

HSBC HOLDINGS PLC
Form 6-K
March 26, 2014

FORM 6-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Report of Foreign Private Issuer

Pursuant to Rule 13a - 16 or 15d - 16 of
the Securities Exchange Act of 1934

For the month of March
HSBC Holdings plc

42nd Floor, 8 Canada Square, London E14 5HQ, England

(Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F).

Form 20-F Form 40-F

(Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934).

Yes..... No

(If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-.....).

Credit risk

	Page	App1	Tables	Page
Credit risk management	266			
	152			152

Edgar Filing: HSBC HOLDINGS PLC - Form 6-K

Summary of credit risk in 2013		Maximum exposure to credit risk	
.....		
		Loans and advances excluding held for sale: total exposure, impairment allowances and charges	152
		
		Personal lending	153
		
		Wholesale lending	154
		
		Credit quality of gross loans and advances	155
		
Impairment of loans and advances	155	Loan impairment charges by geographical region	155
.....		
		Loan impairment charges by industry	155
		
Assets held for sale	156	Loans and advances to customers and banks measured at amortised cost	156
.....		
		Loan impairment charges and other credit risk provisions	157
		
Credit exposure	157		
.....			
Maximum exposure to credit risk	157	Counterparty analysis of notional contract amounts of derivatives by product type	158
.....		
		Maximum exposure to credit risk	159
		
		Loan and other credit-related commitments	160
		
Personal lending	160	Total personal lending	160
.....		
Mortgage lending	161	Mortgage lending products	162
.....		
Mortgage lending in the US	162	HSBC Finance US CML - residential mortgages	163
.....		
		Trends in two months and over contractual delinquency in the US	163
		
		HSBC Finance: foreclosed properties in the US	164
		
Credit quality of personal lending in the US ...	164		
Non-US mortgage lending	164		
.....			
Other personal lending	165		
.....			
Wholesale lending	165	Total wholesale lending	166
.....		

Financial (non-bank)	167		
.....			
Loans and advances to banks	167		
.....			
Corporate and commercial	168		
.....			
Credit quality of financial instruments ..	169	267	Credit quality classification
.....		
2013 compared with 2012	169		Distribution of financial instruments by credit quality ..
.....		
Past due but not impaired gross financial instruments	172		Past due but not impaired loans and advances to customers and banks by geographical region
.....		
			Ageing analysis of days for past due but not impaired gross financial instruments
		
		
Renegotiated loans and forbearance	173	268	Renegotiated loans and advances to customers
		
			Renegotiated loans and advances to customers by geographical region
		
			Movement in renegotiated loans by geographical region
		
		
HSBC Finance loan modifications and re-age programmes	176		Gross loan portfolio of HSBC Finance real estate secured balances
.....		
			Movement in HSBC Finance renegotiated real estate balances
		
...		
			Number of renegotiated real estate secured accounts remaining in HSBC Finance's portfolio
		
		
Corporate and commercial renegotiated loans	178		
Collateral	178		
.....			
Collateral and other credit enhancements held	178		Residential mortgage loans including loan commitments by level of collateral
		
		
			Commercial real estate loans and advances including loan commitments by level of collateral
		
		
			Other corporate, commercial and financial (non-bank) loans and advances including loan commitments by collateral rated CRR/EL8 to 10 only
		

		Loans and advances to banks including loan commitments by level of collateral	184
Collateral and other credit enhancements obtained	185	Carrying amount of assets obtained	185

	Page	App1	Tables	Page
Impaired loans	185		Movement in impaired loans by geographical region ..	186
Impairment of loans and advances	187		Impairment allowances on loans and advances to customers by geographical region	188
			Net loan impairment charge to the income statement by geographical region	189
2013 compared with 2012	189			
Further analysis of impairment	191		Movement in impairment allowances by industry sector and geographical region	192
			Movement in impairment allowances over 5 years	193
			Movement in impairment allowances on loans and advances to customers and banks	194
			Individually and collectively assessed impairment charge to the income statement by industry sector	194
			Net loan impairment charge to the income statement ..	195
			Charge for impairment losses as a percentage of average gross loans and advances to customers by geographical region	195
			Charge for impairment losses as a percentage of average gross loans and advances to customers	195
			Reconciliation of reported and constant currency changes by geographical region	196

Edgar Filing: HSBC HOLDINGS PLC - Form 6-K

		Reconciliation of reported and constant currency impairment charge to the income statement	196
Refinance risk.....	272		
Impairment assessment	272		
Concentration of exposure	197	273	
Financial investments	197		
Trading assets.....	197	Trading assets	197
Derivatives	197		
Loans and advances	197	Gross loans and advances by industry sector.....	198
		Gross loans and advances to customers by industry sector and by geographical region	199
		Loans and advances to banks by geographical region .	200
		Gross loans and advances to customers by country	201
HSBC Holdings	203	HSBC Holdings - maximum exposure to credit risk	203
Securitisation exposures and other structured products	203	274	
Exposure in 2013	204	Overall exposure of HSBC	204
		Movement in the available-for-sale reserve	205
Securities investment conduits	205	Available-for-sale reserve and economic first loss protection in SICs, excluding Solitaire	205
Impairment methodologies	205	Impairment charges/(write-backs)	205
		Carrying amount of HSBC's consolidated holdings of ABSs, and direct lending held at fair value through profit or loss	206
Transactions with monoline insurers	208	HSBC's exposure to derivative transactions entered into directly with monoline insurers	208

