	0	0
[10Y - more]	Cyprus	0	0	0	0	0	0	0	0
Total	Cyprus	**2**	**0**	**2**	**0**	**0**	**2**	**0**	**1**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	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)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	327	0	321	321	0	0	6	0
[3M - 1Y]	Czech Republic	113	0	113	112	0	0	0	0
[1Y - 2Y]	Czech Republic	0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Czech Republic	5	0	5	0	0	5	0	-1
[5Y - 10Y]	Czech Republic	18	0	16	0	0	16	0	0
[10Y - more]	Czech Republic	0	0	-2	0	0	-2	0	0
Total	Czech Republic	**463**	**0**	**453**	**433**	**0**	**19**	**6**	**-1**
[0 - 3M]	Denmark	270	0	270	270	0	0	-15	0
[3M - 1Y]	Denmark	0	0	0	0	0	0	0	0
[1Y - 2Y]	Denmark	5	0	5	0	0	5	0	0
[2Y - 3Y]	Denmark	15	0	12	0	0	12	0	0
[3Y - 5Y]	Denmark	1	0	-11	0	0	-11	0	0
[5Y - 10Y]	Denmark	17	0	17	0	0	17	-14	0
[10Y - more]	Denmark	31	0	31	0	0	31	0	0
Total	Denmark	**339**	**0**	**324**	**270**	**0**	**54**	**-29**	**0**
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]	Estonia	0	0	0	0	0	0	0	0
[1Y - 2Y]	Estonia	0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	1
[5Y - 10Y]	Estonia	0	0	0	0	0	0	0	0
[10Y - more]	Estonia	0	0	0	0	0	0	0	0
Total	Estonia	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M]	Finland	1,528	0	1,526	0	0	1,526	1	0
[3M - 1Y]	Finland	1	0	-30	0	0	-30	-3	0
[1Y - 2Y]	Finland	80	0	50	0	0	50	-308	0
[2Y - 3Y]	Finland	59	0	10	0	0	10	-13	0
[3Y - 5Y]	Finland	402	0	195	185	0	10	13	-1
[5Y - 10Y]	Finland	548	0	354	0	0	354	-626	83
[10Y - more]	Finland	149	0	-5	32	0	-37	-647	0
Total	Finland	**2,767**	**0**	**2,100**	**217**	**0**	**1,883**	**-1,583**	**82**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading[2]	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	1,123	40	1,039	427	0	572	-4	0
[3M - 1Y]		3,263	0	2,392	1,820	0	573	84	1
[1Y - 2Y]		2,502	0	2,000	2,292	0	-292	0	0
[2Y - 3Y]		2,377	0	1,831	745	0	1,086	0	0
[3Y - 5Y]		2,510	0	-374	1,890	0	-2,264	0	-22
[5Y - 10Y]		980	0	-1,768	-290	0	-1,478	0	8
[10Y - more]		3,167	0	2,920	0	0	2,920	200	0
Total		**15,922**	**40**	**8,040**	**6,884**	**0**	**1,117**	**280**	**-13**
[0 - 3M]	Germany	3,251	90	2,780	2,056	0	634	3	50
[3M - 1Y]		5,110	0	4,900	2,968	0	1,932	10	11
[1Y - 2Y]		2,243	0	1,649	1,088	0	561	4	89
[2Y - 3Y]		1,339	0	659	841	0	-183	0	466
[3Y - 5Y]		4,087	0	2,686	918	0	1,768	46	656
[5Y - 10Y]		1,191	0	-1,809	208	0	-2,018	-291	1
[10Y - more]		2,925	0	2,318	38	0	2,280	347	0
Total		**20,146**	**90**	**13,183**	**8,117**	**0**	**4,974**	**119**	**1,273**
[0 - 3M]	Greece	94	74	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		**95**	**74**	**1**	**0**	**0**	**1**	**0**	**0**
[0 - 3M]	Hungary	254	0	221	73	0	148	-119	0
[3M - 1Y]		0	0	0	0	0	0	-25	-1
[1Y - 2Y]		9	0	8	0	0	8	0	3
[2Y - 3Y]		15	0	7	0	0	7	0	0
[3Y - 5Y]		1	0	-2	0	0	-2	0	2
[5Y - 10Y]		4	0	-13	0	0	-13	-63	7
[10Y - more]		11	0	9	0	0	9	0	0
Total		**294**	**0**	**230**	**73**	**0**	**157**	**-207**	**11**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	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)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-1
[2Y - 3Y]		0	0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	0	-2
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-4**
[0 - 3M]	Ireland	50	0	0	0	0	0	49	0
[3M - 1Y]		29	0	3	0	0	3	26	0
[1Y - 2Y]		57	0	21	0	0	21	36	0
[2Y - 3Y]		11	0	0	0	0	0	3	0
[3Y - 5Y]		50	0	30	0	0	30	20	-1
[5Y - 10Y]		361	0	-92	0	0	-92	349	2
[10Y - more]		77	0	74	0	0	74	0	0
Total		**635**	**0**	**36**	**0**	**0**	**36**	**483**	**1**
[0 - 3M]	Italy	688	0	269	380	0	-111	0	0
[3M - 1Y]		959	0	518	73	0	445	0	0
[1Y - 2Y]		422	0	-20	0	0	-20	0	0
[2Y - 3Y]		538	0	-225	0	0	-225	377	4
[3Y - 5Y]		969	0	686	0	0	686	-3	-27
[5Y - 10Y]		602	0	-51	0	0	-51	0	28
[10Y - more]		612	0	258	0	0	258	0	21
Total		**4,790**	**0**	**1,435**	**453**	**0**	**982**	**374**	**26**
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-3
[1Y - 2Y]		1	0	1	0	0	1	0	1
[2Y - 3Y]		0	0	0	0	0	0	0	-1
[3Y - 5Y]		30	0	29	0	0	29	0	2
[5Y - 10Y]		3	0	-9	0	0	-9	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**34**	**0**	**21**	**0**	**0**	**21**	**0**	**-1**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-1
[1Y - 2Y]		2	0	2	0	0	2	0	3
[2Y - 3Y]		67	0	67	0	0	67	0	0
[3Y - 5Y]		1	0	-11	0	0	-11	0	-8
[5Y - 10Y]		8	0	3	0	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**78**	**0**	**61**	**0**	**0**	**61**	**0**	**-6**
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		19	0	19	19	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**19**	**0**	**19**	**19**	**0**	**0**	**0**	**1**
[0 - 3M]	Malta	0	0	0	0	0	0	-2	0
[3M - 1Y]		186	0	186	186	0	0	0	0
[1Y - 2Y]		94	23	71	71	0	0	0	0
[2Y - 3Y]		100	0	100	100	0	0	0	0
[3Y - 5Y]		213	0	213	213	0	0	0	0
[5Y - 10Y]		92	0	92	92	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**685**	**23**	**662**	**662**	**0**	**0**	**-2**	**0**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	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)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	70	0	-87	5	0	-92	-51	0
[3M - 1Y]		114	0	-195	102	0	-298	0	0
[1Y - 2Y]		109	0	-112	109	0	-221	0	0
[2Y - 3Y]		145	0	-32	0	0	-32	0	1
[3Y - 5Y]		534	0	513	236	0	277	0	-1
[5Y - 10Y]		598	0	530	54	0	476	0	-1
[10Y - more]		635	359	93	0	0	-266	4	0
Total		**2,205**	**359**	**710**	**506**	**0**	**-156**	**-47**	**-1**
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	0	0	0	0	-2	0
[2Y - 3Y]		0	0	0	0	0	0	0	2
[3Y - 5Y]		234	0	216	216	0	0	13	0
[5Y - 10Y]		0	0	0	0	0	0	0	8
[10Y - more]		0	0	0	0	0	0	0	0
Total		**239**	**0**	**216**	**216**	**0**	**0**	**11**	**10**
[0 - 3M]	Poland	40	0	40	34	0	6	0	0
[3M - 1Y]		11	0	-17	3	0	-19	-10	-1
[1Y - 2Y]		12	0	-8	0	0	-8	0	-1
[2Y - 3Y]		288	0	288	224	0	63	0	2
[3Y - 5Y]		92	0	77	65	0	12	0	-4
[5Y - 10Y]		134	0	86	0	0	86	0	4
[10Y - more]		87	0	37	0	0	37	0	0
Total		**664**	**0**	**503**	**326**	**0**	**177**	**-10**	**0**
[0 - 3M]	Portugal	3	0	3	0	0	3	0	0
[3M - 1Y]		1	0	-19	0	0	-19	0	-1
[1Y - 2Y]		29	0	29	0	0	29	0	1
[2Y - 3Y]		65	0	45	0	0	45	0	4
[3Y - 5Y]		26	0	-23	0	0	-23	0	5
[5Y - 10Y]		98	0	79	0	0	79	17	2
[10Y - more]		8	4	-18	0	0	-21	0	0
Total		**230**	**4**	**96**	**0**	**0**	**93**	**17**	**11**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]	of which: loans and advances	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]	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading [2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1] Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]	Romania	0	0	0	0	0	0	0	0
[1Y - 2Y]	Romania	4	0	4	0	0	4	0	0
[2Y - 3Y]	Romania	84	0	84	0	0	84	0	1
[3Y - 5Y]	Romania	53	0	53	0	0	53	0	-7
[5Y - 10Y]	Romania	16	0	12	0	0	12	0	1
[10Y - more]	Romania	0	0	0	0	0	0	0	0
Total	Romania	**157**	**0**	**153**	**0**	**0**	**153**	**0**	**-5**
[0 - 3M]	Slovakia	1	0	1	0	0	1	0	0
[3M - 1Y]	Slovakia	0	0	0	0	0	0	0	0
[1Y - 2Y]	Slovakia	0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovakia	0	0	0	0	0	0	0	-2
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	-6
[5Y - 10Y]	Slovakia	0	0	0	0	0	0	0	-1
[10Y - more]	Slovakia	25	0	25	0	0	25	0	0
Total	Slovakia	**26**	**0**	**26**	**0**	**0**	**26**	**0**	**-9**
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]	Slovenia	0	0	0	0	0	0	0	0
[1Y - 2Y]	Slovenia	47	0	46	0	0	46	0	-1
[2Y - 3Y]	Slovenia	0	0	-1	0	0	-1	0	2
[3Y - 5Y]	Slovenia	19	0	19	0	0	19	0	-2
[5Y - 10Y]	Slovenia	61	0	57	0	0	57	0	2
[10Y - more]	Slovenia	59	0	57	0	0	57	0	0
Total	Slovenia	**186**	**0**	**178**	**0**	**0**	**178**	**0**	**1**
[0 - 3M]	Spain	59	0	59	0	0	59	0	0
[3M - 1Y]	Spain	101	0	89	0	0	89	0	0
[1Y - 2Y]	Spain	229	0	227	0	0	227	0	0
[2Y - 3Y]	Spain	5	0	-190	0	0	-190	2	1
[3Y - 5Y]	Spain	54	0	-214	0	0	-214	15	-1
[5Y - 10Y]	Spain	361	0	262	0	0	262	2	52
[10Y - more]	Spain	270	0	93	0	0	93	95	164
Total	Spain	**1,079**	**0**	**326**	**0**	**0**	**326**	**114**	**216**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	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)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	17	0	0	0	0	0	17	0
[3M - 1Y]		1	0	1	0	0	1	-13	0
[1Y - 2Y]		5	0	2	0	0	2	3	0
[2Y - 3Y]		1	0	1	0	0	1	-1	0
[3Y - 5Y]		5	0	0	0	0	0	-5	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**29**	**0**	**4**	**0**	**0**	**4**	**1**	**0**
[0 - 3M]	United Kingdom	2,853	0	2,009	329	0	1,680	52	-9
[3M - 1Y]		996	0	943	0	0	943	-44	-68
[1Y - 2Y]		445	0	-61	87	0	-148	-171	19
[2Y - 3Y]		1,478	0	1,162	1,183	0	-21	-114	0
[3Y - 5Y]		12,218	0	9,795	9,631	0	163	-31	1
[5Y - 10Y]		4,582	0	1,026	638	0	388	2	-2
[10Y - more]		10,015	0	6,098	603	0	5,495	0	2
Total		**32,587**	**0**	**20,972**	**12,471**	**0**	**8,500**	**-306**	**-57**
[0 - 3M]	Australia	894	0	894	891	0	4	-10	142
[3M - 1Y]		74	0	74	0	0	74	0	45
[1Y - 2Y]		138	0	138	14	0	124	-7	57
[2Y - 3Y]		20	0	19	0	0	19	0	0
[3Y - 5Y]		17	0	17	0	0	17	0	-1
[5Y - 10Y]		48	0	48	0	0	48	0	0
[10Y - more]		14	0	14	0	0	14	0	289
Total		**1,205**	**0**	**1,204**	**905**	**0**	**300**	**-17**	**532**
[0 - 3M]	Canada	604	2	604	497	0	106	0	0
[3M - 1Y]		2,414	0	2,414	2,179	0	235	2	0
[1Y - 2Y]		2,827	0	2,827	2,603	0	224	0	0
[2Y - 3Y]		1,512	0	1,508	1,441	0	67	0	0
[3Y - 5Y]		1,073	0	1,056	785	0	271	14	402
[5Y - 10Y]		747	0	745	605	0	141	9	0
[10Y - more]		163	0	163	0	0	163	43	0
Total		**9,340**	**2**	**9,317**	**8,110**	**0**	**1,207**	**68**	**402**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
HSBC HOLDINGS plc

(in million Euro)

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[0 - 3M]	Hong Kong	27,808	0	27,808	25,888	0	1,921	-15	202
[3M - 1Y]	Hong Kong	7,434	0	7,434	5,764	0	1,670	-2	38
[1Y - 2Y]	Hong Kong	935	0	935	670	0	265	-2	236
[2Y - 3Y]	Hong Kong	75	0	75	0	0	75	3	244
[3Y - 5Y]	Hong Kong	120	0	120	0	0	120	1	330
[5Y - 10Y]	Hong Kong	254	0	254	0	0	254	-56	2
[10Y - more]	Hong Kong	1,097	0	1,097	1,020	0	77	-72	0
Total	Hong Kong	**37,723**	**0**	**37,723**	**33,342**	**0**	**4,382**	**-143**	**1,052**
[0 - 3M]	Japan	7,688	0	7,688	4,385	0	3,304	0	0
[3M - 1Y]	Japan	1,421	1	1,421	699	0	721	0	0
[1Y - 2Y]	Japan	2,990	0	2,990	2,658	0	332	0	106
[2Y - 3Y]	Japan	952	0	952	949	0	3	0	53
[3Y - 5Y]	Japan	702	0	702	596	0	106	0	21
[5Y - 10Y]	Japan	350	0	350	0	0	350	0	6
[10Y - more]	Japan	56	0	56	0	0	56	0	0
Total	Japan	**14,159**	**1**	**14,159**	**9,287**	**0**	**4,872**	**0**	**186**
[0 - 3M]	U.S.	11,048	0	10,623	7,810	0	2,813	0	0
[3M - 1Y]	U.S.	11,726	2	8,481	8,277	0	202	0	0
[1Y - 2Y]	U.S.	18,091	4	15,587	14,448	0	1,135	0	-1
[2Y - 3Y]	U.S.	10,376	3	8,627	5,866	0	2,758	1	0
[3Y - 5Y]	U.S.	4,828	6	3,370	2,742	0	622	0	0
[5Y - 10Y]	U.S.	9,235	7	7,079	5,619	0	1,453	0	-1
[10Y - more]	U.S.	4,107	8	2,555	2,472	0	74	0	1,038
Total	U.S.	**69,411**	**30**	**56,322**	**47,234**	**0**	**9,057**	**1**	**1,036**
[0 - 3M]	Switzerland	291	0	185	185	0	0	-359	0
[3M - 1Y]	Switzerland	0	0	0	0	0	0	0	0
[1Y - 2Y]	Switzerland	291	0	291	288	0	3	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y]	Switzerland	0	0	0	0	0	0	0	0
[10Y - more]	Switzerland	0	0	0	0	0	0	0	0
Total	Switzerland	**582**	**0**	**476**	**473**	**0**	**3**	**-359**	**0**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
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[0 - 3M]	Other advanced economies non EEA	6,499	416	6,489	5,488	0	584	37	4
[3M - 1Y]		11,154	252	11,151	7,653	0	3,246	-24	53
[1Y - 2Y]		3,887	152	3,885	3,368	0	365	1	5
[2Y - 3Y]		682	0	681	634	0	48	-9	16
[3Y - 5Y]		317	0	315	210	0	105	-6	30
[5Y - 10Y]		992	0	962	2	0	960	1	102
[10Y - more]		269	0	266	0	0	266	5	0
Total		**23,800**	**820**	**23,749**	**17,355**	**0**	**5,574**	**5**	**210**
[0 - 3M]	Other Central and Eastern Europe countries non EEA	811	0	811	652	0	159	0	-2
[3M - 1Y]		838	0	838	462	0	376	0	-1
[1Y - 2Y]		1,285	0	1,285	0	0	1,285	0	3
[2Y - 3Y]		181	0	181	0	0	181	0	-4
[3Y - 5Y]		230	0	221	0	0	221	0	7
[5Y - 10Y]		535	0	474	0	0	474	0	9
[10Y - more]		59	0	2	2	0	-1	0	0
Total		**3,939**	**0**	**3,812**	**1,116**	**0**	**2,695**	**0**	**12**
[0 - 3M]	Middle East	3,727	1,059	3,603	1,916	0	217	-105	0
[3M - 1Y]		6,818	1,358	6,818	5,460	0	0	0	0
[1Y - 2Y]		363	14	363	349	0	0	0	8
[2Y - 3Y]		466	193	466	273	0	0	0	10
[3Y - 5Y]		95	14	95	81	0	0	3	4
[5Y - 10Y]		133	91	133	42	0	0	0	404
[10Y - more]		0	0	0	0	0	0	0	510
Total		**11,602**	**2,729**	**11,478**	**8,121**	**0**	**217**	**-102**	**936**
[0 - 3M]	Latin America and the Caribbean	5,357	840	9,143	2,192	0	2,892	1	3
[3M - 1Y]		5,068	106	5,245	1,239	0	3,957	0	14
[1Y - 2Y]		1,436	11	1,491	1,173	0	308	0	24
[2Y - 3Y]		1,806	17	1,803	1,622	0	181	0	-2
[3Y - 5Y]		2,141	7	2,195	1,875	0	321	3	23
[5Y - 10Y]		2,076	43	2,061	1,972	0	64	9	724
[10Y - more]		596	14	604	38	0	560	0	167
Total		**18,480**	**1,038**	**22,542**	**10,111**	**0**	**8,283**	**13**	**953**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB089
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(in million Euro)

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[0 - 3M]	Africa	2	2	0	0	0	0	0	0
[3M - 1Y]	Africa	4	0	4	0	0	4	0	36
[1Y - 2Y]	Africa	0	0	0	0	0	0	0	1
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Africa	0	0	0	0	0	0	0	15
[5Y - 10Y]	Africa	0	0	0	0	0	0	0	17
[10Y - more]	Africa	0	0	0	0	0	0	0	2
Total	Africa	**6**	**2**	**4**	**0**	**0**	**4**	**0**	**71**
[0 - 3M]	Others	12,648	25	12,626	7,310	0	5,210	-491	54
[3M - 1Y]	Others	8,788	14	8,782	3,562	0	5,206	-257	53
[1Y - 2Y]	Others	11,296	27	11,225	10,241	0	957	-337	117
[2Y - 3Y]	Others	3,061	0	3,013	2,458	0	555	2	18
[3Y - 5Y]	Others	3,202	5	3,041	2,433	0	603	-2	56
[5Y - 10Y]	Others	2,326	0	2,239	1,141	0	1,099	0	451
[10Y - more]	Others	837	52	810	76	0	682	1	655
Total	Others	**42,158**	**123**	**41,736**	**27,221**	**0**	**14,312**	**-1,084**	**1,404**
	TOTAL EEA 30	**86,388**	**698**	**50,854**	**30,921**	**0**	**19,330**	**-695**	**1,503**

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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	44	0	25	0	0	25	18	0
[3M - 1Y]	Austria	3	0	-21	0	0	-21	-1	-1
[1Y - 2Y]	Austria	0	0	-51	0	0	-51	11	-4
[2Y - 3Y]	Austria	56	0	51	28	0	23	-47	-2
[3Y - 5Y]	Austria	456	0	386	52	0	335	0	-25
[5Y - 10Y]	Austria	267	0	185	134	0	51	-17	-2
[10Y - more]	Austria	394	5	113	0	0	107	14	0
Total	Austria	**1,220**	**5**	**688**	**214**	**0**	**469**	**-22**	**-34**
[0 - 3M]	Belgium	19	0	-13	0	0	-13	-14	0
[3M - 1Y]	Belgium	292	0	19	52	0	-34	0	0
[1Y - 2Y]	Belgium	159	0	-150	0	0	-150	0	0
[2Y - 3Y]	Belgium	290	0	175	0	0	175	0	-1
[3Y - 5Y]	Belgium	569	0	382	149	0	233	0	-3
[5Y - 10Y]	Belgium	457	0	221	0	0	221	-1	0
[10Y - more]	Belgium	294	0	57	0	0	57	2	0
Total	Belgium	**2,080**	**0**	**691**	**201**	**0**	**489**	**-13**	**-4**
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]	Bulgaria	0	0	0	0	0	0	0	0
[1Y - 2Y]	Bulgaria	0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Bulgaria	0	0	0	0	0	0	0	2
[5Y - 10Y]	Bulgaria	0	0	0	0	0	0	0	0
[10Y - more]	Bulgaria	0	0	0	0	0	0	0	0
Total	Bulgaria	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]	Cyprus	0	0	0	0	0	0	0	0
[1Y - 2Y]	Cyprus	1	0	1	0	0	1	0	1
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]	Cyprus	0	0	0	0	0	0	0	0
[10Y - more]	Cyprus	0	0	0	0	0	0	0	0
Total	Cyprus	**1**	**0**	**1**	**0**	**0**	**1**	**0**	**1**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	119	0	119	117	0	0	0	0
[3M - 1Y]	Czech Republic	129	0	127	126	0	1	0	0
[1Y - 2Y]	Czech Republic	9	0	7	0	0	7	0	1
[2Y - 3Y]	Czech Republic	77	0	77	70	0	7	0	0
[3Y - 5Y]	Czech Republic	177	0	177	153	0	24	0	-2
[5Y - 10Y]	Czech Republic	2	0	-15	0	0	-15	0	0
[10Y - more]	Czech Republic	1	0	1	0	0	1	0	0
Total	Czech Republic	**514**	**0**	**493**	**466**	**0**	**25**	**0**	**-1**
[0 - 3M]	Denmark	0	0	0	0	0	0	-2	0
[3M - 1Y]	Denmark	2	0	0	0	0	0	0	0
[1Y - 2Y]	Denmark	4	0	4	0	0	4	0	0
[2Y - 3Y]	Denmark	22	0	21	0	0	21	0	0
[3Y - 5Y]	Denmark	1	0	-27	0	0	-27	0	0
[5Y - 10Y]	Denmark	5	0	5	0	0	5	-12	0
[10Y - more]	Denmark	1	0	-13	0	0	-13	0	0
Total	Denmark	**35**	**0**	**-10**	**0**	**0**	**-10**	**-14**	**0**
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]	Estonia	0	0	0	0	0	0	0	0
[1Y - 2Y]	Estonia	0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]	Estonia	0	0	0	0	0	0	0	0
[10Y - more]	Estonia	0	0	0	0	0	0	0	0
Total	Estonia	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M]	Finland	1,309	0	1,298	0	0	1,298	-3	0
[3M - 1Y]	Finland	15	0	0	0	0	0	9	0
[1Y - 2Y]	Finland	26	0	16	0	0	16	-332	0
[2Y - 3Y]	Finland	57	0	-14	0	0	-14	-58	1
[3Y - 5Y]	Finland	405	0	203	176	0	27	112	-1
[5Y - 10Y]	Finland	906	0	682	287	0	395	-411	77
[10Y - more]	Finland	167	0	121	30	0	91	-662	0
Total	Finland	**2,885**	**0**	**2,306**	**493**	**0**	**1,813**	**-1,345**	**77**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	2,445	48	1,726	1,199	0	479	13	0
[3M - 1Y]	France	2,352	173	1,861	1,521	0	168	146	0
[1Y - 2Y]	France	1,724	0	1,072	1,709	0	-637	0	0
[2Y - 3Y]	France	2,276	0	1,760	761	0	999	0	1
[3Y - 5Y]	France	2,718	0	-1,609	1,765	0	-3,374	0	-10
[5Y - 10Y]	France	1,502	0	-1,026	0	0	-1,027	0	3
[10Y - more]	France	2,852	0	2,329	0	0	2,329	0	0
Total	France	**15,869**	**221**	**6,113**	**6,955**	**0**	**-1,063**	**159**	**-6**
[0 - 3M]	Germany	2,383	0	2,026	2,196	0	-253	0	98
[3M - 1Y]	Germany	3,234	0	2,919	1,602	0	1,255	2	293
[1Y - 2Y]	Germany	2,093	1	1,786	866	0	857	6	286
[2Y - 3Y]	Germany	2,066	0	1,595	322	0	1,072	24	344
[3Y - 5Y]	Germany	1,970	0	1,498	764	0	175	2	380
[5Y - 10Y]	Germany	4,177	86	2,460	99	0	1,960	-232	45
[10Y - more]	Germany	3,944	0	3,075	0	0	3,025	238	0
Total	Germany	**19,867**	**87**	**15,359**	**5,849**	**0**	**8,091**	**40**	**1,446**
[0 - 3M]	Greece	15	0	0	0	0	0	0	0
[3M - 1Y]	Greece	0	0	0	0	0	0	0	0
[1Y - 2Y]	Greece	0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]	Greece	0	0	0	0	0	0	0	0
[10Y - more]	Greece	1	0	1	0	0	1	0	0
Total	Greece	**16**	**0**	**1**	**0**	**0**	**1**	**0**	**0**
[0 - 3M]	Hungary	109	0	154	64	0	45	0	0
[3M - 1Y]	Hungary	13	0	13	0	0	13	-14	1
[1Y - 2Y]	Hungary	8	0	8	0	0	8	0	0
[2Y - 3Y]	Hungary	26	0	25	0	0	25	0	8
[3Y - 5Y]	Hungary	7	0	-3	0	0	-3	2	0
[5Y - 10Y]	Hungary	2	0	-21	0	0	-21	-52	5
[10Y - more]	Hungary	11	0	11	0	0	11	0	0
Total	Hungary	**176**	**0**	**187**	**64**	**0**	**78**	**-64**	**14**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

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			of which: **loans and advances**		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-1
[1Y - 2Y]		0	0	0	0	0	0	0	-2
[2Y - 3Y]		0	0	0	0	0	0	0	-3
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-5**
[0 - 3M]	Ireland	11	0	0	0	0	0	5	0
[3M - 1Y]		82	0	21	0	0	21	61	0
[1Y - 2Y]		0	0	0	0	0	0	-7	0
[2Y - 3Y]		38	0	26	0	0	26	-1	-3
[3Y - 5Y]		32	0	16	0	0	16	10	2
[5Y - 10Y]		320	0	-101	0	0	-101	263	2
[10Y - more]		80	0	79	0	0	79	0	0
Total		**563**	**0**	**41**	**0**	**0**	**41**	**331**	**1**
[0 - 3M]	Italy	364	0	-72	100	0	-172	0	0
[3M - 1Y]		1,266	0	384	250	0	134	0	0
[1Y - 2Y]		748	0	79	0	0	79	0	1
[2Y - 3Y]		678	0	-200	0	0	-200	398	-3
[3Y - 5Y]		932	0	412	0	0	412	0	-2
[5Y - 10Y]		1,573	0	1,106	0	0	1,106	0	55
[10Y - more]		379	0	-761	0	0	-761	0	18
Total		**5,940**	**0**	**948**	**350**	**0**	**598**	**398**	**69**
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	1
[3Y - 5Y]		28	0	28	0	0	28	0	1
[5Y - 10Y]		6	0	-9	0	0	-9	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**34**	**0**	**19**	**0**	**0**	**19**	**0**	**2**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	1
[1Y - 2Y]		93	0	93	0	0	93	0	1
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		29	0	18	0	0	18	0	-7
[5Y - 10Y]		2	0	-13	0	0	-13	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**125**	**0**	**99**	**0**	**0**	**99**	**0**	**-5**
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		419	0	419	270	0	149	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**419**	**0**	**419**	**270**	**0**	**149**	**0**	**1**
[0 - 3M]	Malta	1	0	1	1	0	0	-1	0
[3M - 1Y]		139	23	116	116	0	0	0	0
[1Y - 2Y]		101	0	101	101	0	0	0	0
[2Y - 3Y]		82	0	82	82	0	0	0	0
[3Y - 5Y]		237	0	237	237	0	0	0	0
[5Y - 10Y]		79	0	79	79	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**639**	**23**	**616**	**616**	**0**	**0**	**-1**	**0**

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as of 30 June 2013

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[0 - 3M]	Netherlands	103	0	-332	100	0	-432	0	0
[3M - 1Y]	Netherlands	163	0	80	0	0	80	0	0
[1Y - 2Y]	Netherlands	455	0	407	313	0	94	0	0
[2Y - 3Y]	Netherlands	71	0	-46	0	0	-46	0	1
[3Y - 5Y]	Netherlands	1,622	0	1,582	1,291	0	290	0	-2
[5Y - 10Y]	Netherlands	407	0	117	52	0	65	0	-2
[10Y - more]	Netherlands	612	352	258	0	0	-94	0	0
Total	Netherlands	**3,433**	**352**	**2,066**	**1,756**	**0**	**-43**	**0**	**-3**
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]	Norway	0	0	0	0	0	0	0	0
[1Y - 2Y]	Norway	0	0	0	0	0	0	0	1
[2Y - 3Y]	Norway	219	0	211	211	0	0	0	1
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	7
[5Y - 10Y]	Norway	0	0	0	0	0	0	0	0
[10Y - more]	Norway	0	0	0	0	0	0	0	0
Total	Norway	**219**	**0**	**211**	**211**	**0**	**0**	**0**	**9**
[0 - 3M]	Poland	336	30	302	295	0	8	3	0
[3M - 1Y]	Poland	74	0	59	24	0	35	0	-1
[1Y - 2Y]	Poland	136	0	136	125	0	11	0	0
[2Y - 3Y]	Poland	56	0	53	0	0	53	0	0
[3Y - 5Y]	Poland	142	0	108	75	0	32	0	0
[5Y - 10Y]	Poland	220	0	91	0	0	91	0	1
[10Y - more]	Poland	3	0	-1	0	0	-1	0	0
Total	Poland	**967**	**30**	**748**	**519**	**0**	**229**	**3**	**0**
[0 - 3M]	Portugal	45	0	27	0	0	27	0	0
[3M - 1Y]	Portugal	44	0	35	0	0	35	0	0
[1Y - 2Y]	Portugal	52	0	47	0	0	47	0	0
[2Y - 3Y]	Portugal	32	0	-13	0	0	-13	0	2
[3Y - 5Y]	Portugal	48	0	44	0	0	44	0	17
[5Y - 10Y]	Portugal	102	0	65	0	0	65	25	-8
[10Y - more]	Portugal	27	7	-36	0	0	-43	0	0
Total	Portugal	**350**	**7**	**169**	**0**	**0**	**162**	**25**	**11**

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[0 - 3M]	Romania	9	0	9	0	0	9	0	0
[3M - 1Y]	Romania	0	0	0	0	0	0	0	0
[1Y - 2Y]	Romania	16	0	16	0	0	16	0	0
[2Y - 3Y]	Romania	28	0	5	0	0	5	0	0
[3Y - 5Y]	Romania	62	0	62	0	0	62	0	-6
[5Y - 10Y]	Romania	50	0	50	0	0	50	0	0
[10Y - more]	Romania	0	0	-14	0	0	-14	0	0
Total	Romania	**165**	**0**	**128**	**0**	**0**	**128**	**0**	**-6**
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]	Slovakia	0	0	0	0	0	0	0	0
[1Y - 2Y]	Slovakia	0	0	0	0	0	0	0	-1
[2Y - 3Y]	Slovakia	1	0	1	0	0	1	0	0
[3Y - 5Y]	Slovakia	8	0	8	0	0	8	0	-7
[5Y - 10Y]	Slovakia	4	0	3	0	0	3	0	0
[10Y - more]	Slovakia	27	0	25	0	0	25	0	0
Total	Slovakia	**40**	**0**	**37**	**0**	**0**	**37**	**0**	**-8**
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]	Slovenia	20	0	20	0	0	20	0	-1
[1Y - 2Y]	Slovenia	0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	5	0	5	0	0	5	0	7
[3Y - 5Y]	Slovenia	25	0	24	0	0	24	0	0
[5Y - 10Y]	Slovenia	62	0	62	0	0	62	0	0
[10Y - more]	Slovenia	40	0	39	0	0	39	0	0
Total	Slovenia	**152**	**0**	**150**	**0**	**0**	**150**	**0**	**6**
[0 - 3M]	Spain	69	0	65	0	0	65	-2	0
[3M - 1Y]	Spain	107	0	-27	0	0	-27	0	0
[1Y - 2Y]	Spain	120	0	-74	0	0	-74	0	4
[2Y - 3Y]	Spain	20	0	-52	0	0	-52	1	-12
[3Y - 5Y]	Spain	135	0	-191	0	0	-191	13	11
[5Y - 10Y]	Spain	271	0	49	0	0	49	6	61
[10Y - more]	Spain	207	0	-83	0	0	-83	49	0
Total	Spain	**929**	**0**	**-313**	**0**	**0**	**-313**	**67**	**64**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	2	0	2	0	0	2	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		8	0	8	0	0	8	0	0
[2Y - 3Y]		31	0	20	0	0	20	3	1
[3Y - 5Y]		0	0	0	0	0	0	-7	6
[5Y - 10Y]		0	0	0	0	0	0	-1	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**41**	**0**	**30**	**0**	**0**	**30**	**-5**	**7**
[0 - 3M]	United Kingdom	1,732	0	74	0	0	74	11	205
[3M - 1Y]		511	0	-1,772	8	0	-1,780	-119	74
[1Y - 2Y]		448	0	-20	0	0	-20	-173	-27
[2Y - 3Y]		507	0	-98	108	0	-206	-17	0
[3Y - 5Y]		8,746	0	7,532	8,033	0	-501	47	23
[5Y - 10Y]		5,021	0	3,198	3,633	0	-435	-3	-1
[10Y - more]		8,589	0	7,067	532	0	6,535	0	0
Total		**25,554**	**0**	**15,981**	**12,314**	**0**	**3,667**	**-254**	**274**
[0 - 3M]	Australia	433	0	433	382	0	51	6	31
[3M - 1Y]		62	0	62	37	0	25	0	38
[1Y - 2Y]		24	0	24	0	0	24	0	50
[2Y - 3Y]		65	0	65	0	0	65	0	0
[3Y - 5Y]		6	0	6	0	0	6	0	19
[5Y - 10Y]		73	0	73	0	0	73	0	77
[10Y - more]		40	0	40	0	0	40	0	291
Total		**703**	**0**	**703**	**419**	**0**	**284**	**6**	**506**
[0 - 3M]	Canada	730	0	730	642	0	88	0	0
[3M - 1Y]		2,680	0	2,678	2,447	0	231	0	0
[1Y - 2Y]		1,404	0	1,374	1,083	0	291	0	0
[2Y - 3Y]		1,543	0	1,529	1,345	0	184	0	68
[3Y - 5Y]		1,741	0	1,727	1,617	0	111	7	331
[5Y - 10Y]		1,589	0	1,589	973	0	616	11	0
[10Y - more]		178	0	178	0	0	178	31	0
Total		**9,865**	**0**	**9,805**	**8,107**	**0**	**1,699**	**49**	**399**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) [1]	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading[2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1] Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	30,837	55	30,837	27,891	0	2,892	-14	237
[3M - 1Y]		7,902	0	7,902	6,730	0	1,172	-3	91
[1Y - 2Y]		159	0	159	0	0	159	-1	238
[2Y - 3Y]		279	0	279	0	0	279	0	130
[3Y - 5Y]		186	0	186	0	0	186	-6	369
[5Y - 10Y]		364	0	364	1	0	363	-20	1
[10Y - more]		54	0	54	0	0	54	9	0
Total		**39,781**	**55**	**39,781**	**34,622**	**0**	**5,105**	**-35**	**1,066**
[0 - 3M]	Japan	2,372	1	2,372	1,101	0	1,271	0	0
[3M - 1Y]		2,148	0	2,148	1,488	0	660	0	0
[1Y - 2Y]		2,916	0	2,916	2,916	0	1	0	164
[2Y - 3Y]		983	0	982	827	0	155	0	0
[3Y - 5Y]		872	0	872	675	0	197	0	23
[5Y - 10Y]		75	0	75	0	0	75	0	4
[10Y - more]		17	0	17	0	0	17	0	0
Total		**9,383**	**1**	**9,382**	**7,007**	**0**	**2,376**	**0**	**191**
[0 - 3M]	U.S.	9,859	0	8,438	6,336	0	2,101	0	0
[3M - 1Y]		13,810	3	10,891	10,737	0	151	0	0
[1Y - 2Y]		10,719	4	6,808	5,773	0	1,030	0	0
[2Y - 3Y]		9,523	2	7,649	4,581	0	3,066	0	0
[3Y - 5Y]		4,979	5	3,092	2,563	0	524	0	1
[5Y - 10Y]		8,447	5	5,812	4,316	0	1,490	0	0
[10Y - more]		4,639	7	3,212	3,053	0	152	8	18
Total		**61,976**	**26**	**45,902**	**37,359**	**0**	**8,514**	**8**	**19**
[0 - 3M]	Switzerland	5	0	0	0	0	0	-88	0
[3M - 1Y]		292	0	292	292	0	0	0	0
[1Y - 2Y]		0	0	-6	0	0	-6	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		**297**	**0**	**286**	**292**	**0**	**-6**	**-88**	**0**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	7,804	73	7,801	7,242	0	486	-128	40
[3M - 1Y]		8,406	153	8,400	7,170	0	1,076	-35	4
[1Y - 2Y]		3,282	185	3,282	2,754	0	343	1	2
[2Y - 3Y]		1,095	0	1,094	802	0	291	2	35
[3Y - 5Y]		434	0	431	270	0	161	5	3
[5Y - 10Y]		927	0	842	2	0	840	0	108
[10Y - more]		217	0	211	0	0	211	0	0
Total		**22,165**	**411**	**22,061**	**18,240**	**0**	**3,408**	**-155**	**192**
[0 - 3M]	Other Central and eastern Europe countries non EEA	650	0	650	649	0	1	0	2
[3M - 1Y]		839	0	839	312	0	527	0	0
[1Y - 2Y]		673	0	673	99	0	574	0	-1
[2Y - 3Y]		0	0	0	0	0	0	0	9
[3Y - 5Y]		389	0	389	0	0	389	0	13
[5Y - 10Y]		189	0	35	0	0	35	0	0
[10Y - more]		119	0	69	2	0	67	0	0
Total		**2,859**	**0**	**2,655**	**1,062**	**0**	**1,593**	**0**	**23**
[0 - 3M]	Middle East	5,067	3,450	4,995	2,606	0	129	-24	0
[3M - 1Y]		2,489	1,558	2,489	931	0	0	0	1
[1Y - 2Y]		254	14	254	240	0	0	0	7
[2Y - 3Y]		752	11	363	352	0	0	2	18
[3Y - 5Y]		360	0	360	360	0	0	2	-8
[5Y - 10Y]		99	92	99	7	0	0	3	299
[10Y - more]		0	0	0	0	0	0	0	340
Total		**9,021**	**5,125**	**8,560**	**4,496**	**0**	**129**	**-17**	**657**
[0 - 3M]	Latin America and the Caribbean	2,705	1,377	5,826	262	0	1,796	-29	11
[3M - 1Y]		4,181	0	4,340	1,564	0	2,776	0	7
[1Y - 2Y]		2,735	8	2,793	2,269	0	517	0	5
[2Y - 3Y]		1,344	12	1,389	1,208	0	181	0	-11
[3Y - 5Y]		2,378	28	2,393	2,024	0	357	33	-58
[5Y - 10Y]		1,632	35	1,627	1,550	0	49	11	777
[10Y - more]		82	5	80	30	0	50	0	225
Total		**15,057**	**1,465**	**18,448**	**8,907**	**0**	**5,726**	**15**	**956**

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB089
HSBC HOLDINGS plc

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	411	2	411	409	0	0	0	0
[3M - 1Y]	Africa	480	0	480	480	0	0	0	0
[1Y - 2Y]	Africa	205	0	205	205	0	0	0	-1
[2Y - 3Y]	Africa	85	0	85	84	0	0	0	7
[3Y - 5Y]	Africa	6	0	6	6	0	0	0	25
[5Y - 10Y]	Africa	31	0	31	31	0	0	0	18
[10Y - more]	Africa	0	0	0	0	0	0	0	2
Total	Africa	**1,218**	**2**	**1,218**	**1,215**	**0**	**0**	**0**	**51**
[0 - 3M]	Others	13,380	63	13,373	9,694	0	3,555	-17	61
[3M - 1Y]	Others	13,429	13	13,351	6,930	0	6,408	-1,372	120
[1Y - 2Y]	Others	12,316	1	12,261	11,591	0	670	-15	33
[2Y - 3Y]	Others	2,474	0	2,426	1,842	0	584	0	44
[3Y - 5Y]	Others	2,942	12	2,829	2,495	0	322	-2	196
[5Y - 10Y]	Others	1,373	62	1,237	806	0	369	0	585
[10Y - more]	Others	386	4	325	56	0	265	2	537
Total	Others	**46,300**	**155**	**45,802**	**33,414**	**0**	**12,173**	**-1,404**	**1,576**
	TOTAL EEA 30	**82,233**	**725**	**47,178**	**30,278**	**0**	**14,847**	**-695**	**1,912**

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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

GB089
HSBC HOLDINGS plc

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	718,893	703,721
RWA Securitisation and re-securitisations	21,307	20,045
RWA Other credit risk	697,586	683,676
RWA for market risk	40,300	52,973
RWA for operational risk	92,666	90,713
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA (1)	**851,859**	**847,407**

Explanatory footnotes

In the table above Securitisation RWAs related to trading positions are included in Credit Risk. In HSBC's own publications a different disclosure convention is followed, where trading book securitisation RWAs are included within Market Risk RWAs.