2021 EU-wide Stress Test

Bank Name	HSBC Continental Europe
LEI Code	F0HUI1NY1AZMJMD8LP67
Country Code	FR

2021 EU-wide Stress Test: Summary

HSBC Continental Europe

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	**Baseline Scenario**			**Adverse Scenario**		
		31/12/2020	**31/12/2021**	**31/12/2022**	**31/12/2023**	**31/12/2021**	**31/12/2022**	**31/12/2023**
1	Net interest income	534	616	609	597	503	533	505
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	270	187	187	187	-524	114	114
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-266	-215	-71	-128	-442	-108	-270
4	**Profit or (-) loss for the year**	**-1,025**	**-122**	**10**	**-55**	**-1,653**	**-272**	**-460**
5	Coverage ratio: non-performing exposure (%)	51.57%	43.68%	36.89%	33.00%	44.12%	33.43%	30.19%
6	Common Equity Tier 1 capital	5,803	5,610	5,673	5,544	3,775	3,482	2,884
7	Total Risk exposure amount (all transitional adjustments included)	46,113	47,701	46,705	46,756	54,478	49,858	48,757
8	**Common Equity Tier 1 ratio, %**	**12.58%**	**11.76%**	**12.15%**	**11.86%**	**6.93%**	**6.98%**	**5.91%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**12.58%**	**11.76%**	**12.15%**	**11.86%**	**6.93%**	**6.98%**	**5.91%**
10	Tier 1 capital	6,553	6,360	6,423	6,294	4,525	4,232	3,634
11	Total leverage ratio exposures	154,908	154,908	154,908	154,908	154,908	154,908	154,908
12	**Leverage ratio, %**	**4.23%**	**4.11%**	**4.15%**	**4.06%**	**2.92%**	**2.73%**	**2.35%**
13	**Fully loaded leverage ratio, %**	**4.23%**	**4.11%**	**4.15%**	**4.06%**	**2.92%**	**2.73%**	**2.35%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	No

18	**New definition of default?**	0

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

Actual 31/12/2020

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	HSBC Continental Europe	Central banks	312	0	0	0	18	0	0	0	238	0	0	0	0	0	-
2		Central governments	1,105	0	4	0	104	0	4	0	1,109	1	0	0	0	0	-
3		Institutions	2,791	0	284	0	1,063	0	212	0	1,106	214	0	8	0	0	-
4		Corporates	36,007	694	7,935	83	16,629	304	4,766	0	34,246	5,375	770	43	54	372	48.31%
5		Corporates - Of Which: Specialised Lending	900	0	0	0	579	0	0	0	896	4	0	0	0	0	-
6		Corporates - Of Which: SME	0	0	20	0	0	0	9	0	0	0	0	0	0	0	-
7		Retail	24,004	436	0	0	5,542	295	0	0	22,946	1,057	436	26	19	219	50.19%
8		Retail - Secured on real estate property	19,830	201	0	0	4,388	145	0	0	19,098	733	201	5	9	61	30.53%
9		Retail - Secured on real estate property - Of Which: SME	425	43	0	0	241	59	0	0	330	95	43	1	2	20	45.73%
10		Retail - Secured on real estate property - Of Which: non-SME	19,405	158	0	0	4,147	86	0	0	18,767	638	158	4	7	42	26.42%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	2	0	0	196.25%
12		Retail - Other Retail	4,173	235	0	0	1,154	150	0	0	3,848	325	235	20	9	157	66.87%
13		Retail - Other Retail - Of Which: SME	1,542	139	0	0	403	38	0	0	1,304	238	139	2	2	106	76.28%
14		Retail - Other Retail - Of Which: non-SME	2,632	97	0	0	751	112	0	0	2,545	87	97	18	7	52	53.41%
15		Equity	544	0			1,299	0			0	0	0	0	0	0	-
16		Securitisation															
17		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
18		**IRB TOTAL**	**64,764**	**1,130**	**8,224**	**83**	**24,654**	**599**	**4,982**	**0**	**59,646**	**6,647**	**1,206**	**78**	**73**	**591**	**48.99%**

Actual 31/12/2020

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
21		Institutions	1,073	0	0	0	398	0	0	0	354	84	0	7	0	0	-
22		Corporates	23,540	520	2,299	12	10,724	301	1,076	0	20,122	3,859	525	21	38	264	50.25%
23		Corporates - Of Which: Specialised Lending	900	0	0	0	579	0	0	0	896	4	0	0	0	0	-
24		Corporates - Of Which: SME	0	0	19	0	0	0	8	0	0	0	0	0	0	0	-
25		Retail	23,968	436	0	0	5,531	294	0	0	22,917	1,051	436	26	19	219	50.17%
26		Retail - Secured on real estate property	19,830	201	0	0	4,388	145	0	0	19,097	732	201	5	9	61	30.55%
27		Retail - Secured on real estate property - Of Which: SME	425	42	0	0	241	59	0	0	330	95	42	1	2	19	45.91%
28		Retail - Secured on real estate property - Of Which: non-SME	19,405	158	0	0	4,147	86	0	0	18,767	638	158	4	7	42	26.42%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	2	0	0	196.25%
30		Retail - Other Retail	4,138	235	0	0	1,143	150	0	0	3,819	319	235	20	9	157	66.83%
31		Retail - Other Retail - Of Which: SME	1,506	138	0	0	392	38	0	0	1,275	232	138	2	2	105	76.23%
32		Retail - Other Retail - Of Which: non-SME	2,632	97	0	0	751	112	0	0	2,545	87	97	18	7	52	53.41%
33		Equity	489	0			1,192	0			0	0	0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
36		**IRB TOTAL**	**49,070**	**955**	**2,300**	**12**	**17,845**	**595**	**1,076**	**0**	**43,393**	**4,995**	**961**	**55**	**57**	**482**	**50.21%**

Actual 31/12/2020

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
38		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Institutions	94	0	169	0	29	0	147	0	242	0	0	0	0	0	-
40		Corporates	2,723	1	1,488	0	1,028	3	712	0	3,370	4	1	1	0	0	66.56%
41		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
42		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
43		Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	-
44		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48		Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	3	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Equity	0	0			0	0			0	0	0	0	0	0	-
52		Securitisation															
53		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
54		**IRB TOTAL**	**2,820**	**1**	**1,657**	**0**	**1,058**	**3**	**859**	**0**	**3,615**	**4**	**1**	**1**	**0**	**0**	**66.56%**

Actual 31/12/2020

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
57		Institutions	391	0	6	0	202	0	4	0	9	1	0	0	0	0	-
58		Corporates	628	0	387	0	216	0	201	0	694	13	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
69		Equity	0	0			0	0			0	0	0	0	0	0	-
70		Securitisation															
71		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
72		**IRB TOTAL**	**1,019**	**0**	**393**	**0**	**418**	**0**	**205**	**0**	**703**	**14**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		Central governments	0	0	3	0	0	0	1	0	3	0	0	0	0	0	-
75		Institutions	165	0	15	0	73	0	9	0	15	9	0	0	0	0	-
76		Corporates	1,023	0	635	43	734	0	705	0	1,510	10	43	6	0	9	22.15%
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
79		Retail	13	0	0	0	4	0	0	0	13	0	0	0	0	0	-
80		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		Retail - Other Retail	13	0	0	0	4	0	0	0	13	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	13	0	0	0	4	0	0	0	13	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Equity	0	0			0	0			0	0	0	0	0	0	-
88		Securitisation															
89		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
90		IRB TOTAL	**1,201**	**0**	**653**	**43**	**812**	**0**	**715**	**0**	**1,541**	**19**	**43**	**6**	**0**	**9**	**22.15%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Institutions	72	0	36	0	39	0	22	0	40	2	0	0	0	0	-
94		Corporates	920	0	527	4	513	0	508	0	1,310	67	4	4	0	11	255.47%
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
97		Retail	5	0	0	0	1	0	0	0	4	0	0	0	0	0	-
98		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Retail - Other Retail	5	0	0	0	1	0	0	0	4	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	4	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
105		Equity	0	0			0	0			0	0	0	0	0	0	-
106		Securitisation															
107		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
108		IRB TOTAL	**996**	**0**	**563**	**4**	**552**	**0**	**530**	**0**	**1,354**	**70**	**4**	**4**	**0**	**11**	**255.47%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
111		Institutions	108	0	0	0	11	0	0	0	100	0	0	0	0	0	-
112		Corporates	1,026	0	294	0	639	0	99	0	1,053	28	0	0	1	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	39.95%
116		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24.10%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24.10%
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		Retail - Other Retail	3	0	0	0	1	0	0	0	2	0	0	0	0	0	100.00%
121		Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	2	0	0	0	0	0	100.00%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	54	0			103	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		IRB TOTAL	**1,190**	**0**	**294**	**0**	**754**	**0**	**99**	**0**	**1,156**	**28**	**0**	**0**	**1**	**0**	**39.95%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	83	0	0	0	2	0	0	0	83	0	0	0	0	0	-
129		Institutions	14	0	0	0	6	0	0	0	0	0	0	0	0	0	-
130		Corporates	1,282	27	7	0	722	0	3	0	703	583	27	0	7	11	40.14%
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
133		Retail	2	0	0	0	1	0	0	0	1	0	0	0	0	0	-
134		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		Retail - Other Retail	2	0	0	0	1	0	0	0	1	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	1	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
141		Equity	0	0			0	0			0	0	0	0	0	0	-
142		Securitisation															
143		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
144		IRB TOTAL	**1,381**	**27**	**7**	**0**	**731**	**0**	**3**	**0**	**787**	**584**	**27**	**0**	**7**	**11**	**40.14%**

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	IRELAND	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
147		**Institutions**	3	0	0	0	2	0	0	0	0	0	0	0	0	0	-
148		**Corporates**	478	0	372	0	214	0	150	0	579	220	0	4	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		**Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		**Retail - Other Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
159		**Equity**	0	0			0	0			0	0	0	0	0	0	-
160		**Securitisation**															
161		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**482**	**0**	**372**	**0**	**217**	**0**	**150**	**0**	**581**	**220**	**0**	**4**	**0**	**0**	**-**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	BELGIUM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		**Institutions**	117	0	4	0	14	0	1	0	105	2	0	0	0	0	-
166		**Corporates**	637	36	217	0	226	0	144	0	753	0	36	0	0	31	88.05%
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
169		**Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		**Retail - Other Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		**Equity**	0	0			0	0			0	0	0	0	0	0	-
178		**Securitisation**															
179		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**755**	**36**	**221**	**0**	**240**	**0**	**145**	**0**	**859**	**2**	**36**	**0**	**0**	**31**	**88.05%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	GREECE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
183		**Institutions**	45	0	4	0	4	0	7	0	48	0	0	0	0	0	-
184		**Corporates**	40	0	271	15	20	0	350	0	299	12	15	2	0	21	136.65%
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
195		**Equity**	1	0			3	0			0	0	0	0	0	0	-
196		**Securitisation**															
197		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
198		**IRB TOTAL**	**87**	**0**	**275**	**15**	**27**	**0**	**357**	**0**	**347**	**12**	**15**	**2**	**0**	**21**	**136.65%**

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	**Central banks**	236	1	1	0	0	0	20.00%	236	1	2	0	0	0	18.29%	235	1	2	0	0	0	17.72%
2		**Central governments**	1,096	5	8	1	0	2	29.76%	1,095	5	10	0	0	3	30.90%	1,093	5	11	0	0	4	31.47%
3		**Institutions**	1,177	138	5	1	1	1	24.61%	1,174	136	9	1	1	2	24.62%	1,173	132	15	1	1	4	25.07%
4		**Corporates**	34,322	5,021	1,048	21	83	481	45.91%	34,262	4,801	1,328	18	80	518	39.01%	32,464	6,364	1,562	16	127	549	35.17%
5		Corporates - Of Which: Specialised Lending	722	176	2	0	0	0	9.21%	819	77	3	0	0	0	9.20%	890	5	5	0	0	0	9.22%
6		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		**Retail**	22,726	1,028	686	12	14	253	36.91%	22,599	990	852	11	15	271	31.85%	22,470	970	1,000	11	15	289	28.95%
8		**Retail - Secured on real estate property**	18,867	780	384	1	9	68	17.57%	18,804	730	497	1	9	70	14.15%	18,719	717	596	1	9	73	12.20%
9		Retail - Secured on real estate property - Of Which: SME	338	80	51	0	3	22	43.83%	334	75	59	0	3	23	39.01%	331	72	65	0	3	24	36.12%
10		Retail - Secured on real estate property - Of Which: non-SME	18,529	700	334	1	6	45	13.57%	18,470	655	438	1	6	47	10.80%	18,388	645	530	1	6	49	9.27%
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	192.35%	0	0	0	0	0	0	190.50%	0	0	0	0	0	0	188.11%
12		**Retail - Other Retail**	3,858	248	302	10	5	186	61.45%	3,795	259	354	10	7	201	56.61%	3,751	253	404	10	6	216	53.56%
13		Retail - Other Retail - Of Which: SME	1,306	201	172	4	2	116	67.48%	1,278	195	206	3	2	122	58.90%	1,255	190	235	3	2	126	53.66%
14		Retail - Other Retail - Of Which: non-SME	2,552	47	129	6	3	69	53.41%	2,516	64	148	6	4	79	53.41%	2,496	63	169	6	4	90	53.41%
15		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		**Securitisation**																					
17		**Other non-credit obligation assets**	0	0	0	0	0	0	12.41%	0	0	0	0	0	0	12.41%	0	0	0	0	0	0	12.47%
18		**IRB TOTAL**	**59,557**	**6,193**	**1,748**	**34**	**99**	**738**	**42.22%**	**59,365**	**5,933**	**2,201**	**30**	**97**	**795**	**36.13%**	**57,436**	**7,473**	**2,590**	**29**	**143**	**846**	**32.68%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		**Central governments**	0	0	0	0	0	0	13.03%	0	0	0	0	0	0	13.16%	0	0	0	0	0	0	13.21%
21		**Institutions**	356	83	0	0	0	0	35.06%	357	81	0	0	0	0	36.15%	358	80	1	0	0	0	38.90%
22		**Corporates**	20,249	3,568	689	14	41	333	48.28%	20,236	3,414	857	12	41	354	41.33%	18,477	5,032	998	11	89	372	37.32%
23		Corporates - Of Which: Specialised Lending	722	176	2	0	0	0	9.21%	819	77	3	0	0	0	9.20%	890	5	5	0	0	0	9.22%
24		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		**Retail**	22,692	1,027	685	12	14	253	36.90%	22,565	989	850	11	15	271	31.85%	22,438	969	997	11	15	289	28.95%
26		**Retail - Secured on real estate property**	18,867	780	384	1	9	67	17.55%	18,803	730	497	1	9	70	14.13%	18,718	717	595	1	9	73	12.19%
27		Retail - Secured on real estate property - Of Which: SME	337	80	50	0	3	22	43.90%	333	75	59	0	3	23	39.04%	330	72	65	0	3	23	36.13%
28		Retail - Secured on real estate property - Of Which: non-SME	18,529	700	334	1	6	45	13.57%	18,470	655	438	1	6	47	10.80%	18,388	645	530	1	6	49	9.27%
29		**Retail - Qualifying Revolving**	0	0	0	0	0	0	192.35%	0	0	0	0	0	0	190.50%	0	0	0	0	0	0	188.11%
30		**Retail - Other Retail**	3,825	247	301	10	5	185	61.51%	3,762	259	353	10	7	200	56.72%	3,719	252	402	10	6	216	53.70%
31		Retail - Other Retail - Of Which: SME	1,273	201	171	4	2	116	67.62%	1,245	195	205	3	2	121	59.12%	1,223	190	232	3	2	125	53.90%
32		Retail - Other Retail - Of Which: non-SME	2,552	47	129	6	3	69	53.41%	2,516	64	148	6	4	79	53.41%	2,496	63	169	6	4	90	53.41%
33		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	13.03%	0	0	0	0	0	0	13.16%	0	0	0	0	0	0	13.21%
36		**IRB TOTAL**	**43,297**	**4,678**	**1,374**	**25**	**55**	**586**	**42.61%**	**43,158**	**4,484**	**1,707**	**23**	**56**	**625**	**36.61%**	**41,273**	**6,081**	**1,996**	**21**	**104**	**661**	**33.14%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		**Institutions**	241	0	1	0	0	0	44.40%	240	0	1	1	0	1	44.39%	239	0	3	1	0	1	44.48%
40		**Corporates**	3,353	15	7	1	0	1	20.65%	3,345	15	14	1	0	2	17.51%	3,339	16	20	1	0	3	16.55%
41		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
43		**Retail**	3	0	0	0	0	0	5.62%	3	0	0	0	0	0	5.62%	3	0	0	0	0	0	5.62%
44		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		**Retail - Other Retail**	3	0	0	0	0	0	5.62%	3	0	0	0	0	0	5.62%	3	0	0	0	0	0	5.62%
49		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	5.62%	3	0	0	0	0	0	5.62%	3	0	0	0	0	0	5.62%
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	16.50%	0	0	0	0	0	0	16.23%	0	0	0	0	0	0	16.17%
54		**IRB TOTAL**	**3,597**	**15**	**8**	**1**	**0**	**2**	**22.76%**	**3,589**	**15**	**15**	**1**	**0**	**3**	**19.94%**	**3,581**	**16**	**22**	**1**	**0**	**4**	**19.69%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		**Institutions**	9	0	0	0	0	0	44.83%	9	0	0	0	0	0	44.87%	9	0	0	0	0	0	44.89%
58		**Corporates**	692	13	2	0	0	0	13.37%	691	13	4	0	0	0	13.37%	689	13	5	0	0	1	13.37%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		**Retail**	0	0	0	0	0	0	29.44%	0	0	0	0	0	0	29.23%	0	0	0	0	0	0	29.16%
62		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		**Retail - Other Retail**	0	0	0	0	0	0	29.44%	0	0	0	0	0	0	29.23%	0	0	0	0	0	0	29.16%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	29.44%	0	0	0	0	0	0	29.23%	0	0	0	0	0	0	29.16%
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**702**	**13**	**2**	**0**	**0**	**0**	**13.48%**	**700**	**13**	**4**	**0**	**0**	**0**	**13.51%**	**698**	**13**	**5**	**0**	**0**	**1**	**13.55%**

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	3	0	0	0	0	0	31.59%	3	0	0	0	0	0	31.59%	3	0	0	0	0	0	31.20%
75		**Institutions**	24	0	0	0	0	0	45.47%	24	0	0	0	0	0	46.04%	24	0	0	0	0	0	46.58%
76		**Corporates**	1,492	23	48	1	0	13	27.94%	1,486	23	54	1	0	14	26.56%	1,482	23	58	1	0	15	25.64%
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	4022.13%	0	0	0	0	0	0	2742.28%	0	0	0	0	0	0	2200.76%
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	13	0	0	0	0	0	13.79%	12	0	0	0	0	0	13.79%	12	0	1	0	0	0	13.79%
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	13	0	0	0	0	0	13.79%	12	0	0	0	0	0	13.79%	12	0	1	0	0	0	13.79%
85		Retail - Other Retail - Of Which: SME	13	0	0	0	0	0	13.79%	12	0	0	0	0	0	13.79%	12	0	1	0	0	0	13.79%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**1,531**	**23**	**48**	**1**	**0**	**14**	**27.87%**	**1,525**	**23**	**54**	**1**	**0**	**14**	**26.45%**	**1,520**	**24**	**59**	**1**	**0**	**15**	**25.53%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	43	0	0	0	0	0	44.19%	43	0	0	0	0	0	43.98%	42	0	0	0	0	0	43.72%
94		**Corporates**	1,307	65	8	1	0	11	134.91%	1,303	65	13	1	0	12	94.98%	1,299	65	17	1	0	13	77.62%
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	13.04%	0	0	0	0	0	0	19.33%	0	0	0	0	0	0	20.90%
96		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		**Retail**	4	0	0	0	0	0	8.47%	4	0	0	0	0	0	8.46%	4	0	0	0	0	0	8.46%
98		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	4	0	0	0	0	0	8.47%	4	0	0	0	0	0	8.46%	4	0	0	0	0	0	8.46%
103		Retail - Other Retail - Of Which: SME	4	0	0	0	0	0	8.47%	4	0	0	0	0	0	8.46%	4	0	0	0	0	0	8.46%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	13.04%	0	0	0	0	0	0	13.05%	0	0	0	0	0	0	13.08%
108		**IRB TOTAL**	**1,354**	**65**	**9**	**1**	**0**	**11**	**133.49%**	**1,350**	**65**	**13**	**1**	**0**	**12**	**93.75%**	**1,346**	**65**	**17**	**1**	**0**	**13**	**76.54%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Institutions**	100	0	0	0	0	0	35.10%	100	0	0	0	0	0	35.06%	100	0	0	0	0	0	35.02%
112		**Corporates**	1,054	24	4	1	0	1	14.01%	1,049	24	8	1	0	1	14.05%	1,045	24	12	1	0	2	14.06%
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	3	0	0	0	0	0	44.71%	3	0	1	0	0	0	41.79%	2	0	1	0	0	0	39.67%
116		**Retail - Secured on real estate property**	0	0	0	0	0	0	34.29%	0	0	0	0	0	0	34.15%	0	0	0	0	0	0	34.03%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	34.29%	0	0	0	0	0	0	34.15%	0	0	0	0	0	0	34.03%
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	2	0	0	0	0	0	71.35%	2	0	0	0	0	0	56.49%	2	0	0	0	0	0	48.64%
121		Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	71.35%	2	0	0	0	0	0	56.49%	2	0	0	0	0	0	48.64%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**1,156**	**24**	**4**	**1**	**0**	**1**	**17.86%**	**1,152**	**24**	**9**	**1**	**0**	**1**	**15.96%**	**1,147**	**24**	**13**	**1**	**0**	**2**	**15.42%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	83	0	0	0	0	0	33.13%	83	0	0	0	0	0	33.13%	83	0	0	0	0	0	33.13%
129		**Institutions**	0	0	0	0	0	0	11.70%	0	0	0	0	0	0	11.70%	0	0	0	0	0	0	11.70%
130		**Corporates**	705	529	79	1	23	19	24.70%	701	483	127	1	21	25	19.96%	699	447	167	1	20	30	18.18%
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	1	0	0	0	0	0	25.27%	1	0	0	0	0	0	25.24%	1	0	0	0	0	0	25.24%
134		**Retail - Secured on real estate property**	0	0	0	0	0	0	18.02%	0	0	0	0	0	0	18.02%	0	0	0	0	0	0	18.02%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	18.02%	0	0	0	0	0	0	18.02%	0	0	0	0	0	0	18.02%
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	1	0	0	0	0	0	25.48%	1	0	0	0	0	0	25.46%	1	0	0	0	0	0	25.46%
139		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	25.48%	1	0	0	0	0	0	25.46%	1	0	0	0	0	0	25.46%
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**789**	**530**	**79**	**1**	**23**	**19**	**24.71%**	**786**	**484**	**128**	**1**	**21**	**26**	**19.98%**	**783**	**448**	**167**	**1**	**20**	**30**	**18.20%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		Institutions	0	0	0	0	0	0	30.17%	0	0	0	0	0	0	30.17%	0	0	0	0	0	0	30.17%
148		Corporates	569	228	2	0	0	0	15.97%	568	227	4	0	0	1	15.58%	566	226	6	0	0	1	15.43%
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Retail	1	0	0	0	0	0	14.72%	1	0	0	0	0	0	14.73%	1	0	0	0	0	0	14.73%
152		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		Retail - Other Retail	1	0	0	0	0	0	14.72%	1	0	0	0	0	0	14.73%	1	0	0	0	0	0	14.73%
157		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	14.72%	1	0	0	0	0	0	14.73%	1	0	0	0	0	0	14.73%
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Securitisation																					
161		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**571**	**228**	**2**	**0**	**0**	**0**	**15.96%**	**569**	**227**	**5**	**0**	**0**	**1**	**15.58%**	**568**	**226**	**6**	**0**	**0**	**1**	**15.43%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Institutions	107	0	0	0	0	0	44.99%	107	0	0	0	0	0	44.85%	107	0	0	0	0	0	44.74%
166		Corporates	751	1	37	0	0	36	96.73%	750	1	38	0	0	36	93.56%	748	1	39	0	0	36	91.00%
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		Retail	1	0	0	0	0	0	10.90%	1	0	0	0	0	0	10.80%	1	0	0	0	0	0	10.77%
170		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		Retail - Other Retail	1	0	0	0	0	0	10.90%	1	0	0	0	0	0	10.80%	1	0	0	0	0	0	10.77%
175		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	10.90%	1	0	0	0	0	0	10.80%	1	0	0	0	0	0	10.77%
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Securitisation																					
179		Other non-credit obligation assets	0	0	0	0	0	0	11.07%	0	0	0	0	0	0	11.12%	0	0	0	0	0	0	11.25%
180		**IRB TOTAL**	**859**	**1**	**37**	**0**	**0**	**36**	**96.65%**	**857**	**1**	**38**	**0**	**0**	**36**	**93.42%**	**856**	**1**	**40**	**0**	**0**	**36**	**90.80%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		Institutions	43	3	2	0	0	0	2.82%	41	2	4	0	0	0	3.71%	39	2	7	0	0	0	4.10%
184		Corporates	294	15	18	1	0	22	121.35%	291	14	21	1	0	23	109.89%	289	14	24	1	0	24	102.56%
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Retail	0	0	0	0	0	0	45.37%	0	0	0	0	0	0	45.35%	0	0	0	0	0	0	45.37%
188		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Retail - Other Retail	0	0	0	0	0	0	45.37%	0	0	0	0	0	0	45.35%	0	0	0	0	0	0	45.37%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	45.37%	0	0	0	0	0	0	45.35%	0	0	0	0	0	0	45.37%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		Securitisation																					
197		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**337**	**17**	**21**	**1**	**1**	**22**	**107.82%**	**332**	**17**	**26**	**1**	**0**	**23**	**91.44%**	**328**	**17**	**31**	**1**	**0**	**24**	**80.13%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks	225	12	1	0	1	1	45.62%	224	12	2	0	0	1	35.59%	223	13	3	0	0	1	31.78%
2		Central governments	978	117	15	2	22	10	67.69%	974	114	22	1	7	13	58.23%	969	114	27	1	5	15	54.59%
3		Institutions	512	783	24	2	10	8	32.12%	726	537	56	2	4	19	33.87%	816	435	69	2	3	23	33.79%
4		Corporates	33,750	5,574	1,067	29	116	571	53.46%	33,607	5,355	1,429	23	101	624	43.67%	27,580	11,104	1,707	17	249	665	38.97%
5		Corporates - Of Which: Specialised Lending	735	163	2	0	1	0	10.91%	691	204	4	0	1	0	10.45%	819	75	6	0	1	1	10.36%
6		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Retail	22,461	1,126	853	21	23	283	33.21%	22,231	1,060	1,150	16	21	317	27.60%	22,108	977	1,355	15	18	346	25.54%
8		Retail - Secured on real estate property	18,669	834	529	2	14	73	13.78%	18,509	776	747	2	12	78	10.45%	18,423	722	886	2	10	81	9.18%
9		Retail - Secured on real estate property - Of Which: SME	305	111	52	1	5	25	48.13%	300	105	63	0	4	26	41.24%	324	73	71	0	3	27	37.58%
10		Retail - Secured on real estate property - Of Which: non-SME	18,363	722	478	2	9	48	10.07%	18,209	670	684	1	8	52	7.63%	18,099	649	815	1	7	55	6.72%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	190.75%	0	0	0	0	0	0	187.36%	0	0	0	0	0	0	183.98%
12		Retail - Other Retail	3,792	293	323	19	10	210	64.91%	3,721	284	403	15	9	239	59.34%	3,684	255	469	14	8	264	56.38%
13		Retail - Other Retail - Of Which: SME	1,274	231	175	6	4	123	70.14%	1,252	211	217	4	3	130	59.84%	1,240	191	249	4	3	135	54.29%
14		Retail - Other Retail - Of Which: non-SME	2,518	62	149	13	6	87	58.75%	2,469	73	186	10	6	109	58.75%	2,445	64	219	10	6	129	58.75%
15		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Securitisation																					
17		Other non-credit obligation assets	0	0	0	0	0	0	17.04%	0	0	0	0	0	0	15.29%	0	0	0	0	0	0	14.85%
18		**IRB TOTAL**	**57,926**	**7,612**	**1,961**	**54**	**173**	**872**	**44.49%**	**57,761**	**7,078**	**2,659**	**42**	**134**	**974**	**36.63%**	**51,696**	**12,643**	**3,160**	**36**	**276**	**1,050**	**33.22%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	15.84%	0	0	0	0	0	0	15.34%	0	0	0	0	0	0	15.24%
21		Institutions	115	321	2	0	3	1	40.84%	182	242	15	0	1	6	43.16%	244	176	18	0	1	8	43.13%
22		Corporates	19,886	3,920	701	19	63	391	55.76%	19,756	3,838	912	15	53	421	46.13%	13,771	9,658	1,078	10	205	445	41.26%
23		Corporates - Of Which: Specialised Lending	735	163	2	0	1	0	10.91%	691	204	4	0	1	0	10.45%	819	75	6	0	1	1	10.36%
24		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Retail	22,428	1,125	851	21	23	283	33.19%	22,198	1,059	1,148	16	21	317	27.59%	22,076	976	1,352	15	18	345	25.52%
26		Retail - Secured on real estate property	18,668	833	529	2	14	73	13.76%	18,508	776	746	2	12	78	10.43%	18,423	722	885	2	10	81	9.17%
27		Retail - Secured on real estate property - Of Which: SME	305	111	51	1	5	25	48.16%	300	105	62	0	4	26	41.23%	324	73	70	0	3	26	37.55%
28		Retail - Secured on real estate property - Of Which: non-SME	18,363	722	478	2	9	48	10.07%	18,208	670	684	1	8	52	7.63%	18,099	649	815	1	7	55	6.72%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	190.75%	0	0	0	0	0	0	187.36%	0	0	0	0	0	0	183.98%
30		Retail - Other Retail	3,759	292	322	19	10	210	64.97%	3,689	283	401	15	9	238	59.46%	3,653	254	466	14	8	264	56.53%
31		Retail - Other Retail - Of Which: SME	1,241	230	174	5	4	122	70.30%	1,220	210	215	4	3	129	60.07%	1,208	190	247	4	2	135	54.55%
32		Retail - Other Retail - Of Which: non-SME	2,518	62	149	13	6	87	58.75%	2,469	73	186	10	6	109	58.75%	2,445	64	219	10	6	129	58.75%
33		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Securitisation																					
35		Other non-credit obligation assets	0	0	0	0	0	0	15.84%	0	0	0	0	0	0	15.34%	0	0	0	0	0	0	15.24%
36		**IRB TOTAL**	**42,430**	**5,366**	**1,554**	**40**	**89**	**674**	**43.38%**	**42,135**	**5,139**	**2,075**	**31**	**76**	**744**	**35.85%**	**36,091**	**10,811**	**2,447**	**25**	**224**	**797**	**32.58%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Institutions	79	158	5	1	4	2	44.61%	175	55	12	1	0	5	44.43%	204	22	15	1	0	7	44.36%
40		Corporates	3,331	36	7	1	1	2	24.09%	3,352	6	16	1	0	3	19.79%	3,348	4	22	1	0	4	18.98%
41		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
43		Retail	3	0	0	0	0	0	7.22%	3	0	0	0	0	0	6.84%	3	0	0	0	0	0	6.74%
44		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Retail - Other Retail	3	0	0	0	0	0	7.22%	3	0	0	0	0	0	6.84%	3	0	0	0	0	0	6.74%
49		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	7.22%	3	0	0	0	0	0	6.84%	3	0	0	0	0	0	6.74%
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	19.87%	0	0	0	0	0	0	18.66%	0	0	0	0	0	0	18.36%
54		**IRB TOTAL**	**3,412**	**195**	**12**	**3**	**5**	**4**	**31.88%**	**3,530**	**61**	**28**	**2**	**0**	**8**	**30.15%**	**3,555**	**27**	**38**	**2**	**0**	**11**	**29.14%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Institutions	7	3	0	0	0	0	44.94%	7	2	0	0	0	0	44.96%	6	2	0	0	0	0	44.97%
58		Corporates	692	13	2	0	0	0	16.10%	689	13	4	0	0	1	15.48%	687	14	6	0	0	1	15.33%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	34.52%	0	0	0	0	0	0	33.15%	0	0	0	0	0	0	32.80%
62		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	34.52%	0	0	0	0	0	0	33.15%	0	0	0	0	0	0	32.80%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	34.52%	0	0	0	0	0	0	33.15%	0	0	0	0	0	0	32.80%
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**699**	**16**	**2**	**0**	**0**	**0**	**17.16%**	**696**	**16**	**4**	**0**	**0**	**1**	**16.72%**	**694**	**16**	**6**	**0**	**0**	**1**	**16.65%**

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Central governments	3	0	0	0	0	0	51.62%	3	0	0	0	0	0	43.66%	3	0	0	0	0	0	39.58%
75		Institutions	16	8	0	0	0	0	45.90%	18	5	1	0	0	0	47.22%	23	1	1	0	0	0	47.55%
76		Corporates	1,491	23	49	1	0	21	44.03%	1,486	21	56	1	0	23	40.29%	1,480	21	62	1	0	23	38.04%
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	3775.64%	0	0	0	0	0	0	2380.15%	0	0	0	0	0	0	1853.62%
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail	13	0	0	0	0	0	16.71%	12	0	1	0	0	0	16.03%	12	0	1	0	0	0	15.85%
80		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		Retail - Other Retail	13	0	0	0	0	0	16.71%	12	0	1	0	0	0	16.03%	12	0	1	0	0	0	15.85%
85		Retail - Other Retail - Of Which: SME	13	0	0	0	0	0	16.71%	12	0	1	0	0	0	16.03%	12	0	1	0	0	0	15.85%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Securitisation																					
89		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**1,523**	**31**	**49**	**1**	**0**	**22**	**43.89%**	**1,519**	**27**	**57**	**1**	**0**	**23**	**40.12%**	**1,517**	**22**	**63**	**1**	**0**	**24**	**37.87%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Institutions	38	4	0	0	0	0	44.03%	39	3	0	0	0	0		42	0	1	0	0	0	43.59%
94		Corporates	1,305	67	9	1	0	12	132.89%	1,301	66	14	1	0	13	89.49%	1,299	63	19	1	0	14	73.34%
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	16.05%	0	0	0	0	0	0	22.78%	0	0	0	0	0	0	24.20%
96		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail	4	0	0	0	0	0	10.50%	4	0	0	0	0	0	10.12%	4	0	0	0	0	0	9.98%
98		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Retail - Other Retail	4	0	0	0	0	0	10.50%	4	0	0	0	0	0	10.12%	4	0	0	0	0	0	9.98%
103		Retail - Other Retail - Of Which: SME	4	0	0	0	0	0	10.50%	4	0	0	0	0	0	10.12%	4	0	0	0	0	0	9.98%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	16.05%	0	0	0	0	0	0	15.33%	0	0	0	0	0	0	15.16%
108		**IRB TOTAL**	**1,348**	**72**	**9**	**1**	**0**	**12**	**130.76%**	**1,344**	**69**	**15**	**1**	**0**	**13**	**87.20%**	**1,345**	**63**	**20**	**1**	**0**	**14**	**71.63%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Institutions	100	0	0	0	0	0	35.10%	99	0	1	0	0	0	35.09%	99	0	1	0	0	0	35.09%
112		Corporates	1,054	24	4	1	0	1	16.79%	1,043	28	10	1	0	2	16.13%	1,040	28	14	1	0	2	15.99%
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	3	0	1	0	0	0	52.77%	2	0	1	0	0	0	48.54%	2	0	1	0	0	0	45.79%
116		Retail - Secured on real estate property	0	0	0	0	0	0	45.47%	0	0	0	0	0	0	45.23%	0	0	0	0	0	0	45.05%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	45.47%	0	0	0	0	0	0	45.23%	0	0	0	0	0	0	45.05%
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail	2	0	0	0	0	0	71.02%	2	0	0	0	0	0	54.47%	2	0	0	0	0	0	46.88%
121		Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	71.02%	2	0	0	0	0	0	54.47%	2	0	0	0	0	0	46.88%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**1,156**	**24**	**5**	**1**	**0**	**1**	**21.56%**	**1,145**	**28**	**11**	**1**	**0**	**2**	**18.85%**	**1,141**	**28**	**16**	**1**	**0**	**3**	**18.15%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	21	62	0	0	0	0	50.37%	21	61	1	0	0	0	48.01%	21	61	1	0	0	0	46.83%
129		Institutions	0	0	0	0	0	0	13.75%	0	0	0	0	0	0	14.42%	0	0	0	0	0	0	14.86%
130		Corporates	650	581	82	1	28	24	29.02%	646	520	146	1	25	32	22.15%	643	476	194	1	22	39	20.04%
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		Retail	1	0	0	0	0	0	28.64%	1	0	0	0	0	0	28.60%	1	0	0	0	0	0	28.60%
134		Retail - Secured on real estate property	0	0	0	0	0	0	20.41%	0	0	0	0	0	0	19.84%	0	0	0	0	0	0	19.70%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	20.41%	0	0	0	0	0	0	19.84%	0	0	0	0	0	0	19.70%
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Other Retail	1	0	0	0	0	0	28.88%	1	0	0	0	0	0	28.87%	1	0	0	0	0	0	28.86%
139		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	28.88%	1	0	0	0	0	0	28.87%	1	0	0	0	0	0	28.86%
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**672**	**643**	**82**	**1**	**28**	**24**	**29.09%**	**668**	**582**	**147**	**1**	**25**	**33**	**22.24%**	**666**	**537**	**195**	**1**	**22**	**39**	**20.13%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

HSBC Continental Europe

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146	IRELAND	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147	IRELAND	Institutions	0	0	0	0	0	0	30.17%	0	0	0	0	0	0	30.17%	0	0	0	0	0	0	30.17%
148	IRELAND	Corporates	569	228	2	0	0	0	19.37%	567	227	5	0	0	1	18.17%	566	226	8	0	0	1	17.90%
149	IRELAND	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150	IRELAND	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151	IRELAND	Retail	1	0	0	0	0	0	17.69%	1	0	0	0	0	0	17.00%	1	0	0	0	0	0	16.83%
152	IRELAND	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153	IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154	IRELAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155	IRELAND	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156	IRELAND	Retail - Other Retail	1	0	0	0	0	0	17.69%	1	0	0	0	0	0	17.00%	1	0	0	0	0	0	16.83%
157	IRELAND	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	17.69%	1	0	0	0	0	0	17.00%	1	0	0	0	0	0	16.83%
158	IRELAND	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159	IRELAND	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160	IRELAND	Securitisation																					
161	IRELAND	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162	IRELAND	**IRB TOTAL**	**571**	**228**	**2**	**0**	**0**	**0**	**19.36%**	**569**	**227**	**5**	**0**	**0**	**1**	**18.17%**	**567**	**226**	**8**	**0**	**0**	**1**	**17.89%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164	BELGIUM	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165	BELGIUM	Institutions	6	101	0	0	0	0	44.99%	6	100	1	0	0	0	45.00%	6	100	1	0	0	1	45.00%
166	BELGIUM	Corporates	665	87	37	0	0	36	96.57%	663	84	42	0	2	36	87.40%	662	82	45	0	2	37	81.50%
167	BELGIUM	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168	BELGIUM	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169	BELGIUM	Retail	1	0	0	0	0	0	13.78%	1	0	0	0	0	0	15.40%	1	0	0	0	0	0	15.82%
170	BELGIUM	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171	BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172	BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173	BELGIUM	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174	BELGIUM	Retail - Other Retail	1	0	0	0	0	0	13.78%	1	0	0	0	0	0	15.40%	1	0	0	0	0	0	15.82%
175	BELGIUM	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	13.78%	1	0	0	0	0	0	15.40%	1	0	0	0	0	0	15.82%
176	BELGIUM	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177	BELGIUM	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178	BELGIUM	Securitisation																					
179	BELGIUM	Other non-credit obligation assets	0	0	0	0	0	0	16.94%	0	0	0	0	0	0	14.49%	0	0	0	0	0	0	13.86%
180	BELGIUM	**IRB TOTAL**	**671**	**188**	**37**	**0**	**0**	**36**	**96.36%**	**670**	**184**	**42**	**0**	**2**	**37**	**86.62%**	**668**	**182**	**47**	**0**	**2**	**37**	**80.54%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182	GREECE	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183	GREECE	Institutions	38	3	7	0	1	0	2.87%	32	2	14	0	0	1	4.43%	29	2	18	0	0	1	5.04%
184	GREECE	Corporates	294	15	18	1	1	22	121.16%	290	14	22	1	0	24	107.55%	287	14	25	1	0	25	99.84%
185	GREECE	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186	GREECE	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187	GREECE	Retail	0	0	0	0	0	0	48.18%	0	0	0	0	0	0	47.17%	0	0	0	0	0	0	46.54%
188	GREECE	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189	GREECE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190	GREECE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191	GREECE	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192	GREECE	Retail - Other Retail	0	0	0	0	0	0	48.18%	0	0	0	0	0	0	47.17%	0	0	0	0	0	0	46.54%
193	GREECE	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	48.18%	0	0	0	0	0	0	47.17%	0	0	0	0	0	0	46.54%
194	GREECE	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195	GREECE	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196	GREECE	Securitisation																					
197	GREECE	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198	GREECE	**IRB TOTAL**	**332**	**18**	**25**	**2**	**1**	**22**	**88.39%**	**322**	**17**	**36**	**1**	**1**	**25**	**67.50%**	**316**	**16**	**43**	**1**	**1**	**26**	**60.86%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values: Non-defaulted (1)	Exposure values: Defaulted (2)	Risk exposure amounts: Non-defaulted (3)	Risk exposure amounts: Defaulted (4)	Stage 1 exposure (5)	Stage 2 exposure (6)	Stage 3 exposure (7)	Stock of provisions for Stage 1 exposure (8)	Stock of provisions for Stage 2 exposure (9)	Stock of provisions for Stage 3 exposure (10)	Coverage Ratio - Stage 3 exposure (11)
1	HSBC Continental Europe	Central banks	34,410	0	7	0	30,772	0	0	1	0	0	0.00%
2		Central governments	5,377	0	0	0	4,659	5	5	1	0	0	0.00%
3		Regional governments or local authorities	2,480	0	2	0	323	0	0	0	0	0	0.00%
4		Public sector entities	4,768	0	10	0	4,261	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	927	0	0	0	927	0	0	0	0	0	0.00%
7		Institutions	6,771	0	1,299	0	1,822	0	0	0	0	0	0.00%
8		Corporates	5,167	55	3,654	59	4,819	276	63	32	3	49	78.24%
9		of which: SME	473	0	360	0	463	10	0	1	0	0	0.00%
10		Retail	168	74	103	83	145	35	61	3	7	49	79.20%
11		of which: SME	125	32	72	40	108	18	31	0	0	7	22.65%
12		Secured by mortgages on immovable property	1,365	0	559	0	1,287	78	0	6	4	0	0.00%
13		of which: SME	740	0	339	0	707	33	0	1	0	0	0.00%
14		Items associated with particularly high risk	109	0	163	0	105	4	0	0	0	0	0.00%
15		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	2,350	0	2,961	0	2,350	0	0	0	0	0	0.00%
21		Standardised Total	**63,892**	**129**	**8,758**	**143**	**51,470**	**399**	**129**	**44**	**14**	**98**	**75.70%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks	31,115	0	0	0	29,404	0	0	0	0	0	0.00%
23		Central governments	2,463	0	0	0	2,380	5	0	1	0	0	0.00%
24		Regional governments or local authorities	9	0	2	0	9	0	0	0	0	0	0.00%
25		Public sector entities	3,160	0	0	0	2,877	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	2,886	0	85	0	40	0	0	0	0	0	0.00%
29		Corporates	2,077	4	1,305	5	1,909	165	7	3	3	7	94.71%
30		of which: SME	473	0	360	0	463	10	0	1	0	0	0.00%
31		Retail	142	41	85	51	122	20	41	0	0	8	19.91%
32		of which: SME	123	32	70	40	106	17	31	0	0	7	22.65%
33		Secured by mortgages on immovable property	664	0	262	0	615	49	0	0	0	0	0.00%
34		of which: SME	291	0	131	0	258	32	0	0	0	0	0.00%
35		Items associated with particularly high risk	109	0	163	0	105	4	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	2,145	0	2,790	0	2,145	0	0	0	0	0	0.00%
42		Standardised Total	**44,769**	**45**	**4,691**	**56**	**39,605**	**243**	**48**	**5**	**4**	**15**	**30.75%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	NETHERLANDS	Central banks	365	0	0	0	362	0	0	0	0	0	0.00%
44		Central governments	28	0	0	0	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	3	0	1	0	3	0	0	0	0	0	0.00%
50		Corporates	504	0	497	0	503	1	0	5	0	0	0.00%
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
52		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	272	0	125	0	272	0	0	0	0	0	0.00%
55		of which: SME	272	0	125	0	272	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	4	0	4	0	4	0	0	0	0	0	0.00%
63		Standardised Total	**1,176**	**0**	**628**	**0**	**1,144**	**1**	**0**	**5**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks	13	0	0	0	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	2	0	0	0	2	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	2,749	0	858	0	1,189	0	0	0	0	0	0.00%
71		Corporates	416	0	101	0	411	0	4	1	0	0	0.00%
72		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
74		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	4	0	2	0	4	1	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84		Standardised Total	**3,184**	**0**	**961**	**0**	**1,605**	**1**	**4**	**1**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	SPAIN	Central banks	192	0	3	0	94	0	0	0	0	0	0.00%
86		Central governments	151	0	0	0	146	0	5	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	17	0	9	0	17	0	0	0	0	0	0.00%
92		Corporates	327	42	313	43	281	0	42	13	0	21	49.76%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
95		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	16	0	8	0	16	0	0	0	0	0	0.00%
97		of which: SME	16	0	8	0	16	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	40	0	40	0	40	0	0	0	0	0	0.00%
105		**Standardised Total**	**744**	**42**	**373**	**43**	**595**	**0**	**47**	**14**	**0**	**21**	**44.48%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	ITALY	Central banks	15	0	0	0	15	0	0	0	0	0	0.00%
107		Central governments	345	0	0	0	345	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109		Public sector entities	1	0	0	0	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
113		Corporates	130	0	138	0	130	0	0	1	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
116		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	99	0	50	0	99	0	0	1	0	0	0.00%
118		of which: SME	99	0	50	0	99	0	0	1	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124		Securitisation											
125		Other exposures	21	0	21	0	21	0	0	0	0	0	0.00%
126		**Standardised Total**	**610**	**0**	**209**	**0**	**610**	**0**	**0**	**2**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128		Central governments	313	0	0	0	22	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133		Institutions	9	0	9	0	9	0	0	0	0	0	0.00%
134		Corporates	513	0	202	0	405	108	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	57	0	24	0	57	0	0	0	0	0	0.00%
139		of which: SME	57	0	24	0	57	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation											
146		Other exposures	37	0	37	0	37	0	0	0	0	0	0.00%
147		**Standardised Total**	**929**	**0**	**272**	**0**	**530**	**108**	**0**	**0**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	283	0	87	0	149	0	0	0	0	0	0.00%
155		Corporates	48	0	48	0	47	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0	0	0	0	5.14%
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**332**	**0**	**135**	**0**	**197**	**0**	**0**	**0**	**0**	**0**	**5.14%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	IRELAND	Central banks	213	0	3	0	210	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	6	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	45	0	9	0	45	0	0	0	0	0	0.00%
176		Corporates	189	0	189	0	189	0	0	1	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		Retail	2	0	1	0	2	0	0	0	0	0	0.00%
179		of which: SME	2	0	1	0	2	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	27	0	27	0	27	0	0	0	0	0	0.00%
189		**Standardised Total**	**482**	**0**	**229**	**0**	**473**	**0**	**0**	**1**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	BELGIUM	Central banks	56	0	0	0	56	0	0	0	0	0	0.00%
191		Central governments	244	0	0	0	244	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193		Public sector entities	52	0	0	0	52	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
197		Corporates	25	0	25	0	24	2	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208		Securitisation											
209		Other exposures	1	0	1	0	1	0	0	0	0	0	0.00%
210		**Standardised Total**	**379**	**0**	**27**	**0**	**377**	**2**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	GREECE	Central banks	105	0	0	0	105	0	0	1	0	0	0.00%
212		Central governments	463	0	0	0	463	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
218		Corporates	62	7	61	8	62	0	7	4	0	18	256.75%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		Retail	23	32	17	32	21	14	20	3	6	40	201.56%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	241	0	84	0	214	27	0	5	3	0	0.00%
223		of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229		Securitisation											
230		Other exposures	45	0	28	0	45	0	0	0	0	0	0.00%
231		**Standardised Total**	**939**	**39**	**190**	**40**	**909**	**41**	**27**	**12**	**9**	**59**	**216.01%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
1	HSBC Continental Europe	Central banks	29,315	1,443	14	1	4	1	5.71%	29,295	1,451	27	1	4	2	6.43%	29,274	1,459	39	1	14	2	6.11%
2		Central governments	4,497	163	9	1	2	3	32.21%	4,491	164	14	1	2	4	28.42%	4,486	165	18	1	11	5	26.07%
3		Regional governments or local authorities	320	3	0	0	0	0	20.22%	319	3	1	0	0	0	19.63%	319	3	1	0	0	0	19.49%
4		Public sector entities	4,108	150	2	1	0	1	26.76%	4,105	151	5	1	0	1	26.74%	4,102	153	7	1	2	2	26.63%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	918	7	1	0	0	0	20.18%	916	8	3	0	0	1	19.59%	915	8	4	0	0	1	19.45%
7		Institutions	1,795	26	2	0	0	0	27.66%	1,793	26	3	1	1	1	27.91%	1,790	27	6	1	4	2	28.08%
8		Corporates	3,024	2,004	129	4	16	57	43.82%	3,000	1,967	191	4	10	63	33.13%	2,979	1,938	241	4	10	69	28.53%
9		of which: SME	124	339	10	0	4	1	6.35%	122	330	21	0	4	1	6.47%	121	323	29	0	4	2	6.54%
10		Retail	149	30	62	0	1	67	106.77%	155	22	64	0	0	68	104.82%	155	21	65	0	0	68	103.95%
11		of which: SME	104	21	32	0	0	21	64.93%	104	20	32	0	0	21	64.18%	104	20	32	0	0	21	63.52%
12		Secured by mortgages on immovable property	983	367	16	1	2	2	13.54%	989	347	29	1	6	5	16.30%	984	341	40	1	5	7	16.60%
13		of which: SME	397	333	9	0	1	0	4.87%	395	327	17	0	5	1	8.10%	393	322	24	0	5	2	9.13%
14		Items associated with particularly high risk	59	48	1	0	0	0	4.38%	59	48	2	0	1	0	4.35%	58	47	3	0	1	0	4.34%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	8.76%	0	0	0	0	0	0	10.87%	0	0	0	0	0	0	10.63%
19		Securitisation																					
20		Other exposures	2,211	134	5	1	0	1	11.39%	2,206	134	10	1	4	1	12.17%	2,190	134	26	1	2	2	8.40%
21		**Standardised Total**	**47,380**	**4,376**	**242**	**9**	**26**	**131**	**54.19%**	**47,328**	**4,320**	**349**	**9**	**29**	**145**	**41.67%**	**47,252**	**4,295**	**451**	**8**	**50**	**157**	**34.85%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
22	FRANCE	Central banks	27,977	1,416	11	0	3	0	2.86%	27,960	1,424	21	0	0	1	3.89%	27,942	1,431	31	0	11	1	3.63%
23		Central governments	2,268	116	1	0	0	0	26.84%	2,267	117	2	0	0	0	26.48%	2,265	118	3	0	2	1	26.35%
24		Regional governments or local authorities	8	0	0	0	0	0	26.19%	8	0	0	0	0	0	26.19%	8	0	0	0	0	0	26.19%
25		Public sector entities	2,737	139	1	0	0	0	26.19%	2,735	139	2	0	0	1	26.19%	2,734	140	3	0	2	1	26.19%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	38	3	0	0	0	0	37.54%	38	3	0	0	1	0	37.16%	38	3	0	0	0	0	36.51%
29		Corporates	650	1,394	36	0	9	8	21.33%	645	1,369	65	0	4	9	13.27%	641	1,350	89	0	4	10	10.71%
30		of which: SME	124	339	10	0	4	1	6.35%	122	330	21	0	4	1	6.47%	121	323	29	0	4	2	6.54%
31		Retail	120	22	42	0	0	26	62.17%	120	21	42	0	0	26	61.57%	120	20	43	0	0	26	61.08%
32		of which: SME	103	20	32	0	0	21	64.94%	102	20	32	0	0	21	64.20%	102	20	32	0	0	21	63.56%
33		Secured by mortgages on immovable property	355	299	10	0	1	0	1.42%	358	288	18	0	3	1	4.36%	357	282	25	0	2	1	5.36%
34		of which: SME	3	281	6	0	1	0	1.11%	3	275	12	0	3	1	5.50%	3	270	17	0	2	1	6.85%
35		Items associated with particularly high risk	59	48	1	0	0	0	4.38%	59	48	2	0	1	0	4.35%	58	47	3	0	1	0	4.34%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	2.86%	0	0	0	0	0	0	3.49%	0	0	0	0	0	0	3.36%
40		Securitisation																					
41		Other exposures	2,040	103	2	0	0	0	2.86%	2,037	104	5	0	3	0	3.97%	2,024	104	17	0	1	1	3.32%
42		**Standardised Total**	**36,252**	**3,541**	**103**	**2**	**14**	**35**	**33.65%**	**36,226**	**3,513**	**157**	**2**	**12**	**38**	**23.96%**	**36,187**	**3,495**	**214**	**2**	**22**	**40**	**18.89%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
43	NETHERLANDS	Central banks	346	13	2	0	0	0	14.67%	344	13	4	0	2	1	14.71%	343	13	6	0	2	1	14.74%
44		Central governments	0	0	0	0	0	0	14.67%	0	0	0	0	0	0	14.67%	0	0	0	0	0	0	14.67%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	3	0	0	0	0	0	45.00%	3	0	0	0	0	0	45.00%	3	0	0	0	0	0	45.00%
50		Corporates	455	41	7	1	0	1	14.67%	449	40	15	1	0	2	14.55%	444	39	21	1	0	3	14.53%
51		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Retail	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	261	10	2	0	0	0	14.67%	259	10	3	0	1	0	14.71%	258	10	4	0	1	1	14.74%
55		of which: SME	260	10	2	0	0	0	14.67%	259	10	3	0	1	0	14.71%	258	10	4	0	1	1	14.74%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	4	0	0	0	0	0	14.67%	4	0	0	0	0	0	14.71%	4	0	0	0	0	0	14.74%
63		**Standardised Total**	**1,069**	**64**	**11**	**1**	**1**	**2**	**14.67%**	**1,059**	**63**	**22**	**1**	**4**	**3**	**14.61%**	**1,051**	**62**	**31**	**1**	**4**	**5**	**14.60%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	2	0	0	0	0	0	27.20%	2	0	0	0	0	0	27.20%	2	0	0	0	0	0	27.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	1,185	3	0	0	0	0	27.86%	1,184	4	1	0	0	0	27.57%	1,183	4	2	0	0	1	27.46%
71		Corporates	386	15	14	1	1	3	21.08%	384	14	17	0	0	4	21.45%	382	14	19	0	0	4	21.84%
72		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	53.41%	1	0	0	0	0	0	53.41%	1	0	0	0	0	0	53.41%
74		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	4	1	0	0	0	0	2.27%	4	0	0	0	0	0	2.35%	4	0	0	0	0	0	2.41%
76		of which: SME	0	0	0	0	0	0	17.88%	0	0	0	0	0	0	14.19%	0	0	0	0	0	0	14.49%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**1,577**	**19**	**15**	**1**	**1**	**3**	**21.21%**	**1,575**	**18**	**18**	**1**	**0**	**4**	**21.73%**	**1,571**	**18**	**21**	**1**	**0**	**5**	**22.33%**

![EBA European Banking Authority]

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SPAIN	Central banks	88	6	0	0	0	0	15.15%	87	6	0	0	1	0	17.74%	87	7	0	0	1	0	17.02%
86		Central governments	136	10	5	0	0	2	39.81%	136	10	5	0	0	2	39.63%	136	10	5	0	0	2	39.45%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	16	1	0	0	0	0	29.65%	16	1	0	0	0	0	22.70%	16	1	0	0	0	0	24.19%
92		Corporates	236	41	46	1	2	21	46.82%	234	39	50	0	1	22	44.79%	232	38	53	0	1	23	43.33%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%
95		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	15	1	0	0	0	0	15.15%	15	1	0	0	0	0	17.38%	15	1	0	0	0	0	16.79%
97		of which: SME	15	1	0	0	0	0	15.15%	15	1	0	0	0	0	17.38%	15	1	0	0	0	0	16.79%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	15.15%	0	0	0	0	0	0	17.38%	0	0	0	0	0	0	16.79%
103		Securitisation																					
104		Other exposures	37	3	0	0	0	0	15.15%	37	3	1	0	0	0	18.72%	35	3	2	0	0	0	16.81%
105		**Standardised Total**	**528**	**63**	**51**	**1**	**3**	**23**	**45.84%**	**524**	**61**	**56**	**1**	**3**	**24**	**43.70%**	**521**	**60**	**61**	**1**	**3**	**25**	**41.73%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	ITALY	Central banks	15	0	0	0	0	0	22.34%	15	0	0	0	0	0	22.32%	15	0	0	0	0	0	22.08%
107		Central governments	344	0	0	0	0	0	21.08%	344	0	1	0	0	0	21.08%	343	0	1	0	0	0	21.08%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
113		Corporates	128	0	1	0	0	0	24.02%	127	0	3	0	0	1	24.05%	126	0	4	0	0	1	24.06%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	99	0	0	0	0	0	22.18%	99	0	1	0	0	0	22.20%	98	0	1	0	0	0	21.86%
118		of which: SME	99	0	0	0	0	0	22.34%	98	0	1	0	0	0	22.30%	98	0	1	0	0	0	21.95%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	21	0	0	0	0	0	22.34%	21	0	0	0	0	0	22.30%	21	0	0	0	0	0	21.77%
126		**Standardised Total**	**607**	**0**	**2**	**1**	**0**	**1**	**23.10%**	**604**	**0**	**5**	**0**	**0**	**1**	**23.13%**	**602**	**1**	**7**	**0**	**0**	**2**	**23.04%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	22	0	0	0	0	32.78%	0	22	0	0	0	0	32.78%	0	22	1	0	7	0	32.78%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	9	0	0	0	0	45.00%	0	9	0	0	0	0	45.00%	0	9	0	0	4	0	45.00%
134		Corporates	51	454	8	0	3	0	0.48%	51	446	16	0	3	1	6.84%	51	440	22	0	3	2	8.60%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	16	41	1	0	0	0	2.15%	16	41	1	0	1	0	3.74%	16	41	1	0	1	0	4.74%
139		of which: SME	16	41	1	0	0	0	2.16%	16	41	1	0	1	0	3.74%	16	41	1	0	1	0	4.75%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	10	27	0	0	0	0	2.16%	10	27	1	0	1	0	3.74%	10	27	1	0	1	0	4.75%
147		**Standardised Total**	**77**	**552**	**9**	**0**	**3**	**0**	**1.74%**	**77**	**544**	**18**	**0**	**4**	**1**	**7.51%**	**77**	**537**	**25**	**0**	**15**	**2**	**9.28%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	149	1	0	0	0	0	35.66%	148	1	0	0	0	0	35.66%	148	1	0	0	0	0	35.66%
155		Corporates	46	0	1	0	0	0	15.92%	46	0	1	0	0	0	15.92%	45	0	2	0	0	0	15.92%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	53.41%
158		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	1	0	0	0	0	0	1.98%	1	0	0	0	0	0	1.98%	1	0	0	0	0	0	1.98%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**195**	**1**	**1**	**0**	**0**	**0**	**24.09%**	**194**	**1**	**1**	**0**	**0**	**0**	**21.94%**	**194**	**1**	**2**	**0**	**0**	**0**	**21.62%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	IRELAND	Central banks	210	0	0	0	0	0	12.45%	209	0	0	0	0	0	12.23%	209	0	0	0	0	0	12.18%
170		Central governments	0	0	0	0	0	0	32.53%	0	0	0	0	0	0	32.53%	0	0	0	0	0	0	32.53%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	45	0	0	0	0	0	16.92%	45	0	1	0	0	0	16.92%	44	0	1	0	0	0	16.92%
176		Corporates	188	0	1	0	0	0	13.06%	187	0	2	0	0	0	12.91%	187	0	2	0	0	0	12.93%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	2	0	0	0	0	0	12.45%	2	0	0	0	0	0	12.23%	2	0	0	0	0	0	12.19%
179		of which: SME	2	0	0	0	0	0	12.45%	2	0	0	0	0	0	12.23%	2	0	0	0	0	0	12.19%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	1.98%	0	0	0	0	0	0	1.98%	0	0	0	0	0	0	1.98%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	27	0	0	0	0	0	12.45%	27	0	0	0	0	0	12.23%	27	0	0	0	0	0	12.19%
189		Standardised Total	**472**	**0**	**1**	**0**	**0**	**0**	**14.06%**	**470**	**0**	**3**	**0**	**0**	**0**	**13.79%**	**469**	**0**	**4**	**0**	**0**	**1**	**13.77%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	BELGIUM	Central banks	55	1	0	0	0	0	9.91%	54	1	0	0	0	0	10.69%	54	1	0	0	0	0	10.94%
191		Central governments	238	6	0	0	0	0	4.99%	238	6	0	0	0	0	4.99%	238	6	0	0	0	0	4.96%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	50	1	0	0	0	0	24.14%	50	1	0	0	0	0	24.14%	50	1	0	0	0	0	24.14%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	44.99%	0	0	0	0	0	0	44.99%
197		Corporates	16	9	0	0	0	0	10.50%	16	9	1	0	0	0	10.33%	15	9	1	0	0	0	10.27%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	53.21%	0	0	0	0	0	0	53.28%	0	0	0	0	0	0	53.27%
200		of which: SME	0	0	0	0	0	0	9.91%	0	0	0	0	0	0	10.69%	0	0	0	0	0	0	10.94%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	1.98%	0	0	0	0	0	0	1.98%	0	0	0	0	0	0	1.98%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	1	0	0	0	0	0	9.91%	1	0	0	0	0	0	10.69%	1	0	0	0	0	0	10.94%
210		Standardised Total	**361**	**18**	**1**	**0**	**0**	**0**	**9.99%**	**360**	**18**	**1**	**0**	**1**	**0**	**9.97%**	**360**	**18**	**2**	**0**	**1**	**0**	**9.94%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	GREECE	Central banks	103	2	0	0	0	0	23.28%	103	2	0	0	0	0	22.68%	102	2	0	0	0	0	21.26%
212		Central governments	452	8	2	0	1	1	23.28%	450	8	4	0	2	1	22.72%	448	8	6	0	2	1	21.35%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	45	16	8	0	2	19	234.01%	45	15	9	0	1	19	215.87%	45	15	9	0	1	19	203.34%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	27	8	20	0	0	41	198.40%	32	1	22	0	0	41	190.05%	32	1	22	0	0	41	188.47%
221		of which: SME	0	0	0	0	0	0	23.28%	0	0	0	0	0	0	22.72%	0	0	0	0	0	0	21.35%
222		Secured by mortgages on immovable property	224	14	3	1	1	2	53.37%	229	6	6	1	0	3	53.37%	227	6	8	1	0	4	53.36%
223		of which: SME	1	0	0	0	0	0	40.08%	1	0	0	0	0	0	40.09%	1	0	0	0	0	0	40.09%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	43	1	2	0	0	0	23.28%	41	1	3	0	0	1	22.70%	39	1	5	0	0	1	21.13%
231		Standardised Total	**894**	**49**	**35**	**2**	**4**	**62**	**174.37%**	**901**	**33**	**44**	**1**	**4**	**65**	**147.47%**	**894**	**33**	**51**	**1**	**4**	**67**	**132.11%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks	27,015	3,737	20	2	5	1	5.63%	26,990	3,742	40	1	9	3	7.80%	26,954	3,756	62	1	11	4	6.71%
2		Central governments	3,299	1,358	13	1	2	4	31.13%	3,958	692	19	1	4	6	30.31%	4,532	110	27	1	15	7	26.94%
3		Regional governments or local authorities	280	43	1	0	0	0	30.64%	279	43	2	0	3	1	27.59%	277	43	3	0	1	1	26.37%
4		Public sector entities	3,591	667	4	1	3	2	64.56%	3,731	523	8	1	4	4	55.27%	3,723	526	12	1	10	6	49.90%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	802	122	3	1	1	1	30.47%	798	122	6	1	8	2	27.47%	795	124	8	0	2	2	26.28%
7		Institutions	1,597	205	19	4	1	6	29.54%	1,582	203	38	3	2	11	28.52%	1,710	60	53	3	5	15	28.11%
8		Corporates	2,968	2,057	133	6	13	59	44.35%	3,404	1,541	213	6	12	67	31.45%	2,809	2,065	283	5	34	76	26.65%
9		of which: SME	122	340	11	0	5	1	7.85%	121	328	24	0	4	2	7.61%	120	319	34	0	4	3	7.58%
10		Retail	135	41	65	0	1	70	107.83%	155	16	70	0	0	72	102.81%	158	13	71	0	0	72	101.82%
11		of which: SME	96	29	32	0	0	22	68.70%	108	15	34	0	0	22	65.17%	111	11	34	0	0	22	64.38%
12		Secured by mortgages on immovable property	962	380	23	2	4	5	19.96%	1,085	235	45	2	4	10	21.86%	1,112	195	59	2	5	13	21.63%
13		of which: SME	388	342	10	0	2	1	5.70%	504	215	20	1	3	2	9.34%	535	176	28	1	4	3	10.41%
14		Items associated with particularly high risk	94	13	1	0	0	0	3.71%	98	8	3	0	0	0	4.28%	102	3	4	0	0	0	4.60%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	5.89%	0	0	0	0	0	0	9.67%	0	0	0	0	0	0	9.62%
19		Securitisation																					
20		Other exposures	88	2,186	76	0	5	3	3.80%	1,950	52	348	2	1	5	1.34%	1,912	32	406	1	1	6	1.60%
21		**Standardised Total**	**40,830**	**10,809**	**358**	**18**	**34**	**151**	**42.10%**	**44,029**	**7,177**	**791**	**17**	**48**	**179**	**22.67%**	**44,084**	**6,927**	**988**	**15**	**84**	**202**	**20.46%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks	25,771	3,617	16	1	4	0	2.44%	25,750	3,622	32	0	1	2	4.76%	25,719	3,636	50	0	2	2	3.75%
23		Central governments	1,455	929	1	0	1	1	60.41%	1,777	606	3	0	0	1	49.88%	2,353	28	4	0	0	2	43.54%
24		Regional governments or local authorities	8	1	0	0	0	0	65.25%	8	1	0	0	1	0	53.02%	8	1	0	0	0	0	45.62%
25		Public sector entities	2,521	354	2	1	0	1	65.25%	2,519	354	3	1	0	2	53.02%	2,516	356	5	0	6	2	45.62%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	38	3	0	0	0	0	34.46%	38	1	1	0	0	0	34.49%	38	1	1	0	0	0	34.47%
29		Corporates	639	1,404	38	1	6	8	21.13%	1,082	922	76	2	5	9	12.37%	471	1,495	114	1	28	12	10.23%
30		of which: SME	122	340	11	0	5	1	7.85%	121	328	24	0	4	2	7.61%	120	319	34	0	4	3	7.58%
31		Retail	110	31	42	0	0	28	66.27%	123	15	45	0	0	28	63.60%	126	12	45	0	0	29	63.01%
32		of which: SME	94	29	32	0	0	22	68.72%	106	15	34	0	0	22	65.19%	109	11	34	0	0	22	64.41%
33		Secured by mortgages on immovable property	352	299	13	0	2	0	1.73%	471	168	25	0	2	1	4.57%	502	128	34	0	0	2	5.49%
34		of which: SME	3	281	7	0	1	0	1.30%	122	155	14	0	2	1	6.42%	155	116	20	0	0	2	7.73%
35		Items associated with particularly high risk	94	13	1	0	0	0	3.71%	98	8	3	0	0	0	4.28%	102	3	4	0	0	0	4.60%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	2.44%	0	0	0	0	0	0	3.36%	0	0	0	0	0	0	2.88%
40		Securitisation																					
41		Other exposures	0	2,079	66	0	2	2	2.44%	1,825	0	320	1	0	3	0.78%	1,773	1	371	1	0	4	0.95%
42		**Standardised Total**	**30,987**	**8,730**	**179**	**3**	**16**	**40**	**22.35%**	**33,691**	**5,698**	**508**	**4**	**10**	**46**	**9.14%**	**33,608**	**5,660**	**628**	**3**	**37**	**52**	**8.28%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	NETHERLANDS	Central banks	338	21	2	0	0	0	17.12%	336	21	5	0	0	1	17.26%	334	21	7	0	4	1	17.28%
44		Central governments	0	0	0	0	0	0	17.12%	0	0	0	0	0	0	17.12%	0	0	0	0	0	0	17.12%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	3	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%
50		Corporates	429	67	8	1	1	1	17.08%	421	65	17	1	1	3	16.40%	441	38	24	1	0	4	16.23%
51		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Retail	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	254	16	2	0	0	0	17.10%	252	16	4	0	0	1	17.26%	251	16	5	0	3	1	17.27%
55		of which: SME	254	16	2	0	0	0	17.12%	252	16	4	0	0	1	17.26%	251	16	5	0	3	1	17.28%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	4	0	0	0	0	0	17.12%	4	0	0	0	0	0	17.26%	4	0	0	0	0	0	17.28%
63		**Standardised Total**	**1,028**	**104**	**12**	**2**	**1**	**2**	**17.12%**	**1,016**	**103**	**26**	**2**	**1**	**4**	**16.72%**	**1,032**	**76**	**36**	**2**	**7**	**6**	**16.60%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	1	0	0	0	0	0	64.30%	1	0	0	0	0	0	57.47%	1	0	0	0	0	0	53.21%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	1,025	156	8	2	1	2	27.32%	1,017	155	16	2	0	5	27.32%	1,161	4	25	2	0	7	27.32%
71		Corporates	386	15	15	1	1	4	29.41%	383	14	18	1	0	5	28.94%	381	14	20	1	0	6	28.89%
72		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%
74		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	4	1	0	0	0	0	2.46%	4	0	0	0	0	0	2.44%	4	0	0	0	0	0	2.51%
76		of which: SME	0	0	0	0	0	0	23.84%	0	0	0	0	0	0	26.12%	0	0	0	0	0	0	27.48%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**1,417**	**172**	**22**	**3**	**1**	**6**	**28.65%**	**1,407**	**169**	**35**	**2**	**1**	**10**	**28.11%**	**1,548**	**18**	**45**	**2**	**0**	**13**	**27.97%**

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SPAIN	Central banks	75	18	0	0	0	0	10.98%	75	18	0	0	2	0	19.88%	75	18	0	0	2	0	22.50%
86		Central governments	118	28	5	0	0	2	40.14%	128	18	5	0	0	2	40.08%	133	13	6	0	0	2	39.88%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	14	3	0	0	0	0	33.98%	14	3	1	0	0	0	23.36%	14	2	1	0	0	0	22.86%
92		Corporates	225	51	46	1	2	21	46.76%	232	40	51	1	1	23	44.45%	241	27	55	1	1	23	42.93%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	47.65%
95		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	13	3	0	0	0	0	10.98%	12	3	0	0	0	0	17.06%	12	3	0	0	0	0	19.25%
97		of which: SME	13	3	0	0	0	0	10.98%	12	3	0	0	0	0	17.06%	12	3	0	0	0	0	19.25%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	10.98%	0	0	0	0	0	0	17.06%	0	0	0	0	0	0	19.25%
103		Securitisation																					
104		Other exposures	0	37	3	0	1	0	10.98%	6	22	12	0	0	1	5.32%	26	0	15	0	0	1	5.43%
105		**Standardised Total**	**445**	**142**	**55**	**1**	**3**	**24**	**43.72%**	**468**	**104**	**70**	**1**	**4**	**26**	**36.63%**	**502**	**63**	**77**	**1**	**4**	**27**	**35.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	ITALY	Central banks	15	0	0	0	0	0	22.58%	15	0	0	0	0	0	20.16%	15	0	0	0	0	0	20.26%
107		Central governments	344	0	1	0	0	0	25.28%	343	0	2	0	0	0	24.43%	341	0	3	0	0	1	24.13%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
113		Corporates	128	0	2	0	0	0	28.84%	126	0	3	0	0	1	27.91%	125	0	5	0	0	1	27.67%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	99	0	0	0	0	0	22.40%	98	0	1	0	0	0	18.54%	97	0	2	0	0	0	19.14%
118		of which: SME	99	0	0	0	0	0	22.58%	98	0	1	0	0	0	18.62%	97	0	2	0	0	0	19.21%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	20	0	1	0	0	0	22.58%	19	0	2	0	0	0	17.66%	18	0	3	0	0	1	18.28%
126		**Standardised Total**	**606**	**0**	**3**	**1**	**0**	**1**	**26.05%**	**601**	**0**	**9**	**1**	**0**	**2**	**23.22%**	**596**	**1**	**13**	**1**	**0**	**3**	**23.45%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	22	0	0	0	0	48.11%	0	22	0	0	0	0	44.95%	0	22	1	0	10	0	43.10%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	9	0	0	0	0	45.00%	0	9	0	0	0	0	45.00%	0	9	0	0	4	0	45.00%
134		Corporates	50	454	8	0	0	0	0.58%	51	443	19	0	3	0	0.53%	51	434	28	0	3	1	4.92%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	16	41	1	0	0	0	2.66%	16	41	1	0	1	0	4.43%	16	41	1	0	1	0	5.64%
139		of which: SME	16	41	1	0	0	0	2.66%	15	41	1	0	1	0	4.44%	15	41	1	0	1	0	5.67%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	10	27	0	0	0	0	2.66%	10	27	1	0	1	0	4.44%	10	27	1	0	1	0	5.67%
147		**Standardised Total**	**76**	**552**	**10**	**0**	**0**	**0**	**2.14%**	**77**	**541**	**21**	**0**	**5**	**0**	**1.93%**	**76**	**532**	**30**	**0**	**19**	**2**	**5.99%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	146	1	3	0	0	1	35.66%	145	1	4	0	0	1	35.66%	144	1	5	0	0	2	35.66%
155		Corporates	46	0	1	0	0	0	19.00%	45	0	1	0	0	0	18.28%	45	0	2	0	0	0	18.10%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%	0	0	0	0	0	0	58.75%
158		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	1	0	0	0	0	0	2.18%	1	0	0	0	0	0	2.18%	1	0	0	0	0	0	2.18%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**192**	**1**	**4**	**0**	**0**	**1**	**33.72%**	**191**	**1**	**5**	**0**	**0**	**2**	**32.09%**	**189**	**1**	**7**	**0**	**0**	**2**	**31.29%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

HSBC Continental Europe

Adverse Scenario (mln EUR, %)

RowNum			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	IRELAND	Central banks	209	0	0	0	0	0	14.87%	209	0	1	0	0	0	14.60%	209	0	1	0	0	0	14.10%
170		Central governments	0	0	0	0	0	0	45.41%	0	0	0	0	0	0	42.22%	0	0	0	0	0	0	40.02%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	45	0	1	0	0	0	20.39%	44	0	2	0	0	0	19.53%	43	0	2	0	0	0	19.37%
176		Corporates	188	0	1	0	0	0	15.29%	187	0	2	0	0	0	14.47%	186	0	3	0	0	0	14.29%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	2	0	0	0	0	0	14.87%	2	0	0	0	0	0	14.57%	2	0	0	0	0	0	14.17%
179		of which: SME	2	0	0	0	0	0	14.87%	2	0	0	0	0	0	14.57%	2	0	0	0	0	0	14.17%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	2.18%	0	0	0	0	0	0	2.18%	0	0	0	0	0	0	2.18%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	27	0	0	0	0	0	14.87%	27	0	0	0	0	0	14.57%	27	0	0	0	0	0	14.17%
189		**Standardised Total**	**471**	**0**	**2**	**0**	**0**	**0**	**17.07%**	**469**	**0**	**4**	**0**	**0**	**1**	**16.44%**	**467**	**0**	**6**	**0**	**0**	**1**	**16.12%**

Adverse Scenario

RowNum			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	BELGIUM	Central banks	52	4	0	0	0	0	12.35%	52	4	0	0	0	0	12.52%	52	4	0	0	0	0	12.50%
191		Central governments	229	15	0	0	0	0	6.48%	231	13	0	0	0	0	6.04%	230	13	0	0	0	0	5.78%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	48	4	0	0	0	0	46.92%	48	4	0	0	2	0	40.21%	48	4	0	0	2	0	37.87%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	44.99%	0	0	0	0	0	0	44.99%
197		Corporates	13	12	0	0	0	0	11.90%	16	9	1	0	0	0	11.47%	15	9	1	0	0	0	11.33%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	58.67%	0	0	0	0	0	0	58.68%	0	0	0	0	0	0	58.67%
200		of which: SME	0	0	0	0	0	0	12.35%	0	0	0	0	0	0	12.52%	0	0	0	0	0	0	12.50%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	2.18%	0	0	0	0	0	0	2.18%	0	0	0	0	0	0	2.18%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	1	0	0	0	0	0	12.35%	1	0	0	0	0	0	12.52%	1	0	0	0	0	0	12.50%
210		**Standardised Total**	**344**	**34**	**1**	**0**	**0**	**0**	**12.39%**	**348**	**30**	**1**	**0**	**2**	**0**	**11.81%**	**347**	**30**	**2**	**0**	**2**	**0**	**11.57%**

Adverse Scenario

RowNum			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	GREECE	Central banks	98	6	1	0	0	0	14.02%	97	6	1	0	1	0	24.14%	96	6	2	0	1	0	20.37%
212		Central governments	430	28	4	1	1	1	14.02%	428	28	6	0	4	1	19.97%	425	28	9	0	4	2	17.96%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	45	16	8	0	2	19	233.02%	50	10	9	0	1	19	210.76%	50	10	10	0	1	19	199.04%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	23	10	22	0	1	42	188.13%	29	1	25	0	0	43	174.52%	29	1	25	0	0	43	172.79%
221		of which: SME	0	0	0	0	0	0	14.02%	0	0	0	0	0	0	19.97%	0	0	0	0	0	0	17.96%
222		Secured by mortgages on immovable property	216	19	7	1	2	4	58.73%	222	6	13	1	1	8	58.73%	219	6	16	1	0	9	58.72%
223		of which: SME	1	0	0	0	0	0	44.85%	1	0	0	0	0	0	43.89%	1	0	0	0	0	0	43.66%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	40	5	0	2	1	14.02%	33	0	12	0	0	1	7.99%	29	0	16	0	0	1	9.33%
231		**Standardised Total**	**811**	**119**	**47**	**2**	**8**	**66**	**139.28%**	**859**	**52**	**67**	**2**	**7**	**72**	**108.49%**	**848**	**51**	**78**	**2**	**6**	**76**	**96.72%**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

			1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	HSBC Continental Europe	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	2,521	215	1,629	213	1,571	1,226	1,063	251	102	48	2	13	31	30.88%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	759	0	288	0	581	554	167	160	11	11	2	3	3	26.35%
8		Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	166	0	28	0	155	143	11	10	0	0	0	0	0	-
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	3,280	215	1,917	213	2,152	1,779	1,230	411	113	59	4	16	34	30.43%

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
19	FRANCE	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	1,741	188	1,450	213	1,509	1,205	345	250	75	48	2	7	25	33.55%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	759	0	288	0	581	553	167	160	11	11	2	3	3	26.35%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	166	0	28	0	155	143	11	10	0	0	0	0	0	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	2,500	188	1,738	213	2,090	1,759	512	410	86	59	4	10	28	32.60%

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
37	NETHERLANDS	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	1	0	0	0	1	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	1	0	0	0	1	0	0	0	0	0	0	0	0	-

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED KINGDOM	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	7	0	5	0	7	7	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	7	0	5	0	7	7	0	0	0	0	0	0	0	-

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
73	SPAIN	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	27	0	0	0	0	0	0	27	0	0	0	6	23.43%
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0	27	0	0	0	0	0	0	27	0	0	0	6	23.43%

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
91	ITALY	Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Moratoria - Actual 31/12/2020

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	10	0	5	0	10	10	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**10**	**0**	**5**	**0**	**10**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Moratoria - Actual 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	474	0	83	0	0	0	474	0	0	0	0	4	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**474**	**0**	**83**	**0**	**0**	**0**	**474**	**0**	**0**	**0**	**0**	**4**	**0**	-

Moratoria - Actual 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Moratoria - Actual 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Moratoria - Actual 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	15 Exposure values A-IRB	16 Exposure values F-IRB	17 Risk exposure amounts A-IRB	18 Risk exposure amounts F-IRB	19 Stage 1 exposure	20 Stage 1 exposure, of which guaranteed amount	21 Stage 2 exposure	22 Stage 2 exposure, of which guaranteed amount	23 Stage 3 exposure	24 Stage 3 exposure, of which guaranteed amount	25 Stock of provisions for Stage 1 exposure	26 Stock of provisions for Stage 2 exposure	27 Stock of provisions for Stage 3 exposure	28 Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	3,831	8	851	3	1,748	1,553	2,048	1,766	73	65	9	12	11	14.98%
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7		**Retail**	519	0	49	0	455	410	59	53	5	4	1	1	1	16.47%
8		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	519	0	49	0	455	410	59	53	5	4	1	1	1	16.47%
13		Retail - Other Retail - Of Which: SME	494	0	44	0	430	387	59	53	5	4	1	1	1	16.51%
14		Retail - Other Retail - Of Which: non-SME	25	0	5	0	25	22	0	0	0	0	0	0	0	6.93%
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**4,350**	**8**	**900**	**3**	**2,203**	**1,963**	**2,107**	**1,819**	**78**	**69**	**9**	**13**	**12**	**15.07%**

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	3,828	0	849	0	1,738	1,552	2,048	1,766	72	65	9	12	11	14.92%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	519	0	49	0	455	410	59	53	5	4	1	1	1	16.47%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**4,347**	**0**	**898**	**0**	**2,193**	**1,961**	**2,107**	**1,819**	**77**	**69**	**9**	**13**	**12**	15.02%

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	2	0	0	0	2	1	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**2**	**0**	**0**	**0**	**2**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	3	0	1	2	0	0	0	1	0	0	0	0	19.59%
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**3**	**0**	**1**	**2**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	19.59%

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
109	LUXEMBOURG	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
127	UNITED STATES	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
145	IRELAND	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
163	BELGIUM	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
181	GREECE	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	1,616	956	165	1	30	60	36.63%	1,615	897	224	1	28	68	30.16%	1,614	849	273	1	26	74	27.01%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	601	138	20	1	2	6	30.62%	655	69	35	0	1	8	21.97%	673	44	42	0	1	9	20.13%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	153	12	2	0	0	0	1.98%	157	7	3	0	0	0	1.98%	157	6	4	0	0	0	1.98%
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	**2,152**	**1,230**	**113**	**0**	**0**	**34**	**30.43%**	**2,152**	**1,230**	**113**	**0**	**0**	**34**	**30.43%**	**2,152**	**1,230**	**113**	**0**	**0**	**34**	**30.43%**

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	1,536	304	89	1	4	46	52.15%	1,536	291	103	1	4	48	46.89%	1,534	281	114	1	4	50	43.47%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	601	138	20	1	2	6	30.62%	655	69	35	0	1	8	21.97%	673	44	42	0	1	9	20.13%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	153	12	2	0	0	0	1.98%	157	7	3	0	0	0	1.98%	157	6	4	0	0	0	1.98%
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	**2,090**	**512**	**86**	**0**	**0**	**28**	32.60%	**2,090**	**512**	**86**	**0**	**0**	**28**	32.60%	**2,090**	**512**	**86**	**0**	**0**	**28**	32.60%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	1	0	0	0	0	0	16.65%	1	0	0	0	0	0	16.30%	1	0	0	0	0	0	16.21%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	**1**	**0**	**0**	**0**	**0**	**0**	-	**1**	**0**	**0**	**0**	**0**	**0**	-	**1**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	7	0	0	0	0	0	12.32%	7	0	0	0	0	0	12.32%	7	0	0	0	0	0	12.33%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	**7**	**0**	**0**	**0**	**0**	**0**	-	**7**	**0**	**0**	**0**	**0**	**0**	-	**7**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	27	0	0	8	29.68%	0	0	27	0	0	8	29.68%	0	0	27	0	0	8	29.68%
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	**0**	**0**	**27**	**0**	**0**	**6**	23.43%	**0**	**0**	**27**	**0**	**0**	**6**	23.43%	**0**	**0**	**27**	**0**	**0**	**6**	23.43%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	10	0	0	0	0	0	14.03%	10	0	0	0	0	0	14.08%	10	0	0	0	0	0	14.10%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	10	0	0	0	0	0	-	10	0	0	0	0	0	-	10	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	5	430	39	0	19	5	11.69%	5	393	76	0	17	9	11.69%	5	363	106	0	16	12	11.69%
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	20.28%	0	0	0	0	0	0	20.40%	0	0	0	0	0	0	20.51%
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	474	0	0	0	0	-	0	474	0	0	0	0	-	0	474	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	**Central banks**																														
2		**Central governments**																														
3		**Institutions**																														
4		**Corporates**	1,967	0	1,784	0	119	0	1	21	49	41.39%	2,006	0	1,704	0	160	0	1	20	54	33.98%	2,055	0	1,621	0	194	0	1	20	59	30.20%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		**Retail**	458	0	51	0	10	0	0	1	3	26.56%	471	0	32	0	16	0	0	0	3	20.45%	474	0	25	0	20	0	0	0	4	18.72%
8		**Retail - Secured on real estate property**																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		**Retail - Qualifying Revolving**																														
12		**Retail - Other Retail**																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		**Equity**																														
16		**Securitisation**																														
17		**Other non-credit obligation assets**																														
18		**IRB TOTAL**	**2,446**	**2,195**	**1,808**	**1,627**	**135**	**121**	**2**	**22**	**48**	35.88%	**2,743**	**2,463**	**1,370**	**1,233**	**275**	**248**	**2**	**17**	**121**	43.90%	**2,984**	**2,679**	**1,005**	**904**	**400**	**360**	**0**	**13**	**195**	48.80%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	**Central banks**																														
20		**Central governments**																														
21		**Institutions**																														
22		**Corporates**	1,956	0	1,784	0	118	0	1	21	49	41.48%	1,995	0	1,704	0	159	0	1	20	54	34.01%	2,044	0	1,621	0	193	0	1	20	58	30.21%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		**Retail**	458	0	51	0	10	0	0	1	3	26.56%	471	0	32	0	16	0	0	0	3	20.45%	473	0	25	0	20	0	0	0	4	18.72%
26		**Retail - Secured on real estate property**																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**																														
30		**Retail - Other Retail**																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		**Equity**																														
34		**Securitisation**																														
35		**Other non-credit obligation assets**																														
36		**IRB TOTAL**	**2,435**	**2,192**	**1,808**	**1,627**	**134**	**120**	**2**	**22**	**48**	35.93%	**2,733**	**2,460**	**1,369**	**1,233**	**274**	**247**	**2**	**17**	**120**	43.89%	**2,973**	**2,676**	**1,004**	**904**	**399**	**359**	**0**	**13**	**195**	48.80%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	**Central banks**																														
38		**Central governments**																														
39		**Institutions**																														
40		**Corporates**	1	0	0	0	0	0	0	0	0	16.65%	1	0	0	0	0	0	0	0	0	16.30%	1	0	0	0	0	0	0	0	0	16.21%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																														
48		**Retail - Other Retail**																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		**Equity**																														
52		**Securitisation**																														
53		**Other non-credit obligation assets**																														
54		**IRB TOTAL**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	16.42%	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	51.50%	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	66.14%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	**Central banks**																														
56		**Central governments**																														
57		**Institutions**																														
58		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																														
66		**Retail - Other Retail**																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		**Equity**																														
70		**Securitisation**																														
71		**Other non-credit obligation assets**																														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	**Central banks**																														
74		**Central governments**																														
75		**Institutions**																														
76		**Corporates**	2	0	0	0	1	0	0	0	0	29.67%	2	0	0	0	1	0	0	0	0	29.66%	2	0	0	0	1	0	0	0	0	29.65%
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																														
84		**Retail - Other Retail**																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		**Equity**																														
88		**Securitisation**																														
89		**Other non-credit obligation assets**																														
90		**IRB TOTAL**	**2**	**2**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	29.67%	**2**	**2**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	47.53%	**2**	**2**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	47.51%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	**Central banks**																														
92		**Central governments**																														
93		**Institutions**																														
94		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																														
102		**Retail - Other Retail**																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		**Equity**																														
106		**Securitisation**																														
107		**Other non-credit obligation assets**																														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	**Central banks**																														
110		**Central governments**																														
111		**Institutions**																														
112		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																														
120		**Retail - Other Retail**																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		**Equity**																														
124		**Securitisation**																														
125		**Other non-credit obligation assets**																														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	**Central banks**																														
128		**Central governments**																														
129		**Institutions**																														
130		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																														
138		**Retail - Other Retail**																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		**Equity**																														
142		**Securitisation**																														
143		**Other non-credit obligation assets**																														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	**Central banks**																														
146		**Central governments**																														
147		**Institutions**																														
148		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																														
156		**Retail - Other Retail**																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		**Equity**																														
160		**Securitisation**																														
161		**Other non-credit obligation assets**																														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	**Central banks**																														
164		**Central governments**																														
165		**Institutions**																														
166		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		**Retail**	0	0	0	0	0	0	0	0	0	10.71%	0	0	0	0	0	0	0	0	0	10.71%	0	0	0	0	0	0	0	0	0	10.72%
170		**Retail - Secured on real estate property**																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																														
174		**Retail - Other Retail**																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		**Equity**																														
178		**Securitisation**																														
179		**Other non-credit obligation assets**																														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	**Central banks**																														
182		**Central governments**																														
183		**Institutions**																														
184		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																														
192		**Retail - Other Retail**																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		**Equity**																														
196		**Securitisation**																														
197		**Other non-credit obligation assets**																														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	1,587	981	169	1	37	74	44.14%	1,584	910	242	2	30	84	34.94%	1,604	836	296	1	27	92	31.04%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	589	139	31	1	3	8	25.57%	638	67	54	1	1	10	19.07%	654	41	64	1	1	12	18.22%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	152	12	3	0	0	0	1.98%	155	6	6	0	0	0	1.98%	154	6	7	0	0	0	1.98%
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	2,152	1,230	113	0	0	34	30.43%	2,152	1,230	113	0	0	34	30.43%	2,152	1,230	113	0	0	34	30.43%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	1,508	331	90	1	5	54	60.32%	1,499	322	107	1	5	57	52.90%	1,519	289	121	1	4	59	48.61%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	589	139	31	1	3	8	25.57%	638	67	54	1	1	10	19.07%	654	41	64	1	1	12	18.21%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	152	12	3	0	0	0	1.98%	155	6	6	0	0	0	1.98%	154	6	7	0	0	0	1.98%
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	2,090	512	86	0	0	28	32.60%	2,090	512	86	0	0	28	32.60%	2,090	512	86	0	0	28	32.60%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	1	0	0	0	0	0	19.95%	1	0	0	0	0	0	18.68%	1	0	0	0	0	0	18.37%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	1	0	0	0	0	0	-	1	0	0	0	0	0	-	1	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	7	0	0	0	0	0	14.92%	7	0	0	0	0	0	14.30%	7	0	0	0	0	0	14.15%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	7	0	0	0	0	0	-	7	0	0	0	0	0	-	7	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	27	0	0	13	47.77%	0	0	27	0	0	13	47.77%	0	0	27	0	0	13	47.77%
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	0	0	27	0	0	6	23.43%	0	0	27	0	0	6	23.43%	0	0	27	0	0	6	23.43%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	10	0	0	0	0	0	16.76%	10	0	0	0	0	0	16.12%	10	0	0	0	0	0	16.00%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	**10**	**0**	**0**	**0**	**0**	**0**	-	**10**	**0**	**0**	**0**	**0**	**0**	-	**10**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	5	427	42	0	23	6	13.68%	5	383	87	0	18	11	13.24%	5	350	119	0	16	16	13.13%
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	23.33%	0	0	0	0	0	0	23.77%	0	0	0	0	0	0	23.96%
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	**0**	**474**	**0**	**0**	**0**	**0**	-	**0**	**474**	**0**	**0**	**0**	**0**	-	**0**	**474**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	1,909	0	1,839	0	122	0	2	29	58	47.72%	1,922	0	1,774	0	173	0	1	25	65	37.73%	2,071	0	1,587	0	212	0	1	22	71	33.34%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	451	0	53	0	15	0	0	1	3	22.56%	461	0	32	0	25	0	0	1	5	17.85%	464	0	24	0	31	0	0	0	5	17.12%
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	2,566	2,303	1,608	1,447	214	193	3	28	92	42.75%	2,860	2,568	1,172	1,055	356	320	2	17	176	49.28%	3,120	2,802	820	738	449	404	0	11	247	55.00%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	1,899	0	1,839	0	121	0	2	29	58	47.73%	1,912	0	1,774	0	172	0	1	25	65	37.68%	2,060	0	1,587	0	211	0	1	22	70	33.29%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	451	0	53	0	15	0	0	1	3	22.56%	461	0	32	0	25	0	0	1	5	17.85%	464	0	24	0	31	0	0	0	5	17.12%
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	2,556	2,300	1,608	1,447	213	192	3	28	91	42.73%	2,850	2,565	1,172	1,055	355	320	2	17	175	49.29%	3,110	2,799	820	738	448	403	0	11	246	55.02%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	NETHERLANDS	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	1	0	0	0	0	0	0	0	0	19.95%	1	0	0	0	0	0	0	0	0	18.68%	1	0	0	0	0	0	0	0	0	18.37%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	1	1	0	0	0	0	0	0	0	52.67%	1	1	0	0	0	0	0	0	0	68.52%	1	1	0	0	0	0	0	0	0	77.97%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SPAIN	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	2	0	0	0	1	0	0	0	0	47.66%	2	0	0	0	1	0	0	0	0	47.52%	2	0	0	0	1	0	0	0	0	47.40%
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	2	2	0	0	1	1	0	0	0	47.67%	2	2	0	0	1	1	0	0	0	47.63%	2	2	0	0	1	1	0	0	0	47.66%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	ITALY	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

HSBC Continental Europe

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	**Central banks**																														
110		**Central governments**																														
111		**Institutions**																														
112		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																														
120		**Retail - Other Retail**																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		**Equity**																														
124		**Securitisation**																														
125		**Other non-credit obligation assets**																														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED STATES	**Central banks**																														
128		**Central governments**																														
129		**Institutions**																														
130		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																														
138		**Retail - Other Retail**																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		**Equity**																														
142		**Securitisation**																														
143		**Other non-credit obligation assets**																														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	IRELAND	**Central banks**																														
146		**Central governments**																														
147		**Institutions**																														
148		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																														
156		**Retail - Other Retail**																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		**Equity**																														
160		**Securitisation**																														
161		**Other non-credit obligation assets**																														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	BELGIUM	**Central banks**																														
164		**Central governments**																														
165		**Institutions**																														
166		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		**Retail**	0	0	0	0	0	0	0	0	0	13.49%	0	0	0	0	0	0	0	0	0	14.14%	0	0	0	0	0	0	0	0	0	14.35%
170		**Retail - Secured on real estate property**																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																														
174		**Retail - Other Retail**																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		**Equity**																														
178		**Securitisation**																														
179		**Other non-credit obligation assets**																														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	GREECE	**Central banks**																														
182		**Central governments**																														
183		**Institutions**																														
184		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																														
192		**Retail - Other Retail**																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		**Equity**																														
196		**Securitisation**																														
197		**Other non-credit obligation assets**																														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

HSBC Continental Europe

Moratoria - Actual, 31/12/2020 (mln EUR, %)

Row Num		1 Exposure values	2 Risk exposure amounts	3 Stage 1 exposure	4 Stage 1 exposure, of which expired moratoria	5 Stage 2 exposure	6 Stage 2 exposure, of which expired moratoria	7 Stage 3 exposure	8 Stage 3 exposure, of which expired moratoria	9 Stock of provisions for Stage 1 exposure	10 Stock of provisions for Stage 2 exposure	11 Stock of provisions for Stage 3 exposure	12 Coverage Ratio - Stage 3 exposure
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	190	172	156	147	30	30	3	3	1	1	0	2.56%
9	of which: SME												
10	Retail	55	32	44	43	11	10	1	0	0	0	0	48.45%
11	of which: SME												
12	Secured by mortgages on immovable property												
13	of which: non-SME	23	8	18	15	4	4	0	0	1	1	0	-
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	300	223	249	234	47	44	4	3	2	2	0	8.26%

Public guarantees - Actual, 31/12/2020

Row Num		13 Exposure values	14 Risk exposure amounts	15 Stage 1 exposure	16 Stage 1 exposure, of which guaranteed amount	17 Stage 2 exposure	18 Stage 2 exposure, of which guaranteed amount	19 Stage 3 exposure	20 Stage 3 exposure, of which guaranteed amount	21 Stock of provisions for Stage 1 exposure	22 Stock of provisions for Stage 2 exposure	23 Stock of provisions for Stage 3 exposure	24 Coverage Ratio - Stage 3 exposure
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	16	15	16	4	0	0	0	0	0	0	0	-
9	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
10	Retail	9	5	9	8	0	0	0	0	0	0	0	-
11	of which: SME	9	5	9	8	0	0	0	0	0	0	0	-
12	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
13	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	106	21	102	87	1	1	3	3	0	0	0	0.00%

FRANCE

Moratoria - Actual, 31/12/2020 (mln EUR, %)

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	189	171	156	146	30	30	3	3	1	1	0	0.00%
30	of which: SME												
31	Retail	54	31	43	42	10	9	0	0	0	0	0	57.76%
32	of which: SME												
33	Secured by mortgages on immovable property												
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	275	213	230	217	42	39	3	3	1	1	0	7.68%

Public guarantees - Actual, 31/12/2020

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	5	4	5	4	0	0	0	0	0	0	0	-
30	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
31	Retail	9	5	9	8	0	0	0	0	0	0	0	-
32	of which: SME	9	5	9	8	0	0	0	0	0	0	0	-
33	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	31	9	30	27	1	1	0	0	0	0	0	-

NETHERLANDS

Moratoria - Actual, 31/12/2020 (mln EUR, %)

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME												
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME												
54	Secured by mortgages on immovable property												
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual, 31/12/2020

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

UNITED KINGDOM

Moratoria - Actual, 31/12/2020 (mln EUR, %)

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME												
73	Retail	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME												
75	Secured by mortgages on immovable property												
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual, 31/12/2020

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
73	Retail	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

SPAIN

Moratoria - Actual, 31/12/2020 (mln EUR, %)

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	23.39%
93	of which: SME												
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME												
96	Secured by mortgages on immovable property												
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	1	0	0	0	0	0	1	0	0	0	0	10.47%

Public guarantees - Actual, 31/12/2020

Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	11	11	11	0	0	0	0	0	0	0	0	-
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	46	11	43	32	0	0	3	3	0	0	0	0.00%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values (1)	Risk exposure amounts (2)	Stage 1 exposure (3)	Stage 1 exposure, of which expired moratoria (4)	Stage 2 exposure (5)	Stage 2 exposure, of which expired moratoria (6)	Stage 3 exposure (7)	Stage 3 exposure, of which expired moratoria (8)	Stock of provisions for Stage 1 exposure (9)	Stock of provisions for Stage 2 exposure (10)	Stock of provisions for Stage 3 exposure (11)	Coverage Ratio - Stage 3 exposure (12)
106	ITALY	Central banks												
107		Central governments												
108		Regional governments or local authorities												
109		Public sector entities												
110		Multilateral Development Banks												
111		International Organisations												
112		Institutions												
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME												
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME												
117		Secured by mortgages on immovable property												
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk												
120		Covered bonds												
121		Claims on institutions and corporates with a ST credit assessment												
122		Collective investments undertakings (CIU)												
123		Equity												
124		Securitisation												
125		Other exposures												
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values (13)	Risk exposure amounts (14)	Stage 1 exposure (15)	Stage 1 exposure, of which guaranteed amount (16)	Stage 2 exposure (17)	Stage 2 exposure, of which guaranteed amount (18)	Stage 3 exposure (19)	Stage 3 exposure, of which guaranteed amount (20)	Stock of provisions for Stage 1 exposure (21)	Stock of provisions for Stage 2 exposure (22)	Stock of provisions for Stage 3 exposure (23)	Coverage Ratio - Stage 3 exposure (24)
106	ITALY	Central banks												
107		Central governments												
108		Regional governments or local authorities												
109		Public sector entities												
110		Multilateral Development Banks												
111		International Organisations												
112		Institutions												
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk												
120		Covered bonds												
121		Claims on institutions and corporates with a ST credit assessment												
122		Collective investments undertakings (CIU)												
123		Equity												
124		Securitisation												
125		Other exposures												
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks												
128		Central governments												
129		Regional governments or local authorities												
130		Public sector entities												
131		Multilateral Development Banks												
132		International Organisations												
133		Institutions												
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME												
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME												
138		Secured by mortgages on immovable property												
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk												
141		Covered bonds												
142		Claims on institutions and corporates with a ST credit assessment												
143		Collective investments undertakings (CIU)												
144		Equity												
145		Securitisation												
146		Other exposures												
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks												
128		Central governments												
129		Regional governments or local authorities												
130		Public sector entities												
131		Multilateral Development Banks												
132		International Organisations												
133		Institutions												
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk												
141		Covered bonds												
142		Claims on institutions and corporates with a ST credit assessment												
143		Collective investments undertakings (CIU)												
144		Equity												
145		Securitisation												
146		Other exposures												
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED STATES	Central banks												
149		Central governments												
150		Regional governments or local authorities												
151		Public sector entities												
152		Multilateral Development Banks												
153		International Organisations												
154		Institutions												
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME												
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME												
159		Secured by mortgages on immovable property												
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk												
162		Covered bonds												
163		Claims on institutions and corporates with a ST credit assessment												
164		Collective investments undertakings (CIU)												
165		Equity												
166		Securitisation												
167		Other exposures												
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED STATES	Central banks												
149		Central governments												
150		Regional governments or local authorities												
151		Public sector entities												
152		Multilateral Development Banks												
153		International Organisations												
154		Institutions												
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk												
162		Covered bonds												
163		Claims on institutions and corporates with a ST credit assessment												
164		Collective investments undertakings (CIU)												
165		Equity												
166		Securitisation												
167		Other exposures												
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	IRELAND	Central banks												
170		Central governments												
171		Regional governments or local authorities												
172		Public sector entities												
173		Multilateral Development Banks												
174		International Organisations												
175		Institutions												
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME												
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME												
180		Secured by mortgages on immovable property												
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk												
183		Covered bonds												
184		Claims on institutions and corporates with a ST credit assessment												
185		Collective investments undertakings (CIU)												
186		Equity												
187		Securitisation												
188		Other exposures												
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	IRELAND	Central banks												
170		Central governments												
171		Regional governments or local authorities												
172		Public sector entities												
173		Multilateral Development Banks												
174		International Organisations												
175		Institutions												
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk												
183		Covered bonds												
184		Claims on institutions and corporates with a ST credit assessment												
185		Collective investments undertakings (CIU)												
186		Equity												
187		Securitisation												
188		Other exposures												
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	BELGIUM	Central banks												
191		Central governments												
192		Regional governments or local authorities												
193		Public sector entities												
194		Multilateral Development Banks												
195		International Organisations												
196		Institutions												
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME												
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME												
201		Secured by mortgages on immovable property												
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk												
204		Covered bonds												
205		Claims on institutions and corporates with a ST credit assessment												
206		Collective investments undertakings (CIU)												
207		Equity												
208		Securitisation												
209		Other exposures												
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	BELGIUM	Central banks												
191		Central governments												
192		Regional governments or local authorities												
193		Public sector entities												
194		Multilateral Development Banks												
195		International Organisations												
196		Institutions												
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk												
204		Covered bonds												
205		Claims on institutions and corporates with a ST credit assessment												
206		Collective investments undertakings (CIU)												
207		Equity												
208		Securitisation												
209		Other exposures												
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	GREECE	Central banks												
212		Central governments												
213		Regional governments or local authorities												
214		Public sector entities												
215		Multilateral Development Banks												
216		International Organisations												
217		Institutions												
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	12.30%
219		of which: SME												
220		Retail	1	1	1	1	1	1	0	0	0	0	0	8.46%
221		of which: SME												
222		Secured by mortgages on immovable property												
223		of which: non-SME	22	8	18	15	4	4	0	0	1	0	0	-
224		Items associated with particularly high risk												
225		Covered bonds												
226		Claims on institutions and corporates with a ST credit assessment												
227		Collective investments undertakings (CIU)												
228		Equity												
229		Securitisation												
230		Other exposures												
231		Standardised Total	24	9	19	15	5	5	0	0	1	1	0	10.27%

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	GREECE	Central banks												
212		Central governments												
213		Regional governments or local authorities												
214		Public sector entities												
215		Multilateral Development Banks												
216		International Organisations												
217		Institutions												
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk												
225		Covered bonds												
226		Claims on institutions and corporates with a ST credit assessment												
227		Collective investments undertakings (CIU)												
228		Equity												
229		Securitisation												
230		Other exposures												
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	55	129	6	0	1	2	30.59%	55	127	9	0	0	2	22.01%	54	125	11	0	0	2	18.29%
9		of which: SME																					
10		Retail	44	11	1	0	0	0	46.37%	43	10	2	0	0	1	25.05%	42	10	3	0	0	1	20.93%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	20	2	0	0	0	0	53.41%	21	0	1	0	0	0	53.41%	21	1	1	0	0	0	53.41%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	249	46	4	0	0	0	8.26%	249	46	4	0	0	0	8.26%	249	46	4	0	0	0	8.26%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	55	129	6	0	1	2	31.02%	54	126	8	0	0	2	21.98%	54	125	10	0	0	2	18.15%
30		of which: SME																					
31		Retail	43	10	1	0	0	0	45.24%	42	10	2	0	0	0	22.65%	41	10	3	0	0	0	18.77%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	230	42	3	0	0	0	7.68%	230	42	3	0	0	0	7.68%	230	42	3	0	0	0	7.68%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	NETHERLANDS	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SPAIN	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	23.39%	0	0	0	0	0	0	23.39%	0	0	0	0	0	0	23.39%
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	1	0	0	0	10.47%	0	0	1	0	0	0	10.47%	0	0	1	0	0	0	10.47%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

Moratoria - Baseline Scenario

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	ITALY	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Moratoria - Baseline Scenario

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	0.58%	0	0	0	0	0	0	0.59%	0	0	0	0	0	0	0.60%
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Moratoria - Baseline Scenario

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED STATES	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Moratoria - Baseline Scenario

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	IRELAND	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Moratoria - Baseline Scenario

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	BELGIUM	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Moratoria - Baseline Scenario

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	GREECE	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	1	0	0	0	0	0	53.41%	1	0	0	0	0	0	53.40%	1	0	0	0	0	0	53.39%
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	20	2	0	0	0	0	53.41%	21	0	1	0	0	0	53.41%	21	1	1	0	0	0	53.41%
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	19	5	0	0	0	0	10.27%	19	5	0	0	0	0	10.27%	19	5	0	0	0	0	10.27%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

HSBC Continental Europe

Row Num	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
1	Central banks																														
2	Central governments																														
3	Regional governments or local authorities																														
4	Public sector entities																														
5	Multilateral Development Banks																														
6	International Organisations																														
7	Institutions																														
8	Corporates	11	0	5	0	0	0	0	0	0	12.18%	11	0	5	0	0	0	0	0	0	13.84%	11	0	5	0	1	0	0	0	0	14.38%
9	of which: SME																														
10	Retail	9	0	1	0	0	0	0	0	0	27.28%	8	0	1	0	0	0	0	0	0	14.25%	8	0	1	0	0	0	0	0	0	11.20%
11	of which: SME																														
12	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13	of which: non-SME																														
14	Items associated with particularly high risk																														
15	Covered bonds																														
16	Claims on institutions and corporates with a ST credit assessment																														
17	Collective investments undertakings (CIU)																														
18	Equity																														
19	Securitisation																														
20	Other exposures																														
21	Standardised Total	94	55	9	7	4	3	0	0	1	15.02%	74	43	27	18	5	4	0	0	1	24.66%	81	47	18	13	8	6	0	0	2	25.75%

FRANCE

Row Num	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
22	Central banks																														
23	Central governments																														
24	Regional governments or local authorities																														
25	Public sector entities																														
26	Multilateral Development Banks																														
27	International Organisations																														
28	Institutions																														
29	Corporates	2	0	3	0	0	0	0	0	0	3.29%	2	0	3	0	0	0	0	0	0	3.46%	2	0	3	0	0	0	0	0	0	3.54%
30	of which: SME																														
31	Retail	9	0	1	0	0	0	0	0	0	27.28%	8	0	1	0	0	0	0	0	0	14.25%	8	0	1	0	0	0	0	0	0	11.20%
32	of which: SME																														
33	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34	of which: non-SME																														
35	Items associated with particularly high risk																														
36	Covered bonds																														
37	Claims on institutions and corporates with a ST credit assessment																														
38	Collective investments undertakings (CIU)																														
39	Equity																														
40	Securitisation																														
41	Other exposures																														
42	Standardised Total	28	25	4	3	0	0	0	0	0	4.82%	22	20	9	8	0	0	0	0	0	45.29%	25	22	6	5	1	1	0	0	0	56.68%

NETHERLANDS

Row Num	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
43	Central banks																														
44	Central governments																														
45	Regional governments or local authorities																														
46	Public sector entities																														
47	Multilateral Development Banks																														
48	International Organisations																														
49	Institutions																														
50	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51	of which: SME																														
52	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53	of which: SME																														
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55	of which: non-SME																														
56	Items associated with particularly high risk																														
57	Covered bonds																														
58	Claims on institutions and corporates with a ST credit assessment																														
59	Collective investments undertakings (CIU)																														
60	Equity																														
61	Securitisation																														
62	Other exposures																														
63	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

UNITED KINGDOM

Row Num	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
64	Central banks																														
65	Central governments																														
66	Regional governments or local authorities																														
67	Public sector entities																														
68	Multilateral Development Banks																														
69	International Organisations																														
70	Institutions																														
71	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72	of which: SME																														
73	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74	of which: SME																														
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME																														
77	Items associated with particularly high risk																														
78	Covered bonds																														
79	Claims on institutions and corporates with a ST credit assessment																														
80	Collective investments undertakings (CIU)																														
81	Equity																														
82	Securitisation																														
83	Other exposures																														
84	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

SPAIN

Row Num	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
85	Central banks																														
86	Central governments																														
87	Regional governments or local authorities																														
88	Public sector entities																														
89	Multilateral Development Banks																														
90	International Organisations																														
91	Institutions																														
92	Corporates	9	0	2	0	0	0	0	0	0	15.95%	9	0	2	0	0	0	0	0	0	18.36%	9	0	2	0	0	0	0	0	0	19.09%
93	of which: SME																														
94	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95	of which: SME																														
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME																														
98	Items associated with particularly high risk																														
99	Covered bonds																														
100	Claims on institutions and corporates with a ST credit assessment																														
101	Collective investments undertakings (CIU)																														
102	Equity																														
103	Securitisation																														
104	Other exposures																														
105	Standardised Total	38	30	4	4	4	3	0	0	1	15.12%	29	23	13	10	5	4	0	0	1	22.88%	31	24	9	7	6	5	0	0	1	21.27%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	ITALY	of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	LUXEMBOURG	of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158	UNITED STATES	of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	IRELAND	of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200	BELGIUM	of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221	GREECE	of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

Row Num		(mln EUR, %)	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	54	130	6	0	1	2	30.90%	95	85	10	0	0	2	20.86%	95	83	12	0	0	2	17.74%
9		of which: SME																					
10		Retail	40	14	1	0	0	1	48.68%	45	7	3	0	0	1	25.76%	46	5	4	0	0	1	22.96%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	19	3	1	0	0	0	58.75%	20	1	2	0	0	1	58.75%	20	1	2	0	0	1	58.75%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	249	46	4	0	0	0	8.26%	249	46	4	0	0	0	8.26%	249	46	4	0	0	0	8.26%

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	54	129	6	0	1	2	31.34%	95	85	9	0	0	2	20.80%	95	83	12	0	0	2	17.60%
30		of which: SME																					
31		Retail	39	13	1	0	0	0	46.86%	44	7	3	0	0	1	22.63%	45	5	4	0	0	1	20.09%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	230	42	3	0	0	0	7.68%	230	42	3	0	0	0	7.68%	230	42	3	0	0	0	7.68%

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	NETHERLANDS	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SPAIN	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	23.39%	0	0	0	0	0	0	23.39%	0	0	0	0	0	0	23.39%
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	1	0	0	0	10.47%	0	0	1	0	0	0	10.47%	0	0	1	0	0	0	10.47%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

Row Num		(mln EUR, %)	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	ITALY	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	0.70%	0	0	0	0	0	0	0.66%	0	0	0	0	0	0	0.65%
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED STATES	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	IRELAND	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	BELGIUM	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	GREECE	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	1	0	0	0	0	0	58.75%	1	0	0	0	0	0	58.74%	1	0	0	0	0	0	58.74%
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	19	3	1	0	0	0	58.75%	20	1	2	0	0	1	58.75%	20	1	2	0	0	1	58.75%
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	19	5	0	0	0	0	10.27%	19	5	0	0	0	0	10.27%	19	5	0	0	0	0	10.27%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

Row Num		(mln EUR, %)	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	HSBC Continental Europe	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	11	0	5	0	0	0	0	0	0	13.28%	12	0	4	0	1	0	0	0	0	15.10%	12	0	3	0	1	0	0	0	0	15.89%
9		of which: SME																														
10		Retail	8	0	1	0	0	0	0	0	0	28.71%	8	0	1	0	0	0	0	0	0	16.42%	8	0	1	0	0	0	0	0	0	13.91%
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	74	43	27	19	5	4	0	0	1	23.88%	82	47	18	13	7	5	0	0	2	23.86%	85	50	13	9	8	6	0	0	2	28.87%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	2	0	3	0	0	0	0	0	0	4.04%	3	0	2	0	0	0	0	0	0	4.00%	3	0	2	0	0	0	0	0	0	4.35%
30		of which: SME																														
31		Retail	8	0	1	0	0	0	0	0	0	28.71%	8	0	1	0	0	0	0	0	0	16.42%	8	0	1	0	0	0	0	0	0	13.91%
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	22	20	9	8	0	0	0	0	0	22.28%	25	22	6	5	1	1	0	0	0	34.67%	25	23	5	5	1	1	0	0	0	59.43%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	NETHERLANDS	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SPAIN	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	9	0	2	0	0	0	0	0	0	17.19%	9	0	2	0	0	0	0	0	0	20.06%	10	0	1	0	1	0	0	0	0	20.89%
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	29	23	13	10	4	3	0	0	1	23.52%	31	25	9	7	6	5	0	0	1	21.49%	34	27	6	4	7	6	0	0	2	23.99%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

HSBC Continental Europe

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																													
107		Central governments																													
108		Regional governments or local authorities																													
109		Public sector entities																													
110		Multilateral Development Banks																													
111		International Organisations																													
112		Institutions																													
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																													
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	ITALY	of which: SME																													
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																													
119		Items associated with particularly high risk																													
120		Covered bonds																													
121		Claims on institutions and corporates with a ST credit assessment																													
122		Collective investments undertakings (CIU)																													
123		Equity																													
124		Securitisation																													
125		Other exposures																													
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																													
128		Central governments																													
129		Regional governments or local authorities																													
130		Public sector entities																													
131		Multilateral Development Banks																													
132		International Organisations																													
133		Institutions																													
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																													
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	LUXEMBOURG	of which: SME																													
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																													
140		Items associated with particularly high risk																													
141		Covered bonds																													
142		Claims on institutions and corporates with a ST credit assessment																													
143		Collective investments undertakings (CIU)																													
144		Equity																													
145		Securitisation																													
146		Other exposures																													
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																													
149		Central governments																													
150		Regional governments or local authorities																													
151		Public sector entities																													
152		Multilateral Development Banks																													
153		International Organisations																													
154		Institutions																													
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																													
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158	UNITED STATES	of which: SME																													
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																													
161		Items associated with particularly high risk																													
162		Covered bonds																													
163		Claims on institutions and corporates with a ST credit assessment																													
164		Collective investments undertakings (CIU)																													
165		Equity																													
166		Securitisation																													
167		Other exposures																													
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																													
170		Central governments																													
171		Regional governments or local authorities																													
172		Public sector entities																													
173		Multilateral Development Banks																													
174		International Organisations																													
175		Institutions																													
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																													
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	IRELAND	of which: SME																													
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																													
182		Items associated with particularly high risk																													
183		Covered bonds																													
184		Claims on institutions and corporates with a ST credit assessment																													
185		Collective investments undertakings (CIU)																													
186		Equity																													
187		Securitisation																													
188		Other exposures																													
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																													
191		Central governments																													
192		Regional governments or local authorities																													
193		Public sector entities																													
194		Multilateral Development Banks																													
195		International Organisations																													
196		Institutions																													
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																													
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200	BELGIUM	of which: SME																													
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																													
203		Items associated with particularly high risk																													
204		Covered bonds																													
205		Claims on institutions and corporates with a ST credit assessment																													
206		Collective investments undertakings (CIU)																													
207		Equity																													
208		Securitisation																													
209		Other exposures																													
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																													
212		Central governments																													
213		Regional governments or local authorities																													
214		Public sector entities																													
215		Multilateral Development Banks																													
216		International Organisations																													
217		Institutions																													
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																													
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221	GREECE	of which: SME																													
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																													
224		Items associated with particularly high risk																													
225		Covered bonds																													
226		Claims on institutions and corporates with a ST credit assessment																													
227		Collective investments undertakings (CIU)																													
228		Equity																													
229		Securitisation																													
230		Other exposures																													
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Securitisations

HSBC Continental Europe

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Exposure values**	SEC-IRBA	0						
2		SEC-SA	572						
3		SEC-ERBA	238						
4		SEC-IAA	2,045						
5		**Total**	**2,856**						
6	**REA**	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	66	71	74	80	75	94	117
8		SEC-ERBA	214	266	280	310	356	530	531
9		SEC-IAA	294	324	373	387	361	604	682
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**574**	**661**	**728**	**777**	**792**	**1,228**	**1,330**
12	**Impairments**	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2021 EU-wide Stress Test: Risk exposure amounts

HSBC Continental Europe

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	39,774	41,362	40,367	40,418	46,863	42,514	41,427
2	Risk exposure amount for securitisations and re-securitisations	574	661	728	777	792	1,228	1,330
3	Risk exposure amount other credit risk	39,201	40,702	39,639	39,641	46,071	41,286	40,097
4	Risk exposure amount for market risk	2,489	2,489	2,489	2,489	3,766	3,494	3,481
5	Risk exposure amount for operational risk	3,283	3,283	3,283	3,283	3,283	3,283	3,283
6	Other risk exposure amounts	566	566	566	566	566	566	566
7	**Total risk exposure amount**	**46,113**	**47,701**	**46,705**	**46,756**	**54,478**	**49,858**	**48,757**
8	**Total Risk exposure amount (transitional)**	**46,113**	**47,701**	**46,705**	**46,756**	**54,478**	**49,858**	**48,757**
9	**Total Risk exposure amount (fully loaded)**	**46,113**	**47,701**	**46,705**	**46,756**	**54,478**	**49,858**	**48,757**

2021 EU-wide Stress Test: Capital

HSBC Continental Europe

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
RowNum			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	OWN FUNDS	A	**OWN FUNDS**		**7,977**	**7,766**	**7,829**	**7,700**	**5,931**	**5,639**	**5,040**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**5,803**	**5,610**	**5,673**	**5,544**	**3,775**	**3,482**	**2,884**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,628	2,628	2,628	2,628	2,628	2,628	2,628
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		2,430	2,278	2,258	2,172	777	506	45
6		A.1.3	Accumulated other comprehensive income		0	0	0	0	-37	-37	-37
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-37	-37	-37
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		1,586	1,586	1,586	1,586	1,586	1,586	1,586
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-81	-81	-81	-81	-256	-256	-256
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-93	-93	-93	-93	-205	-205	-205
15		A.1.7.2	Cash flow hedge reserve		-69	-69	-69	-69	-69	-69	-69
16		A.1.7.3	Other adjustments		81	81	81	81	17	17	17
17		A.1.8	(-) Intangible assets (including Goodwill)		-85	-79	-72	-66	-79	-72	-66
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-52	-94	-7	-7	-43	-7	-7
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-16	-55	0	-19	-75
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-541	-547	-541	-553	-713	-738	-789
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-8	-27	-66
30		A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-81	-81	-81	-81	-81	-81	-81
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**750**	**750**	**750**	**750**	**750**	**750**	**750**
49		A.2.1	Additional Tier 1 Capital instruments		750	750	750	750	750	750	750
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**6,553**	**6,360**	**6,423**	**6,294**	**4,525**	**4,232**	**3,634**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**1,424**	**1,406**	**1,406**	**1,406**	**1,406**	**1,406**	**1,406**
56		A.4.1	Tier 2 Capital instruments		1,876	1,876	1,876	1,876	1,876	1,876	1,876
57		A.4.2	Other Tier 2 Capital components and deductions		-453	-470	-470	-470	-470	-470	-470
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

HSBC Continental Europe

RowNum			(mln EUR,%)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2020	3 Baseline Scenario 2021	4 Baseline Scenario 2022	5 Baseline Scenario 2023	6 Adverse Scenario 2021	7 Adverse Scenario 2022	8 Adverse Scenario 2023
61	TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		46,113	47,701	46,705	46,756	54,478	49,858	48,757
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	**Adjustments due to IFRS 9 transitional arrangements**		0	0	0	0	0	0	0
64	CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		12.58%	11.76%	12.15%	11.86%	6.93%	6.98%	5.91%
65		C.2	**Tier 1 Capital ratio**		14.21%	13.33%	13.75%	13.46%	8.31%	8.49%	7.45%
66		C.3	**Total Capital ratio**		17.30%	16.28%	16.76%	16.47%	10.89%	11.31%	10.34%
67	Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		5,803	5,610	5,673	5,544	3,775	3,482	2,884
68		D.2	**TIER 1 CAPITAL (fully loaded)**		6,553	6,360	6,423	6,294	4,525	4,232	3,634
69		D.3	**TOTAL CAPITAL (fully loaded)**		7,977	7,766	7,829	7,700	5,931	5,639	5,040
70	CAPITAL RATIOS (%) Fully loaded	E.1	**Common Equity Tier 1 Capital ratio**		12.58%	11.76%	12.15%	11.86%	6.93%	6.98%	5.91%
71		E.2	**Tier 1 Capital ratio**		14.21%	13.33%	13.75%	13.46%	8.31%	8.49%	7.45%
72		E.3	**Total Capital ratio**		17.30%	16.28%	16.76%	16.47%	10.89%	11.31%	10.34%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	**Total leverage ratio exposures (transitional)**		154,908	154,908	154,908	154,908	154,908	154,908	154,908
77		H.2	**Total leverage ratio exposures (fully loaded)**		154,908	154,908	154,908	154,908	154,908	154,908	154,908
78		H.3	**Leverage ratio (transitional)**		4.23%	4.11%	4.15%	4.06%	2.92%	2.73%	2.35%
79		H.4	**Leverage ratio (fully loaded)**		4.23%	4.11%	4.15%	4.06%	2.92%	2.73%	2.35%
80	Transitional combined buffer requirements (%)	P.1	**Capital conservation buffer**		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	**Countercyclical capital buffer**		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
82		P.3	**O-SII buffer**		0.00%	0.00%	0.25%	0.25%	0.00%	0.25%	0.25%
83		P.4	**G-SII buffer**		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	**Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV**		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	**Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV**		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	**Combined buffer**		2.52%	2.52%	2.77%	2.77%	2.52%	2.77%	2.77%
87	Pillar 2 (%)	R.1	**Pillar 2 capital requirement**		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
88		R.1.1	**Of which: CET1**		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
89		R.2	**Total SREP capital requirement** (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
90		R.2.1	**Of which: CET1**		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
91		R.3	**Overall capital requirement** (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.52%	13.52%	13.77%	13.77%	13.52%	13.77%	13.77%
92		R.3.1	**Of which: CET1** (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.71%	8.71%	8.96%	8.96%	8.71%	8.96%	8.96%

2021 EU-wide Stress Test: P&L

HSBC Continental Europe

RowNum	(mln EUR)	Actual	Baseline scenario			Adverse scenario		
		1	2	3	4	5	6	7
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	534	616	609	597	503	533	505
2	Interest income	1,974	200	216	230	186	261	258
3	Interest expense	-1,440	416	393	367	317	272	246
4	**Dividend income**	2	2	2	2	1	1	1
5	**Net fee and commission income**	968	968	968	968	842	842	842
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	270	187	187	187	-524	114	114
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-122		
8	**Other operating income not listed above, net**	359	174	174	174	151	174	174
9	**Total operating income, net**	2,133	1,947	1,940	1,928	850	1,663	1,636
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-266	-215	-71	-128	-442	-108	-270
11	**Other income and expenses not listed above, net**	-2,780	-1,855	-1,855	-1,855	-2,060	-1,827	-1,826
12	**Profit or (-) loss before tax from continuing operations**	-912	-122	14	-55	-1,653	-272	-460
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-113	0	-4	0	0	0	0
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**-1,025**	**-122**	**10**	**-55**	**-1,653**	**-272**	**-460**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	27	30	30	30	0	0	0
17	**Attributable to owners of the parent net of estimated dividends**	-1,052	-152	-20	-85	-1,653	-272	-460
18	Memo row: Impact of one-off adjustments		338	338	338	338	338	338
19	Total post-tax MDA-related adjustment		0	0	0	97	97	97

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test

Major capital measures and realised losses

HSBC Continental Europe

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	(mln EUR) 1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0