



2022 EU-wide Transparency Exercise

Bank Name	HSBC Continental Europe
LEI Code	F0HU11NY1AZMJMD8LP67
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2022 EU-wide Transparency Exercise

Key Metrics

HSBC Continental Europe

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,731	5,742	6,501	6,555	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,731	5,742	6,501	6,555	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,481	6,492	7,499	7,552	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,481	6,492	7,499	7,552	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,887	7,898	8,905	8,953	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,887	7,898	8,905	8,953	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	47,396	47,795	46,481	47,876	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,396	47,795	46,481	47,876	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.09%	12.01%	13.99%	13.69%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.09%	12.01%	13.99%	13.69%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.67%	13.58%	16.13%	15.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.67%	13.58%	16.13%	15.77%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.64%	16.52%	19.16%	18.70%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.64%	16.52%	19.16%	18.70%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	153,316	154,604	152,716	191,757	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.23%	4.20%	4.91%	3.94%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2022 EU-wide Transparency Exercise

Leverage ratio

HSBC Continental Europe

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,481	6,492	7,499	7,552	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,481	6,492	7,499	7,552	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	153,316	154,604	152,716	191,757	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	153,316	154,604	152,716	191,757	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.23%	4.20%	4.91%	3.94%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.23%	4.20%	4.91%	3.94%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital
 HSBC Continental Europe

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	7,887	7,898	8,905	8,953	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,731	5,742	6,501	6,555	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,628	2,628	3,328	3,328	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,545	2,698	2,702	2,828	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,571	1,564	1,567	1,685	C.01.00 (0200,0050)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(113), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-53	-45	-71	-194	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-84	-79	-86	-77	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(113), 36(1) point (d) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	-114	-100	-64	C.01.00 (0320,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-60	-55	-38	-18	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-208	-240	-672	-772	C.01.00 (0520,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-1	-15	-25	C.01.00 (0551,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0554,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0552,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-107	-114	-114	-137	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0240,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	750	750	998	998	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	750	750	998	998	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,481	6,492	7,499	7,552	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,406	1,406	1,406	1,400	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,876	1,876	1,876	1,870	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-470	-470	-470	-470	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	47,386	47,795	46,481	47,876	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C.05.01 (0010,0040)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.09%	12.01%	13.99%	13.69%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.67%	13.58%	16.13%	15.77%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.64%	16.52%	19.16%	18.70%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,731	5,742	6,501	6,555	A.1.A.1.13-A.1.21-MIN(A.2+A.1.13-A.1.21-A.1.4-MIN(A.4+A.1.21-A.1.3-A.1.6))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.09%	12.01%	13.99%	13.69%	(D.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0040)	-

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



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

HSBC Continental Europe

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	34,046	35,449	34,896	35,458	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	8,421	8,251	8,093	8,360	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,241	2,098	1,931	1,840	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	22,645	24,120	23,867	24,275	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	739	979	1,005	983	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,591	3,541	3,914	4,028	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,225	893	709	674	C 02.00 (r0640, c0010)
Settlement risk	0	0	7	52	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	619	570	515	521	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,158	2,884	2,127	2,666	C 02.00 (r0520, c0010)
Of which the standardised approach	1,009	477	76	376	C 02.00 (r0530, c0010)
Of which IMA	3,149	2,407	2,051	2,289	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,283	3,557	3,557	3,557	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,283	3,557	3,557	3,557	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	475	900	756	921	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	47,396	47,795	46,481	47,876	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
 HSBC Continental Europe

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,243	1,773	477	982
Of which debt securities income	117	223	59	112
Of which loans and advances income	656	893	233	495
Interest expenses	887	1,253	315	623
(Of which deposits expenses)	92	132	37	93
(Of which debt securities issued expenses)	72	93	40	64
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	15	0	28
Net Fee and commission income	768	1,026	245	541
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	18	15	-3	-7
Gains or (-) losses on financial assets and liabilities held for trading, net	201	131	-516	-942
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	75	138	596	1,148
Gains or (-) losses from hedge accounting, net	-8	-9	-7	-8
Exchange differences (gain or (-) loss), net	-47	15	78	-24
Net other operating income /(expenses)	112	174	25	53
TOTAL OPERATING INCOME, NET	1,483	2,025	580	1,149
(Administrative expenses)	1,312	1,769	466	833
(Cash contributions to resolution funds and deposit guarantee schemes)	148	149	132	134
(Depreciation)	52	65	14	28
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-28	-15	26	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-30	-20	26	-6
(Other provisions)	2	5	0	2
Of which pending legal issues and tax litigation ¹⁾	0	-21	0	0
Of which restructuring ²⁾	0	-132	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	37	54	4	2
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	38	55	4	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	10	16	8	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	1	1	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	172	220	81	108
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-102
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	122	207	12	146
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	147	268	29	127
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	147	268	29	127
Of which attributable to owners of the parent	147	269	29	127

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

HSBC Continental Europe

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	41,217				41,143				41,537				42,287				IAS 1.54 (f)
Financial assets held for trading	59,217	14,366	44,584	267	52,490	10,863	41,499	128	57,441	13,884	43,371	186	67,129	13,377	53,574	178	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	311	1	0	310	326	1	0	324	365	1	0	364	271	1	0	270	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,629	5,055	79	494	5,766	5,200	63	504	6,497	5,933	60	504	6,043	5,476	60	507	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	85,861				83,844				86,686				83,013				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	28	0	28	0	23	0	23	0	47	0	47	0	25	0	25	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	16,688				14,648				14,115				19,569				
TOTAL ASSETS	208,949				198,240				206,688				218,339				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	5,607	0	0	0	0	0	5,734	0	0	0	0	0	0	6,464	0	0	0	0	0	6,013	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	6	0	0	0	0	0	7	0	0	0	0	0	7	0	0	0	0	0	0	7	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	79,630	5,668	1,329	-42	-103	-657	78,515	4,823	1,292	-46	-97	-650	77,556	8,576	1,354	-46	-115	-648	70,642	11,865	1,214	-55	-102	-558	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	61,061	52,090	56,359	63,121	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	14,991	14,705	13,817	12,728	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	124,385	122,856	126,829	130,619	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	39	36	46	59	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	464	378	347	280	IAS 37.10; IAS 1.54(l)
Tax liabilities	81	69	69	48	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	422	457	588	380	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	2,255	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	201,444	190,590	198,055	209,491	IAS 1.9(b);IG 6
TOTAL EQUITY	7,506	7,649	8,633	8,848	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	208,949	198,240	206,688	218,339	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		40,935	35,878	37,486	47,734	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	621	1,365	2,370	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	20,158	15,618	17,541	13,059	Annex V.Part 1.31
Deposits	Central banks	11,831	11,796	11,648	10,202	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	631	601	452	471	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	202	153	198	2,224	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	202	153	198	2,054	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,958	13,165	13,682	15,172	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,050	5,312	6,844	6,460	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,465	12,386	12,130	11,157	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,603	8,113	8,279	8,024	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	40,740	40,966	39,732	37,700	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	36,913	37,192	36,660	34,061	ECB/2013/33 Annex 2.Part 2.9.1
	Households	21,020	20,943	21,105	21,466	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,841	19,756	19,930	20,274	Annex V.Part 1.42(f), 44(c)
Debt securities issued		19,388	22,067	20,191	19,741	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		16	16	16	16	Annex V.Part 1.37
Other financial liabilities		24,777	16,093	21,972	25,702	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		200,477	189,686	197,051	206,528	

2022 EU-wide Transparency Exercise

Market Risk
HSBC Continental Europe

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	142	4	56	11	163	38						50	8	130	26								
Of which: General risk	111	3	42	8	142	33						36	6	108	22								
Of which: Specific risk	0	0	14	4	21	5						14	2	21	4								
Equities	752	7	7	2	7	2						9	2	9	2								
Of which: General risk	376	0	7	2	7	2						9	2	9	2								
Of which: Specific risk	376	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	115	473	6	1	9	2						5	1	10	3								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,009	477	39	6	147	31	42	54	0	0	0	3,149	38	7	119	20	35	21	0	0	0	0	2,407
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	2	1	43	8	115	28						47	12	107	29								
Of which: General risk	2	1	33	6	100	24						38	10	90	26								
Of which: Specific risk	0	0	10	2	16	3						9	2	17	3								
Equities	0	274	10	2	11	2						6	1	9	3								
Of which: General risk	0	137	10	2	11	2						6	1	9	3								
Of which: Specific risk	0	137	0	0	0	0						0	0	0	0								
Foreign exchange risk	74	102	10	3	30	12						15	4	45	12								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	76	376	35	5	96	23	33	33	0	0	0	2,051	37	9	106	22	40	40	0	0	0	0	2,289

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		161	161	0	0	161	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		69	69	0	0	69	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		62	62	0	0	62	0	0	0	0	0	0	0	0	0	0	
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		293	293	0	0	293	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HSBC Continental Europe

As of 30/06/2022

(min EUR)		Direct exposures															Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		198	198	0	0	198	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		80	80	0	0	80	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		53	53	0	0	53	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		47	47	0	0	47	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		378	378	0	0	378	0	0	0	0	0	0	0	0	0	0	0	8

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
HSBC Continental Europe

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			
			Of which: defaulted	Of which Stage 3				Of which Stage 3						Of which: defaulted	Of which Stage 3				Of which Stage 3			
Cash balances at central banks and other demand deposits	41,856	0	0	0	0	0	0	0	0	0	40,988	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,613	0	0	0	0	0	0	0	0	5,741	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	6	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,499	0	0	0	0	0	0	0	0	2,582	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,483	0	0	0	0	0	0	0	0	2,532	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	615	0	0	0	0	0	0	0	0	620	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	86,804	31	1,371	1,371	1,329	146	668	657	343	84,766	263	1,294	1,294	1,292	144	652	650	328				
Central banks	1,225	0	0	0	0	0	0	0	0	3,722	0	0	0	0	0	0	0	0	0	0	0	0
General governments	85	0	0	0	0	0	0	0	0	934	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	19,902	0	0	0	0	0	0	0	0	12,766	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12,397	0	1	1	1	1	1	1	0	11,760	5	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	28,994	6	969	969	927	114	529	518	146	32,346	237	921	921	918	115	516	515	137				
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	1,990	1	164	164	164	17	108	108	48				
of which: Loans collateralised by commercial immovable property	1,588	0	17	17	14	19	2	2	10	1,482	0	15	15	15	19	2	2	12				
Households	23,344	21	401	401	401	29	139	138	195	23,238	21	373	373	373	26	136	134	190				
of which: Loans collateralised by residential immovable property	3,403	8	229	229	138	5	91	91	138	3,323	3	221	221	221	6	88	88	131				
of which: Credit for consumption	831	2	10	10	10	5	3	3	1	818	2	9	9	9	4	4	4	1				
DEBT INSTRUMENTS other than MPT	133,473	31	1,371	1,371	1,329	146	668	657	343	131,496	263	1,294	1,294	1,292	144	652	650	328				
OFF-BALANCE SHEET EXPOSURES	112,751		207	207	88	25	20	5	7	107,790		182	182	74	19	36	5	6				

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is reported according to the PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
HSBC Continental Europe

	As of 31/03/2022										As of 30/06/2022															
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾										
			Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3				Of which: defaulted	Of which Stage 3			Of which Stage 3									
Cash balances at central banks and other demand deposits	41,385	0	0	0	0	0	0	0	0	0	42,144	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	6,472	0	0	0	0	0	0	0	0	0	6,020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	7	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,273	0	0	0	0	0	0	0	0	0	3,374	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,625	0	0	0	0	0	0	0	0	0	2,067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	968	0	0	0	0	0	0	0	0	0	572	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	87,851	375	1,358	1,358	1,354	161	651	648	340	83,793	463	1,217	1,217	1,214	158	560	558	269								
Central banks	1,140	0	0	0	0	0	0	0	0	2,696	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	898	0	0	0	0	0	0	0	0	2,620	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	17,814	0	0	0	0	0	0	0	0	14,510	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12,782	22	0	0	0	4	0	0	0	9,967	0	1	1	1	4	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	32,011	247	1,021	1,021	1,017	120	519	516	163	30,976	408	931	931	928	128	476	474	159								
of which: small and medium-sized enterprises	1,034	1	172	172	172	8	101	101	62	2,022	13	156	156	156	7	99	99	46								
of which: Loans collateralised by commercial immovable property	1,410	1	16	16	16	12	2	2	14	1,358	13	16	16	16	20	2	2	14								
Households	23,206	106	337	337	337	27	132	132	177	23,025	47	285	285	285	25	84	84	110								
of which: Loans collateralised by residential immovable property	3,255	9	210	210	210	6	87	87	122	2,851	28	106	106	106	4	41	41	64								
of which: Credit for consumption	789	1	6	6	6	4	3	3	0	782	1	6	6	6	5	3	3	1								
DEBT INSTRUMENTS other than HFT	135,509	375	1,358	1,358	1,354	161	651	648	340	131,947	463	1,217	1,217	1,214	158	560	558	269								
OFF-BALANCE SHEET EXPOSURES	112,000		170	170	66	21	39	8	8	113,341		150	150	46	18	22	4	2								

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PDPBP Annexes (Annexes F, 18.01 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PDPBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 30/09/2021					As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR)											
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,451	330	116	107	58	1,320	288	109	99	53	51
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,367	245	105	96	19	1,235	203	98	88	14	11
of which: small and medium-sized enterprises	0	0	0	0	0	6	4	2	2	4	0
Households	84	84	11	11	39	86	86	11	11	39	39
DEBT INSTRUMENTS other than HFT	1,451	330	116	107	58	1,320	288	109	99	53	51
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²											
Loans and advances that have been forborne more than twice ³	0					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0					0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,308	235	82	82	55	42	1,475	183	96	62	79	54
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,231	167	71	71	19	14	1,418	148	93	60	27	23
of which: small and medium-sized enterprises	8	5	2	2	5		9	7	2	2	7	
Households	76	68	11	10	35	27	58	35	3	3	53	31
DEBT INSTRUMENTS other than HFT	1,308	235	82	82	55		1,475	183	96	62	79	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 HSBC Continental Europe

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	151	2	2	151	2	0	126	2	2	126	2	0	84	2	2	84	3	0	175	50	50	175	5	0
B Mining and quarrying	161	0	0	161	0	0	599	17	17	599	4	0	221	15	15	221	4	0	211	0	0	211	0	0
C Manufacturing	4,192	130	130	4,192	84	0	4,622	140	140	4,622	82	0	5,066	150	150	5,066	73	0	4,836	123	123	4,836	59	0
D Electricity, gas, steam and air conditioning supply	826	3	3	691	0	0	2,000	4	4	1,866	1	0	1,638	5	5	1,477	6	0	1,123	6	6	1,063	0	0
E Water supply	111	0	0	111	0	0	68	0	0	68	0	0	6	0	0	6	0	0	30	0	0	30	0	0
F Construction	454	79	79	454	36	0	434	77	77	434	35	0	452	77	77	452	35	0	487	73	73	487	32	0
G Wholesale and retail trade	3,486	153	153	3,486	135	0	3,658	152	152	3,658	128	0	3,857	137	137	3,857	123	0	3,628	126	126	3,628	104	0
H Transport and storage	1,526	16	16	1,526	31	0	1,809	13	13	1,809	20	0	1,891	16	16	1,891	46	0	1,829	15	15	1,829	17	0
I Accommodation and food service activities	528	31	31	528	18	0	515	31	31	515	18	0	514	29	29	514	16	0	509	28	28	509	13	0
J Information and communication	785	9	9	785	8	0	740	0	0	740	0	0	1,359	8	8	1,359	8	0	1,698	9	9	1,698	7	0
K Financial and insurance activities	434	34	34	434	1	0	38	0	0	38	0	0	52	37	37	52	24	0	0	0	0	0	0	0
L Real estate activities	4,910	57	57	4,910	49	0	4,861	51	51	4,861	47	0	4,731	48	48	4,731	39	0	4,717	44	44	4,717	29	0
M Professional, scientific and technical activities	1,461	30	30	1,461	9	0	938	2	2	938	3	0	757	2	2	757	3	0	513	2	2	513	2	0
N Administrative and support service activities	8,140	316	316	8,140	229	0	10,663	314	314	10,663	237	0	9,655	332	332	9,655	212	0	9,746	341	341	9,746	294	0
O Public administration and defence, compulsory social security	16	0	0	16	0	0	9	0	0	9	0	0	6	3	3	6	0	0	5	0	0	5	0	0
P Education	95	1	1	95	2	0	20	0	0	20	1	0	18	0	0	18	1	0	23	0	0	23	0	0
Q Human health services and social work activities	402	4	4	402	3	0	361	3	3	361	3	0	252	3	3	252	2	0	243	4	4	243	3	0
R Arts, entertainment and recreation	208	7	7	208	0	0	207	6	6	207	7	0	204	6	6	204	5	0	161	7	7	161	4	0
S Other services	1,059	98	98	1,059	38	0	728	98	98	728	36	0	1,100	110	110	1,100	53	0	1,084	103	103	1,084	35	0
Loans and advances	28,994	969	969	28,858	643	0	32,346	921	921	32,713	631	0	32,011	1,021	1,021	31,851	648	0	30,876	931	931	30,916	604	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.