



2023 EU-wide Transparency Exercise

Bank Name	HSBC Continental Europe
LEI Code	F0HUI1NY1AZMJMD8LP67
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.

2023 EU-wide Transparency Exercise

Key Metrics

HSBC Continental Europe

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,950	8,970	9,066	8,998	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	5,950	8,970	9,066	8,998	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,948	10,320	10,424	10,443	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	6,948	10,320	10,424	10,443	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,111	11,806	11,902	11,986	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	8,111	11,806	11,902	11,986	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	47,858	58,561	59,710	58,634	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	47,858	58,561	59,710	58,634	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	12.43%	15.32%	15.18%	15.35%	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	12.43%	15.32%	15.18%	15.35%	(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	14.52%	17.62%	17.46%	17.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.52%	17.62%	17.46%	17.81%	(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	16.95%	20.16%	19.93%	20.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.95%	20.16%	19.93%	20.44%	(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	193,354	238,144	246,802	242,826	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	3.61%	4.34%	4.24%	4.30%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

HSBC Continental Europe

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,989	10,326	10,474	10,443	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	6,989	10,326	10,474	10,443	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	193,354	238,144	246,802	242,826	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	193,354	238,144	246,802	242,826	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.61%	4.34%	4.24%	4.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.61%	4.34%	4.24%	4.30%	[A.2]/[B.2]	

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Capital

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		(mln EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS					
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(1)(b) and 72 of CRR
	A.1.1	5,950	8,970	9,066	8,998	C 01.00 (0500,0000)	Article 59 of CRR
	A.1.2	4,627	6,327	6,327	6,327	C 01.00 (0500,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	1,353	2,899	2,196	2,176	C 01.00 (0430,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.4	0	0	0	0	C 01.00 (0500,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	1,593	1,416	1,387	1,351	C 01.00 (0300,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	0	89	78	82	C 01.00 (0230,0000)	Article 84 of CRR
	A.1.7	-121	-31	4	82	C 01.00 (0500,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	-77	-140	-139	-147	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	-364	-585	-405	-348	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	-71	-45	-34	-95	C 01.00 (0360,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	0	-69	-65	-69	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	0	0	0	0	C 01.00 (0400,0000) + C 01.00 (0402,0000) + C 01.00 (0407,0000) + C 01.00 (0412,0000) + C 01.00 (0417,0000) + C 01.00 (0422,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 25 of CRR
	A.1.14.1	0	0	0	0	C 01.00 (0402,0000)	Articles 36(1) point (i) (b), 24(1) point (b), 24(2) point (b) and 25 of CRR
	A.1.15	0	0	0	0	C 01.00 (0400,0000)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	0	0	0	0	C 01.00 (0400,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	-814	-833	-30	-21	C 01.00 (0500,0000)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) point (c), 49 (2) and 79 of CRR
	A.1.18	0	-54	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	-38	-39	-90	-118	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (b) of CRR
	A.1.19	-137	-164	-164	-189	C 01.00 (0524,0000)	Article 3 of CRR
A.1.20	0	0	0	-54	C 01.00 (0520,0000)	-	
A.1.21	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(2) of CRR	
A.1.21.2	0	0	0	0	C 01.00 (0520,0000)	Articles 479 and 480 of CRR	
A.1.21.3	0	0	0	0	C 01.00 (0520,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 61 of CRR	
A.2.1	998	1,350	1,357	1,445	C 01.00 (0500,0000)	Article 61 of CRR	
A.2.2	0	0	0	0	C 01.00 (0500,0000)	Article 61 of CRR	
A.2.3	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0502,0000) + C 01.00 (0507,0000) + C 01.00 (0512,0000) + C 01.00 (0517,0000) + C 01.00 (0522,0000)	Articles 61 to 62, 63 and 64 of CRR	
A.2.4	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0502,0000) + C 01.00 (0507,0000) + C 01.00 (0512,0000) + C 01.00 (0517,0000) + C 01.00 (0522,0000)	Articles 61 to 62, 63 and 64 of CRR	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR	
A.4.1	1,576	1,920	1,907	1,979	C 01.00 (0700,0000) + C 01.00 (0900,0000)		
A.4.2	-413	-434	-428	-436	C 01.00 (0900,0000) + C 01.00 (0902,0000) + C 01.00 (0907,0000) + C 01.00 (0912,0000) + C 01.00 (0917,0000) + C 01.00 (0922,0000)		
A.4.3	0	0	0	0	C 01.00 (0900,0000) + C 01.00 (0902,0000) + C 01.00 (0907,0000) + C 01.00 (0912,0000) + C 01.00 (0917,0000) + C 01.00 (0922,0000)		
B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(1), 95, 96 and 98 of CRR	
B.1	0	0	0	0	C 01.00 (0010,0000)		
C.1	12.43%	15.32%	15.18%	15.35%	CA3 (1)	-	
C.2	14.52%	17.62%	17.46%	17.81%	CA3 (3)	-	
C.3	16.95%	20.16%	19.93%	20.44%	CA3 (5)	-	
D	5,950	8,970	9,066	8,998	1A.1+A.1.1+A.1.2+A.1.3+A.1.4+A.1.5+A.1.6+A.1.7+A.1.8+A.1.9+A.1.10+A.1.11+A.1.12+A.1.13+A.1.14+A.1.14.1+A.1.15+A.1.16+A.1.17+A.1.18+A.1.18A+A.1.18B+A.1.18C+A.1.19+A.1.20+A.1.21+A.1.21.1+A.1.21.2+A.1.21.3+A.2+A.2.1+A.2.2+A.2.3+A.2.4+A.3+A.4+A.4.1+A.4.2+A.4.3	-	
E	12.43%	15.32%	15.18%	15.35%	(D.A1)/(E.B-A1)	-	
F	0	0	0	0	C 01.00 (0440,0000)		
F	0	0	0	0	C 01.00 (0440,0000)		
F	0	0	0	0	C 01.00 (0440,0000)		
F	0	0	0	0	C 01.00 (0440,0000)		

(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 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 ratio published by the participating banks e.g. in their Pillar 3 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

HSBC Continental Europe

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	35,593	42,303	43,110	41,988	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	8,448	12,058	11,405	8,943	C 02.00 (r0050, 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	1,592	8,210	8,182	7,410	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	24,540	21,151	22,740	22,392	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	1,013	884	784	3,243	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,489	5,259	4,842	5,278	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	576	777	747	780	C 02.00 (r0640, c0010)
Settlement risk	30	12	3	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	510	1,051	1,094	1,072	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,246	2,712	3,393	3,169	C 02.00 (r0520, c0010)
Of which the standardised approach	79	122	81	104	C 02.00 (r0530, c0010)
Of which IMA	2,168	2,590	3,312	3,065	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 (r010, 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	3,557	5,677	5,677	5,677	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,557	5,677	5,677	5,677	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	857	769	843	668	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	47,858	58,561	59,710	58,634	

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.

2023 EU-wide Transparency Exercise

P&L HSBC Continental Europe

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,231	2,088	1,502	3,439
Of which debt securities income	183	245	87	229
Of which loans and advances income	588	1,032	769	1,783
Interest expenses	861	1,439	1,093	2,541
(Of which deposits expenses)	164	492	701	1,644
(Of which debt securities issued expenses)	48	130	126	332
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	16	5	3	41
Net Fee and commission income	625	866	359	732
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	-4	-6	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,193	-1,518	356	448
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,477	1,459	-185	-165
Gains or (-) losses from hedge accounting, net	-19	-12	-5	-10
Exchange differences (gain or (-) loss), net	-33	451	-22	-51
Net other operating income /(expenses)	94	157	43	71
TOTAL OPERATING INCOME, NET	1,334	2,051	957	1,962
(Administrative expenses)	1,013	1,535	628	1,260
(Cash contributions to resolution funds and deposit guarantee schemes)	135	133	165	117
(Depreciation)	27	54	27	87
Modification gains or (-) losses, net	0	-2	0	2
(Provisions or (-) reversal of provisions)	9	8	-13	-28
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	6	3	-14	-20
(Other provisions)	3	5	0	-8
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ²	0	-15	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)	30	118	18	39
(Financial assets at fair value through other comprehensive income)	0	1	-1	-1
(Financial assets at amortised cost)	30	117	19	40
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	15	-16	9	-71
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	97	158	19	32
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-102	-102	1,985	1,982
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	100	272	2,128	2,574
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1	273	1,592	1,944
Profit or (-) loss after tax from discontinued operations	-1,370	-1,236	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,369	-962	1,592	1,944
Of which attributable to owners of the parent	-1,368	-965	1,587	1,933

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

HSBC Continental Europe

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	42,865				64,506				61,341				63,634				IAS 1.54 (i)	
Financial assets held for trading	80,717	13,175	67,234	308	73,274	12,387	60,040	847	69,276	16,564	51,945	767	68,077	14,457	52,836	784	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	169	1	0	168	182	16	24	141	223	19	25	180	228	17	20	191	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	5,759	5,192	61	507	9,389	5,897	2,981	511	9,237	5,705	3,021	511	9,692	6,185	2,996	511	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	59,258				63,934				100,219				103,342				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	31	0	31	0	225	0	225	0	187	0	187	0	215	0	215	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(e); IFRS 9.6.5.8	
Other assets ¹	49,419				47,086				21,382				20,532					
TOTAL ASSETS	238,217				258,595				261,866				265,719				IAS 1.9(e), ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	5,699	0	0	0	0	0	9,042	185	0	-1	0	0	9,021	79	0	-1	0	0	9,490	57	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	30	0	0	0	0	101	0	0	0	0	0	76	0	0	0	0	0	0	85	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7	0	0	0	0	1,157	0	0	0	0	0	1,323	0	0	0	0	0	0	1,374	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	49,090	9,800	963	-45	-99	-459	54,942	6,953	1,709	-34	-122	-673	90,248	7,612	1,965	-44	-90	-796	93,515	7,315	1,978	-45	-88	-708	Annex V.Part 1.32, 44(a)

¹This 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

HSBC Continental Europe

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	80,071	73,170	69,333	70,462	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	8,706	9,525	11,999	11,238	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	111,696	134,626	163,237	166,951	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	35	43	33	70	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	210	373	383	451	IAS 37.10; IAS 1.54(l)
Tax liabilities	115	122	317	134	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	378	630	731	1,640	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	28,454	27,855	2,005	1,358	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	229,665	246,344	248,038	252,304	IAS 1.9(b);IG 6
TOTAL EQUITY	8,553	12,252	13,828	13,415	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	238,217	258,595	261,866	265,719	IAS 1.1G6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		63,227	55,704	47,597	49,321	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3,068	2,364	1,440	814	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	13,793	14,121	17,957	19,566	Annex V.Part 1.31
Deposits	Central banks	9,426	3,363	4,915	1,869	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	231	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	422	625	1,626	4,716	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	232	357	441	1,110	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,101	13,600	16,896	15,213	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,716	5,116	6,632	5,025	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,740	25,894	22,978	26,175	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8,753	21,614	18,349	20,157	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	39,928	53,658	53,678	53,521	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	35,243	42,333	40,103	41,749	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,229	6,652	26,682	26,906	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,175	5,562	23,841	23,081	Annex V.Part 1.42(f), 44(c)
Debt securities issued		15,171	17,250	21,489	22,094	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		28,404	24,132	29,345	28,526	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		200,508	217,363	244,602	248,721	

2023 EU-wide Transparency Exercise

Market Risk
HSBC Continental Europe

	5A		1H										1H											
	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			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	5	60	23	113	24							89	21	111	21								
Of which: General risk	0	0	50	20	96	20							80	20	99	20								
Of which: Specific risk	0	5	10	2	15	3							9	1	12	1								
Equities	0	0	7	2	8	3							25	8	35	7								
Of which: General risk	0	0	7	2	8	3							25	8	35	7								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	79	118	21	5	55	17							23	4	62	6								
Commodities risk	0	0	0	0	0	0							1	0	8	3								
Total	79	122	48	19	93	19	33	13	0	0	0	2,168	83	22	104	22	21	20	0	0	0	0	2,590	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	3	5	14	4	12	4							77	22	117	29								
Of which: General risk	0	0	14	4	12	4							65	18	99	26								
Of which: Specific risk	3	5	0	0	0	0							12	3	18	3								
Equities	0	0	32	10	56	15							22	5	55	9								
Of which: General risk	0	0	32	10	56	15							22	5	55	9								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	79	99	2	1	8	2							12	3	41	10								
Commodities risk	0	0	1	0	18	7							1	0	14	4								
Total	81	104	93	23	137	29	35	21	0	0	0	3,312	73	20	125	36	47	23	0	0	0	0	3,065	

Market risk template does not include CUI 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 OVI template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks	47,291	46,202	0	0	72,294	74,627	1,113	
	Regional governments or local authorities	386	399	2	0	1,685	1,757	2	
	Public sector entities	4,921	4,480	0	0	5,673	4,969	0	
	Multilateral Development Banks	0	0	0	0	157	157	0	
	International Organisations	276	276	0	0	995	995	0	
	Institutions	4,623	4,181	481	0	7,285	6,619	1,032	
	Corporates	13,440	8,716	5,377	0	16,389	10,334	6,730	
	of which: SME	652	579	488	0	955	691	456	
	Retail	494	159	102	0	1,236	513	369	
	of which: SME	262	117	70	0	171	83	54	
	Secured by mortgages on immovable property	1,294	1,276	569	0	3,016	2,981	1,160	
	of which: SME	253	253	120	0	380	375	167	
	Exposures in default	240	87	81	127	381	196	221	151
	Items associated with particular high risk	39	25	27	0	51	36	54	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	675	675	1,686	0	970	970	2,424		
Other exposures	1,473	1,473	1,266	0	1,966	1,966	1,720		
Standardised Total ^d	75,530	69,921	9,840	162	113,957	105,930	14,449	211	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
FRANCE	Central governments or central banks	43,128	42,404	0	0	65,441	65,367	1,002	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	3,744	3,219	0	0	3,820	3,102	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,534	1,534	35	0	1,360	1,324	34	
	Corporates	2,657	1,698	982	0	734	497	395	
	of which: SME	256	227	191	0	153	141	111	
	Retail	235	99	63	0	92	73	44	
	of which: SME	155	79	47	0	75	61	35	
	Secured by mortgages on immovable property	613	613	262	0	1,011	1,011	2	
	of which: SME	191	191	59	0	311	311	11	
	Exposures in default	0	0	0	21	0	0	0	17
	Items associated with particular high risk	39	25	27	0	33	25	38	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	675	675	1,686	0	970	970	2,424		
Other exposures	1,289	1,289	1,123	0	1,617	1,617	927		
Standardised Total ^d	50,330	49,821	6,266	21	73,242	72,017	9,400	19	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
GERMANY	Central governments or central banks	960	1,083	0	0	21,599	22,512	3	
	Regional governments or local authorities	260	260	0	0	1,576	1,662	0	
	Public sector entities	1,182	1,182	0	0	1,739	1,794	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	830	730	23	0	962	962	20	
	Corporates	657	1	1,286	0	1,286	625	625	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	223	18	14	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	71	71	33	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	20	20	21	0
	Items associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	176	176	176		
Standardised Total ^d	2,252	2,252	1,313	0	27,173	27,173	2,242	6	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
NETHERLANDS	Central governments or central banks	505	505	0	0	205	205	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	14	4	1	0	12	3	1	
	Corporates	1,802	681	659	0	2,127	742	719	
	of which: SME	257	162	138	0	138	153	130	
	Retail	4	2	1	0	28	6	4	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	270	257	120	0	319	307	150	
	of which: SME	83	83	41	0	131	131	62	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^d	2,386	2,386	1,780	0	2,746	2,746	1,000	4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	402	402	8	0	341	341	20	
	Corporates	3,014	3,066	1,700	0	4,225	4,143	2,765	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	13	13	17	0	13	13	17	1
	Items associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^d	4,416	4,416	1,725	0	4,679	4,679	2,802	1	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	64	64	1	0	60	60	3	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	10	10	0	0	1,459	1,459	291	0
	Corporates	249	725	364	0	369	151	151	0
	of which: SME	5	5	4	0	10	10	9	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	173	173	65	0	259	259	126	0
	of which: SME	69	69	33	0	75	75	38	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	45	45	45	0	47	47	47	0	
Standardised Total ^b								2	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
SPAIN	Central governments or central banks	201	217	1	0	134	164	1	0
	Regional governments or local authorities	100	20	0	0	100	20	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	13	4	0	0	8	4	0
	Corporates	592	226	226	0	668	226	223	0
	of which: SME	42	11	9	0	58	21	17	0
	Retail	15	8	4	0	11	2	1	0
	of which: SME	15	8	4	0	11	2	1	0
	Secured by mortgages on immovable property	0	18	9	0	19	19	9	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	13	0	0	11	9	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				22				12	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
MALTA	Central governments or central banks	10	10	10	0	2,047	2,371	4	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	13	7	5	0	978	389	360	0
	Corporates	13	7	5	0	358	115	88	0
	of which: SME	13	7	5	0	736	361	274	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	0	2,137	2,119	767	0
	of which: SME	1	1	1	0	173	168	68	0
	Exposures in default	0	0	0	0	184	98	128	23
	Items associated with particularly high risk	0	0	0	0	17	11	18	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	85	85	53	0	
Standardised Total ^b				0				53	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	459	364	82	0	607	487	132	0
	Corporates	543	364	82	0	566	28	28	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
ITALY	Central governments or central banks	517	550	3	0	579	656	2	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	2	0	2	2	2	0
	Corporates	204	160	160	0	213	164	164	0
	of which: SME	38	8	8	0	38	8	8	0
	Retail	38	8	8	0	38	8	8	0
	of which: SME	38	8	8	0	38	8	8	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	11	11	11	0	
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
IRELAND	Central governments or central banks	13	13	3	0	59	59	2	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	2	0	2	2	2	0
	Corporates	718	436	436	0	691	391	391	0
	of which: SME	55	45	45	0	45	2	2	0
	Retail	40	19	11	0	40	19	11	0
	of which: SME	40	19	11	0	40	19	11	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	29	19	21	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	11	11	11	0	
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	47,673	48,010	429		47,711	48,057	504	
	Regional governments or local authorities	1,540	1,600	2		1,371	1,430	2	
	Public sector entities	5,213	5,085	0		4,724	5,623	0	
	Multilateral Development Banks	210	210	0		123	123	0	
	International Organisations	665	665	0		1,112	1,112	0	
	Institutions	15,969	15,123	886		23,177	15,500	1,011	
	Corporates	15,969	9,364	6,114		17,104	9,847	6,490	
	of which: SME	520	291	323		470	421	377	
	Retail	1,220	489	352		1,704	595	417	
	of which: SME	182	85	56		710	206	125	
	Secured by mortgages on immovable property	3,033	2,975	1,165		3,047	2,939	1,151	
	of which: SME	185	184	79		275	250	114	
	Exposures in default	339	188	231	141	368	200	243	142
	Items associated with particularly high risk	53	37	56		37	30	44	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	922	922	2,305		0	0	0		
Other exposures	2,112	2,112	1,164		1,073	1,073	1,376		
Standardised Total ²	106,618	100,221	13,635	205	108,705	99,624	11,259	205	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	41,161	43,023	829		44,326	44,515	490	
	Regional governments or local authorities	0	0	2		0	0	2	
	Public sector entities	4,129	3,809	0		4,484	3,767	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,870	2,044	90		1,996	3,281	60	
	Corporates	996	437	275		798	623	550	
	of which: SME	145	145	129		159	145	123	
	Retail	79	63	37		79	63	38	
	of which: SME	67	56	32		66	57	31	
	Secured by mortgages on immovable property	0	0	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	149	117	11	21	111	111	11
	Items associated with particularly high risk	35	25	37		21	18	27	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	922	922	2,305		0	0	0		
Other exposures	2,122	2,122	946		1,345	1,345	893		
Standardised Total ²				13				13	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	19,751	20,201	4		18,798	19,674	5	
	Regional governments or local authorities	1,329	1,411	0		1,171	1,229	0	
	Public sector entities	1,796	1,800	0		1,948	1,965	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	718	744	15		550	550	11	
	Corporates	1,113	584	584		1,095	516	516	
	of which: SME	0	0	0		0	0	0	
	Retail	227	17	13		218	15	9	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	79	76	37		78	78	36	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	19	22	0	20	20	23	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,000	2,000	547		1,950	1,950	206		
Standardised Total ²				0				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	88	88	0		122	122	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	122	2		122	122	2	
	Corporates	1,791	696	694		2,034	704	626	
	of which: SME	145	145	129		145	145	123	
	Retail	34	7	5		33	6	4	
	of which: SME	33	3	2		33	3	1	
	Secured by mortgages on immovable property	324	311	152		326	311	156	
	of which: SME	90	90	21		98	98	49	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		2	2	2		
Standardised Total ²				4				10	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	2	2	0		17	17	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	197	197	0		185	185	4	
	Corporates	5,860	5,712	2,655		6,109	5,509	2,722	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	5	4	2		5	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	12	17	0	13	12	17	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	54	54	2		59	59	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,423	1,423	292		1,547	1,547	316	
	Corporates	365	135	135		395	166	166	
	of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	261	261	109		239	231	115	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	48	48	48		54	54	54		
Standardised Total ²				3				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	396	358	1		451	154	0	
	Regional governments or local authorities	150	20	0		100	20	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	10	9	
	Corporates	682	283	279		1,566	277	273	
	of which: SME	90	49	49		52	47	47	
	Retail	3	2	2		186	53	32	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	19	19	10		19	19	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	0	0	8	32	15	15	16
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	42	42	42		35	35	34		
Standardised Total ²				19				18	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
MALTA	Central governments or central banks	1,900	2,216	2		1,973	2,273	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	240	2	0		232	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	3	1	
	Corporates	984	398	380		947	387	377	
	of which: SME	209	87	73		245	97	82	
	Retail	705	355	246		676	345	259	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2,142	2,106	703		2,141	2,113	704	
	of which: SME	134	133	57		169	144	61	
	Exposures in default	223	92	114	23	188	118	108	23
	Items associated with particularly high risk	18	13	19		16	11	17	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	88	88	82		92	92	86		
Standardised Total ²				53				54	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	313	219	74		885	793	199	
	Corporates	649	46	46		146	24	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	79	153	2		77	148	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	271	155	155		524	193	193	
	of which: SME	0	0	0		0	0	0	
	Retail	54	11	7		268	54	34	
	of which: SME	54	11	7		267	54	34	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	10	10	10		11	11	11		
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
IRELAND	Central governments or central banks	60	60	0		58	58	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		3	3	1	
	Corporates	62	288	288		644	242	242	
	of which: SME	43	38	38		64	47	47	
	Retail	5	1	1		5	1	1	
	of which: SME	5	1	1		5	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	19	26	10	29	24	36	5
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	12	12	12		11	11	11		
Standardised Total ²				11				6	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Consolidated data	Central banks and central governments	1,544	0	1,544	0	0	2,335	0	2,335	0	0
	Institutions	5,921	0	4,788	1,252	0	6,046	0	4,668	1,240	0
	Corporates	96,228	855	52,775	23,296	345	100,637	2,175	55,664	26,671	657
	Corporates - Of Which: Specialised Lending	1,182	0	1,029	850	0	1,110	0	952	714	0
	Corporates - Of Which: SME	26	0	22	14	0	48	0	48	27	0
	Retail	24,114	9,294	26,208	4,516	213	23,664	9,271	23,276	4,808	212
	Retail - Secured on real estate property	20,748	174	20,711	2,910	32	20,235	174	20,220	2,672	33
	Retail - Secured on real estate property - Of Which: SME	247	20	247	187	38	239	20	238	194	16
	Retail - Other Retail - Of Which: non-SME	20,600	144	20,364	2,722	14	19,897	146	19,882	2,489	17
	Retail - Qualifying Revolving	287	1	10	5	1	330	1	9	5	2
	Retail - Other Retail - Of Which: SME	3,079	200	3,887	1,602	182	3,099	196	3,567	1,402	177
	Retail - Other Retail - Of Which: non-SME	1,275	128	1,189	374	134	1,347	126	1,075	338	127
	Retail - Other Retail - Of Which: non-SME	1,803	72	2,698	1,228	48	1,752	71	2,492	1,064	50
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total				29,173					32,169		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) 28 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected after the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,974	0	1,837	398	0	1,975	0	1,860	372	0
	Corporates	42,400	216	24,318	11,223	355	39,373	694	20,773	9,308	262
	Corporates - Of Which: Specialised Lending	449	0	435	344	0	372	0	354	303	0
	Corporates - Of Which: SME	25	0	25	13	0	45	0	45	17	0
	Retail	23,981	373	24,637	4,499	214	210	23,375	370	23,740	4,062
	Retail - Secured on real estate property	20,747	173	20,710	2,809	31	20,235	173	20,219	2,672	33
	Retail - Secured on real estate property - Of Which: SME	347	29	347	187	17	338	28	337	183	16
	Retail - Other Retail - Of Which: non-SME	20,600	144	20,364	2,722	14	19,897	146	19,882	2,489	17
	Retail - Qualifying Revolving	287	1	10	5	1	330	1	9	5	2
	Retail - Other Retail - Of Which: SME	2,946	199	3,336	1,585	182	2,811	196	3,512	1,385	176
	Retail - Other Retail - Of Which: non-SME	1,140	128	1,118	267	133	85	1,058	125	1,020	211
	Retail - Other Retail - Of Which: non-SME	1,803	72	2,818	1,228	48	1,752	71	2,492	1,064	50
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	423	0	423	0	0	420	0	420	0	1
	Corporates	5,735	0	2,506	963	0	1	20,207	448	10,868	5,808
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	22	0	13	2	0	0	100	0	17	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	22	0	13	2	0	0	100	0	17	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	292	0	291	105	0	281	0	280	98	0
	Corporates	6,432	11	4,418	2,036	0	4	7,026	0	3,882	1,972
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	9	4	0	0	16	0	11	5
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	9	4	0	0	16	0	11	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	73	0	64	22	0	0	51	0	41	15
	Corporates	3,895	0	2,468	773	0	2	2,805	5	1,639	618
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	19	0	6	2	0	0	5	0	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	19	0	6	2	0	0	5	0	1	0
	Retail - Other Retail - Of Which: SME	19	0	6	2	0	0	5	0	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

	(in EUR, %)	IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
Institutions		140	0	140	28	0	0	104	0	107	13	0
Corporates		6,331	0	4,171	1,254	0	3	4,646	0	3,115	1,406	2
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	25	0	25	22	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		9	0	9	4	0	0	10	0	9	4	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		9	0	8	4	0	0	9	0	8	4	0
Retail - Other Retail - Of Which: SME		9	0	8	4	0	0	9	0	8	4	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total		6,479	0	4,359	1,286	0	3	4,766	0	3,249	1,427	2

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

	(in EUR, %)	IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
Institutions		237	0	237	54	0	0	177	0	173	43	0
Corporates		3,024	26	1,426	777	0	9	3,354	25	1,437	796	10
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		20	0	2	0	0	0	43	0	2	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		20	0	2	0	0	0	43	0	2	0	0
Retail - Other Retail - Of Which: SME		20	0	2	0	0	0	43	0	2	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total		2,581	26	1,458	831	0	9	3,834	25	1,462	839	10

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

	(in EUR, %)	IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
Institutions		1	0	1	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total		1	0	1	0	0	0	0	0	0	0	0

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

	(in EUR, %)	IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Central banks and central governments		209	0	209	41	0	0	124	0	124	0	0
Institutions		11	0	11	7	0	0	22	0	21	7	0
Corporates		2,711	33	1,847	969	36	20	3,703	602	2,072	957	219
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total		2,929	33	2,067	1,018	36	20	4,149	602	2,318	964	219

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

	(in EUR, %)	IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
Institutions		485	0	177	80	0	0	444	0	186	88	0
Corporates		3,612	26	1,241	917	0	7	3,388	24	1,013	756	4
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		24	0	0	0	0	0	7	0	3	1	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		24	0	0	0	0	0	7	0	3	1	0
Retail - Other Retail - Of Which: SME		24	0	0	0	0	0	7	0	3	1	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total		4,121	26	1,428	1,004	0	7	3,833	24	1,199	845	4

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

	(in EUR, %)	IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
Institutions		26	0	23	39	0	1	3,383	0	1,823	781	0
Corporates		3,574	26	2,014	680	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		8	0	3	1	0	0	8	0	3	1	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		8	0	3	1	0	0	8	0	3	1	0
Retail - Other Retail - Of Which: SME		8	0	3	1	0	0	8	0	3	1	0
Retail - Other Retail - Of Which: non-SME		0										

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	1,493	0	2,533	267	0	1,537	0	2,421	28	0
	Institutions	6,598	0	5,110	1,198	0	6,539	0	5,238	1,195	0
	Corporates	100,559	0	85,854	27,873	701	99,026	0	84,544	27,249	803
	Corporates - Of Which: Specialised Lending	1,265	0	895	847	0	1,241	0	774	58	0
	Corporates - Of Which: SME	135	0	132	41	0	81	0	78	46	0
	Retail	21,882	374	23,387	4,120	404	21,313	368	22,338	3,955	388
	Retail - Secured on real estate property	19,822	186	19,834	2,536	30	19,428	181	19,456	2,406	28
	Retail - Secured on real estate property - Of Which: SME	231	36	231	198	14	208	25	207	205	13
	Retail - Secured on real estate property - Of Which: non-SME	19,591	149	19,513	2,337	16	19,120	156	19,149	2,201	15
	Retail - Qualifying Revolving	255	1	1	2	2	303	1	1	2	2
	Retail - Other Retail	1,909	387	3,552	1,593	372	1,802	186	3,481	1,247	358
	Retail - Other Retail - Of Which: SME	1,299	122	1,077	374	121	1,156	124	1,066	379	122
Retail - Other Retail - Of Which: non-SME	1,705	65	2,474	1,219	251	1,646	62	2,415	1,168	236	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				33,458					32,680		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,015	0	1,871	401	0	2,370	0	2,257	433	0
	Corporates	35,095	703	19,266	9,822	409	33,991	1,443	18,860	9,311	518
	Corporates - Of Which: Specialised Lending	361	0	345	283	0	352	0	338	278	0
	Corporates - Of Which: SME	122	0	121	40	0	11	0	76	44	0
	Retail	22,260	373	23,265	4,067	403	180	22,408	367	22,818	3,905
	Retail - Secured on real estate property	19,822	385	19,834	2,535	30	19,427	381	19,456	2,405	28
	Retail - Secured on real estate property - Of Which: SME	231	26	231	198	14	207	25	207	209	13
	Retail - Secured on real estate property - Of Which: non-SME	19,591	159	19,513	2,337	16	19,120	156	19,149	2,201	15
	Retail - Qualifying Revolving	255	1	1	2	2	303	1	1	2	2
	Retail - Other Retail	2,683	187	3,431	1,539	371	122	2,678	186	3,362	1,497
	Retail - Other Retail - Of Which: SME	978	122	956	330	32	1,032	124	946	329	121
Retail - Other Retail - Of Which: non-SME	1,705	65	2,474	1,219	251	1,646	62	2,415	1,168	236	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	906	0	827	192	0	12	0	12	0	0
	Corporates	20,481	436	11,082	5,802	146	20,818	424	11,245	5,846	142
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	75	0	23	8	0	127	0	18	6	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	75	0	23	8	0	127	0	18	6	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	194	0	253	24	0	190	0	186	45	0
	Corporates	7,374	0	3,911	1,866	0	7,422	0	3,959	1,830	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	38	0	19	8	0	30	0	11	4	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	38	0	19	8	0	30	0	11	4	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	61	0	52	19	0	98	0	93	24	0
	Corporates	2,870	31	2,181	922	40	2,769	30	1,850	702	55
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	2	1	0	83	0	2	1	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	1	0	83	0	2	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	83	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach										
		As of 31/03/2023						As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	4,399	0	154	39	0	0	216	0	183	29	
	Corporates - Of Which: Specialised Lending	0	0	2,958	1,429	0	2	4,940	0	3,111	1,573	
	Corporates - Of Which: SME	0	0	26	0	0	0	26	0	17	0	
	Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	9	0	9	4	0	0	5	0	4	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9	0	9	4	0	0	5	0	4	2	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	9	0	9	4	0	0	5	0	4	2		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach										
		As of 31/03/2023						As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	200	0	257	56	0	0	251	0	243	54	
	Corporates	3,700	6	1,723	900	0	10	3,848	12	1,583	815	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	70	0	17	8	0	0	310	0	32	14	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	70	0	17	8	0	0	310	0	32	14	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	70	0	17	8	0	0	310	0	32	14		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach										
		As of 31/03/2023						As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
MALTA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	15	0	1	1	0	0	0	0	1	1	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach										
		As of 31/03/2023						As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
UNITED STATES	Central banks and central governments	547	0	547	114	0	0	1,444	0	1,186	0	
	Institutions	40	0	40	12	0	0	21	0	7	0	
	Corporates	3,493	39	1,674	942	51	13	3,060	39	1,859	803	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	24	0	3	3	0	0	254	0	3	3	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	24	0	3	3	0	0	254	0	3	3	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	24	0	3	3	0	0	254	0	3	3		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach										
		As of 31/03/2023						As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	380	0	155	49	0	0	145	0	124	41	
	Corporates	3,286	0	1,057	776	0	4	3,236	0	1,028	803	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	29	0	6	2	0	0	41	0	11	4	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	29	0	6	2	0	0	41	0	11	4	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	29	0	6	2	0	0	41	0	11	4		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0		

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

		IRB Approach										
		As of 31/03/2023						As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	22	0	30	0	0	0	36	0	23	0	
	Corporates	3,513	0	1,850	709	0	1	3,563	0	1,882	795	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	8	0	2	1	0	0	80	0	3	1	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8	0	2	1	0	0	80	0	3	1	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	8	0	2	1	0	0	80	0	3	1		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0		

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 31/12/2022

		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Africa	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		49	49	0	0	0	0	49	0	0	0	0	0	0	0	0	
[10Y - more]	7	7	0	0	0	0	7	0	0	0	0	0	0	0	0		
Total		57	57	0	0	0	56	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Others	38	38	0	0	0	38	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		173	173	0	0	0	173	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		140	140	0	0	0	140	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		42	42	0	0	0	42	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		110	110	0	0	0	110	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		87	87	0	0	0	87	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		590	590	0	0	0	590	0	0	0	0	0	0	0	0	0	7

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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 €04.

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HSBC Continental Europe

As of 30/06/2023

		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	64	64	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	243	1,190	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		288	288	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	262	262	0	0	0	0	0	0	0	0	0	0	0	0		
Total		622	622	0	0	0	0	0	0	243	1,190	0	0	0	1	

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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 HGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
HSBC Continental Europe

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best 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 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	42,810	0	0	0	0	0	0	0	0	64,412	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,706	0	0	0	0	0	0	0	0	10,394	0	0	0	0	0	1	0	0	0	
Central banks	7	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	
General governments	2,062	0	0	0	0	0	0	0	0	5,990	0	0	0	0	0	0	0	0	0	
Credit institutions	2,086	0	0	0	0	0	0	0	0	2,562	0	0	0	0	0	0	0	0	0	
Other financial corporations	527	0	0	0	0	0	0	0	0	764	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	110	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	59,883	266	964	964	963	144	460	459	206	63,708	371	1,712	1,712	1,709	156	674	673	370	370	
Central banks	2,245	0	0	0	0	0	0	0	0	2,164	0	0	0	0	0	0	0	0	0	
General governments	723	0	0	0	0	0	0	0	0	1,027	0	0	0	0	0	0	0	0	0	
Credit institutions	12,677	0	0	0	0	0	0	0	0	14,726	9	0	0	0	0	0	0	0	0	
Other financial corporations	12,350	0	5	5	5	4	0	0	0	7,261	28	19	19	19	4	3	3	1	1	
Non-financial corporations	30,823	261	893	893	892	138	439	438	172	34,922	330	1,590	1,590	1,587	136	639	639	309	309	
of which: small and medium-sized enterprises	1,493	4	148	148	148	7	86	86	57	1,555	2	185	185	185	12	94	94	62	62	
of which: Loans collateralised by commercial immovable property	3,564	3	26	26	26	19	2	2	23	3,861	1	50	50	50	19	6	6	43	43	
Households	1,096	5	60	60	60	2	20	20	34	2,607	4	104	104	104	16	32	32	63	63	
of which: Loans collateralised by residential immovable property	462	4	46	46	46	0	13	13	32	2,241	2	88	88	88	13	25	25	63	63	
of which: Credit for consumption	132	1	0	0	0	0	0	0	0	161	1	10	10	10	1	2	2	7	7	
NET INSTRUMENTS other than NPT	108,399	266	964	964	963	144	460	459	206	138,514	371	1,712	1,712	1,709	157	674	673	370	370	
OFF-BALANCE SHEET EXPOSURES	109,315		141	141	141	41	27	26	7	121,813		287	287	194	33	30	24	1	1	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement 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 measurement 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 what is reported according to the FRED framework (template 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 FRED 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 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
HSC Continental Europe

	As of 31/03/2023										As of 30/06/2023														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					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*								
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾									
			Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾								
Cash balances at central banks and other demand deposits	61,174	0	0	0	0	0	0	0	0	0	63,474	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	10,434	0	0	0	0	1	0	0	0	0	10,926	0	0	0	0	1	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
General governments	5,976	0	0	0	0	0	0	0	0	0	7,693	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,614	0	0	0	0	0	0	0	0	0	3,336	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	731	0	0	0	0	0	0	0	0	0	316	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	107	0	0	0	0	0	0	0	0	0	99	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	99,902	43	1,967	1,967	1,965	134	797	796	748	102,695	320	1,980	1,980	1,978	133	708	708	510							
Central banks	4,001	0	0	0	0	0	0	0	0	2,850	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,762	0	0	0	0	0	0	0	0	3,291	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	20,625	0	0	0	0	0	0	0	0	25,210	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11,517	0	6	6	6	5	0	0	1	13,432	24	10	10	10	3	1	1	1	0	0	0	0	0	0	0
Non-financial corporations	36,885	29	1,669	1,669	1,667	94	704	704	372	35,180	285	1,684	1,684	1,682	96	614	614	321							
of which: small and medium-sized enterprises	1,697	2	182	182	182	12	93	93	61	1,709	2	183	183	183	12	92	92	56							
of which: Loans collateralised by commercial immovable property	4,126	1	47	47	47	23	5	5	42	3,911	4	44	44	44	19	5	5	48							
Households	23,313	14	293	293	293	35	92	92	175	22,931	9	286	286	286	32	90	90	179							
of which: Loans collateralised by residential immovable property	4,415	8	155	155	155	16	51	51	104	4,334	3	152	152	152	14	49	49	102							
of which: Credit for consumption	766	1	17	17	17	8	6	6	7	746	1	17	17	17	6	6	6	7							
DEBT INSTRUMENTS other than HFT	171,510	43	1,967	1,967	1,965	134	797	796	748	177,495	320	1,980	1,980	1,978	134	708	708	510							
OFF-BALANCE SHEET EXPOSURES	124,682		292	292	141	28	22	16	2	135,752		370	370	205	22	22	22	2							

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected 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 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 FRODO Framework (Annexes F 18.00 / F 18.05), 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) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO 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.

2023 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 30/09/2022						As of 31/12/2022					
	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 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 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)	1,358	98	69	37	47	32	2,389	428	137	109	165	81
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	18	5	1	0	1	1
Non-financial corporations	1,352	92	69	37	41	25	2,313	396	130	104	112	57
of which: small and medium-sized enterprises	9	7	2	2	7		73	53	13	10	36	
Households	7	7	0	0	6	6	58	27	6	4	52	23
DEBT INSTRUMENTS other than HFT	1,358	98	69	37	47		2,389	428	137	109	165	
Loan commitments given	1	0	0	0	0	0	78	78	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.

2023 EU-wide Transparency Exercise

Forborne exposures

HSBC Continental Europe

	As of 31/03/2023						As of 30/06/2023					
	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)	2,606	568	144	122	251	110	2,735	824	227	207	270	128
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	40	5	1	0	1	1	28	0	0	0	0	0
Non-financial corporations	2,434	509	135	116	128	57	2,560	764	219	202	133	75
of which: small and medium-sized enterprises	73	52	12	10	35		61	58	11	11	19	
Households	132	53	8	6	122	52	146	59	8	5	137	53
DEBT INSTRUMENTS other than HFT	2,606	568	144	122	251		2,735	824	227	207	270	
Loan commitments given	19	18	0	0	0	0	29	28	0	0	0	0
QUALITY OF FORBEARANCE ²												
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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 HSBC Continental Europe

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	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 ¹	Gross carrying amount		Of which: non-perform	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 ¹	Gross carrying amount		Of which: non-perform	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 ¹	Gross carrying amount		Of which: non-perform	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 ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	121	2	2	121	2	0	107	27	27	107	12	0	97	21	21	97	13	0	111	30	30	111	8	0
B Mining and quarrying	231	0	0	231	1	0	327	183	183	327	0	0	312	0	0	312	0	0	394	179	179	394	0	0
C Manufacturing	4,895	122	122	4,895	75	0	7,400	237	237	7,400	81	0	8,489	181	181	8,489	75	0	7,612	240	240	7,612	78	0
D Electricity, gas, steam and air conditioning supply	943	9	9	943	5	0	1,040	5	5	1,040	5	0	1,149	5	5	1,149	4	0	1,022	5	5	1,022	4	0
E Water supply	27	0	0	27	0	0	34	0	0	34	0	0	29	0	0	29	0	0	89	0	0	89	0	0
F Construction	434	17	17	434	13	0	434	19	19	434	15	0	413	18	18	413	15	0	456	18	18	456	14	0
G Wholesale and retail trade	3,512	133	133	3,512	118	0	4,206	169	169	4,206	134	0	4,400	174	174	4,400	124	0	4,190	179	179	4,190	120	0
H Transport and storage	1,891	14	14	1,891	24	0	2,118	18	18	2,118	20	0	2,180	21	21	2,180	18	0	2,201	20	20	2,201	18	0
I Accommodation and food service activities	466	34	34	466	14	0	909	80	80	909	18	0	916	47	47	916	17	0	496	50	50	496	14	0
J Information and communication	1,294	9	9	1,294	8	0	1,127	9	9	1,127	7	0	1,242	9	9	1,242	7	0	1,209	10	10	1,209	11	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	6	6	52	3	0
L Real estate activities	4,478	48	48	4,478	47	0	4,362	70	70	4,362	36	0	4,332	70	70	4,332	33	0	4,149	69	69	4,149	30	0
M Professional, scientific and technical activities	498	2	2	498	2	0	2,662	237	237	2,662	120	0	2,874	287	287	2,874	123	0	2,790	289	289	2,790	123	0
N Administrative and support service activities	10,010	391	391	10,010	212	0	9,189	372	372	9,189	243	0	9,243	738	738	9,243	221	0	8,792	496	496	8,792	258	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	37	0	0	37	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	20	0	0	20	0	0	23	3	3	23	1	0	22	3	3	22	1	0	21	3	3	21	1	0
Q Human health services and social work activities	167	3	3	167	4	0	187	100	100	187	56	0	205	5	5	205	56	0	123	5	5	123	3	0
R Arts, entertainment and recreation	152	5	5	152	6	0	168	6	6	168	4	0	151	7	7	151	4	0	217	7	7	217	5	0
S Other services	1,284	104	104	1,284	46	0	934	85	85	934	22	0	1,037	82	82	1,037	86	0	1,253	77	77	1,253	25	0
Loans and advances	30,882	891	891	30,824	577	0	34,322	1,930	1,930	34,972	775	0	36,685	1,669	1,669	36,686	798	0	35,180	1,684	1,684	35,180	712	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.