HSBC UK Bank plc

Regulatory Capital Instruments 30 June 2021



This document is a disclosure document published as required by, and solely for the purpose of compliance with, Article 437(b) of Regulation (EU) No. 575/2013, as amended by Regulation (EU) 2019/876 ("CRR II") to provide a description of the main features of the capital instruments of HSBC UK Bank plc and certain of its subsidiaries. The information contained in this document has been compiled in accordance with CRR II, Commission Implementing Regulation (EU) No 1423/2013, Q&A published by the European Banking Authority and regulatory guidance published by the UK Prudential Regulatory Authority. Assumptions on the regulatory treatment of the capital instruments described herein under CRR II reflect HSBC UK Bank plc's interpretation of current rules.

Following the end of the transition period following the UK's withdrawal from the EU, any reference herein to EU regulations (including technical standards) should be read as a reference to the UK's version of such regulations, as onshored into UK law under the European Union (Withdrawal) Act 2018.

Disclosure in the required format has resulted in simplification and abbreviation of the features of the capital instruments described herein. The information contained in this document is not intended to be a comprehensive description of such capital instruments. No investor or prospective investor in any such capital instruments should rely upon the description contained in this document and none of HSBC UK Bank plc or any of its subsidiaries shall be liable for any inaccuracy or misstatement contained in this document.

All capital instruments issued by HSBC UK Bank plc and its subsidiaries are held by HSBC Holdings plc. As such no external investors hold an interest in the securities, however the full terms and conditions for all instruments are available on request via Group Investor Relations (investorrelations@hsbc.com).

Terms and Conditions

		Ordinary Shares
1	Issuer	HSBC UK Bank plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA .
3	Governing law(s) of the instrument	English Law
4	Transitional CRR rules	Common Equity Tier 1
5 6	Post-transitional CRR rules Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Common Equity Tier 1 Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 9,015.0
9	Nominal amount of instrument (Currency in million)	GBP 9,015.0 N/A
9a 9b	Issue price Redemption price	N/A
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Various
12 13	Perpetual or dated Original maturity date	Perpetual No Moturity
14	Issuer call subject to prior supervisory approval	No Maturity NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	NA NA
19 20 a	Existence of a dividend stopper Fully discretionary or mandatory (in terms of timing)	NA NA
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	NA
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	NA Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA NA
25 26	If convertible, fully or partially If convertible, conversion rate	NA NA
27	If convertible, mandatory or optional conversion	NA NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down features	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Additional Tier 1 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	No

Available upon request

Terms and Conditions

		Undated Additional Tier 1 Instrument issued 2014 (Callable
		<u>Undated Additional Tier 1 Instrument issued 2014 (Callable at any interest payment date)</u>
1	Issuer	Issued by HSBC Bank plc, and subsequently transferred to HSBC UK Bank Plc on 1 July 2018
2	Unique identifier	NA
3	(eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	English Law
4	Transitional CRR rules	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 1,095.5
9	Nominal amount of instrument (Currency in million)	GBP 1,095.5
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	19 December 2014
12 13	Perpetual or dated Original maturity date	Perpetual No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	19 December 2019 - Redemption at Par
40	Cubermant cell datas if annihing	Tax and regulatory calls at any time - Par
16	Subsequent call dates, if applicable	On any quarterly interest payment date on or after 19 December 2019, i.e. 19 March, 19 June and 19 September.
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17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month GBP LIBOR + 5.05%
19	Existence of a dividend stopper	No
20 a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write-
	, 33 ()	down/conversion of capital instruments power under UK Banking
		Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	Always convert fully
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC UK Bank plc Yes
30 31	Write-down features If write-down, write-down trigger(s)	Contractual: Either HSBC UK Solo or Consolidated Common
٠.	a mie dom, mie dom algger(e)	Equity Tier 1 Ratio as of any date falls below 7.0%
		Statutory: Triggers to bail-in power and mandatory write-
		down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument	Immediately subordinate to Tier 2 instruments
20	type immediately senior to instrument)	No
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No NA
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Available upon request

		Undated Additional Tier 1 Instrument issued 2014 (Callable December 2024 onwards)
1	Issuer	Issued by HSBC Bank plc, and subsequently transferred to HSBC UK Bank Plc on 1 July 2019
2	Unique identifier	NA
3	(eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	English Law
4	Transitional CRR rules	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1
8	Amount recognised in regulatory capital	GBP 1,100.0
9	(Currency in million, as of most recent reporting date)	GBP 1,100.0
	Nominal amount of instrument (Currency in million)	100
9a 9b	Issue price Redemption price	100
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	19 December 2014
12	Perpetual or dated	Perpetual
13 14	Original maturity date Issuer call subject to prior supervisory approval	No Maturity Yes
15	Optional call date, contingent call dates and redemption amount	19 December 2024 - Redemption at Par
16	Subsequent call dates, if applicable	Tax and regulatory calls at any time - Par On any quarterly interest payment date on or after 19 December 2024, i.e. 19 March, 19 June and 19 September.
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating 3 month GBP LIBOR + 5.20%
19 20 a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Fully discretionary
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	Always convert fully
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29 30	If convertible, specify issuer of instrument it converts into Write-down features	HSBC UK Bank plc Yes
31	If write-down, write-down trigger(s)	Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0% Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34 35	If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA Immediately subordinate to Tier 2 instruments
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No NA
	Terms and Conditions	Available upon request

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Undated Additional Tier 1 Instrument issued 2016 (Callable March 2021onwards)

Marks and Spencer Financial Services plc (MSFS) Issuer

Unique identifier 2 (eg CUSIP, ISIN or Bloomberg identifier for private placement)

Governing law(s) of the instrument **English Law**

Transitional CRR rules Additional Tier 1 Post-transitional CRR rules 5 Additional Tier 1 6

Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Sub-Consolidated

7 Instrument type (types to be specified by each jurisdiction) Additional Tier 1 8 Amount recognised in regulatory capital GBP 35.2

Nominal amount of instrument (Currency in million) GBP 40.0 Issue price 100

(Currency in million, as of most recent reporting date)

Redemption price 9h 100 Accounting classification Shareholders' Equity 10 11 Original date of issuance 11 March 2016 12 Perpetual or dated Perpetual 13

Original maturity date No Maturity Issuer call subject to prior supervisory approval

Optional call date, contingent call dates and redemption amount 11 March 2021 - Redemption at Par Tax and regulatory calls at any time - Par

16 Subsequent call dates, if applicable On any annual interest payment date i.e. 11 March

Fixed or floating dividend/coupon Fixed Coupon rate and any related index 8.56%

19 Existence of a dividend stopper

20 a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary

20 b Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary

21 Existence of step up or other incentive to redeem No

Noncumulative or cumulative Non-cumulative 22 Convertible or non-convertible 23 Convertible

Triggers to statutory bail-in power and mandatory write-If convertible, conversion trigger (s)

down/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority

If convertible, fully or partially Always convert fully

If convertible, conversion rate To be determined at conversion

Mandatory upon the occurrence of certain events If convertible, mandatory or optional conversion

Common Equity Tier 1 If convertible, specify instrument type convertible into

Marks and Spencer Financial Services plc If convertible, specify issuer of instrument it converts into Yes

30 Write-down features

Contractual: Either MSFS or HSBC UK Consolidated Common If write-down, write-down trigger(s)

Equity Tier 1 Ratio falls below 7.0%

Statutory: Triggers to bail-in power and mandatory writedown/conversion of capital instruments power under UK Banking

Act 2009 - UK Bank of England/Prudential Regulatory Authority Full

If write-down, full or partial 33

If write-down, permanent or temporary Permanent

If temporary write-down, description of write-up mechanism NA

Position in subordination hierarchy in liquidation (specify instrument 35 Immediately subordinate to Tier 2 instruments type immediately senior to instrument)

Non-compliant transitioned features

If yes, specify non-compliant features NA

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If write-down, full or partial

If write-down, permanent or temporary

type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features

If temporary write-down, description of write-up mechanism

Position in subordination hierarchy in liquidation (specify instrument

33

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Undated Additional Tier 1 Instrument issued 2017 (Callable December 2022 onwards) Marks and Spencer Financial Services plc (MSFS) Issuer Unique identifier 2 (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument **English Law** Transitional CRR rules Additional Tier 1 Post-transitional CRR rules 5 Additional Tier 1 6 Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Sub-Consolidated 7 Instrument type (types to be specified by each jurisdiction) Additional Tier 1 8 Amount recognised in regulatory capital GBP 17.6 (Currency in million, as of most recent reporting date) 9 Nominal amount of instrument (Currency in million) GBP 20.0 9a Issue price 100 Redemption price 9h 100 Accounting classification Shareholders' Equity 10 11 Original date of issuance 08 December 2017 12 Perpetual or dated Perpetual 13 Original maturity date No Maturity Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 8 December 2022 - Redemption at Par Tax and regulatory calls at any time - Par 16 Subsequent call dates, if applicable On any annual interest payment date i.e. 8 December Fixed or floating dividend/coupon Fixed Coupon rate and any related index 5.75% 19 Existence of a dividend stopper 20 a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary 20 b Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary 21 Existence of step up or other incentive to redeem No Noncumulative or cumulative Non-cumulative 22 Convertible or non-convertible 23 Convertible Triggers to statutory bail-in power and mandatory write-If convertible, conversion trigger (s) down/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If convertible, fully or partially Always convert fully If convertible, conversion rate To be determined at conversion Mandatory upon the occurrence of certain events If convertible, mandatory or optional conversion Common Equity Tier 1 If convertible, specify instrument type convertible into Marks and Spencer Financial Services plc If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Contractual: Either MSFS or HSBC UK Consolidated Common If write-down, write-down trigger(s) Equity Tier 1 Ratio falls below 7.0% Statutory: Triggers to bail-in power and mandatory writedown/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority

Full

NA

NA

Permanent

Immediately subordinate to Tier 2 instruments

Terms and Conditions Available upon request

GBP 550m Subordinated Loan 2028

Issued by HSBC Bank plc and subsequently transferred to HSBC Issuer UK Bank Plc on 1 July 2018 Unique identifier 2 (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument **English Law** Transitional CRR rules Tier 2 5 Post-transitional CRR rules Tier 2 6 Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Solo & Sub-Consolidated 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital GBP 550.0 (Currency in million, as of most recent reporting date) 9 Nominal amount of instrument (Currency in million) GBP 550.0 9a Issue price 100 Redemption price 9h 100 Accounting classification Liability - amortised cost 10 11 Original date of issuance 26 June 2018 12 Perpetual or dated Dated 13 Original maturity date 01 July 2028 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount 01 July 2023 16 Subsequent call dates, if applicable On any quarterly interest payment date on or after 1 July 2023, i.e. 1 October, 1 January, and 1 April. Fixed or floating dividend/coupon Floating 3 month GBP LIBOR + 1.51% Coupon rate and any related index 19 Existence of a dividend stopper No 20 a Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory 20 b Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory 21 Existence of step up or other incentive to redeem No Noncumulative or cumulative Cumulative 22 Convertible Convertible or non-convertible 23 Triggers to statutory bail-in power and mandatory write-If convertible, conversion trigger (s) down/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If convertible, fully or partially May convert fully or partially If convertible, conversion rate To be determined at conversion If convertible, mandatory or optional conversion Mandatory upon the occurrence of certain events Common Equity Tier 1 If convertible, specify instrument type convertible into HSBC UK Bank plc If convertible, specify issuer of instrument it converts into 30 Write-down features Yes If write-down, write-down trigger(s) Statutory: Triggers to bail-in power and mandatory writedown/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If write-down, full or partial May be written down partially 33 If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument 35 Immediately subordinate to Senior Creditors type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features NA Terms and Conditions Available upon request

USD 840m Subordinated Loan 2028

Issued by HSBC Bank plc and subsequently transferred to HSBC Issuer UK Bank Plc on 1 July 2018 Unique identifier 2 (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument **English Law** Transitional CRR rules Tier 2 Post-transitional CRR rules 5 Tier 2 6 Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Solo & Sub-Consolidated 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital GBP 607.7 (Currency in million, as of most recent reporting date) 9 Nominal amount of instrument (Currency in million) USD 840.0 9a Issue price 100 Redemption price 9h 100 Accounting classification Liability - amortised cost 10 11 Original date of issuance 26 June 2018 12 Perpetual or dated Dated 13 Original maturity date 01 July 2028 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount 01 July 2023 16 Subsequent call dates, if applicable On any quarterly interest payment date on or after 1 July 2023, i.e. 1 October, 1 January, and 1 April. Fixed or floating dividend/coupon Floating 3 month USD LIBOR + 1.51% Coupon rate and any related index 19 Existence of a dividend stopper No 20 a Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory 20 b Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory 21 Existence of step up or other incentive to redeem No Noncumulative or cumulative Cumulative 22 Convertible or non-convertible Convertible 23 Triggers to statutory bail-in power and mandatory write-If convertible, conversion trigger (s) down/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If convertible, fully or partially May convert fully or partially If convertible, conversion rate To be determined at conversion If convertible, mandatory or optional conversion Mandatory upon the occurrence of certain events Common Equity Tier 1 If convertible, specify instrument type convertible into HSBC UK Bank plc If convertible, specify issuer of instrument it converts into 30 Write-down features Yes If write-down, write-down trigger(s) Statutory: Triggers to bail-in power and mandatory writedown/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If write-down, full or partial May be written down partially 33 If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument 35 Immediately subordinate to Senior Creditors type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features NA

Terms and Conditions Available upon request

GBP 1,000m Subordinated Loan 2030

Issued by HSBC Bank plc and subsequently transferred to HSBC Issuer UK Bank Plc on 1 July 2018 Unique identifier 2 (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument **English Law** Transitional CRR rules Tier 2 Post-transitional CRR rules 5 Tier 2 6 Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Solo & Sub-Consolidated 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital GBP 1,000.0 (Currency in million, as of most recent reporting date) 9 Nominal amount of instrument (Currency in million) GBP 1,000.0 9a Issue price 100 Redemption price 9h 100 Accounting classification Liability - amortised cost 10 11 Original date of issuance 26 June 2018 12 Perpetual or dated Dated 13 Original maturity date 01 July 2030 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount 01 July 2025 16 Subsequent call dates, if applicable On any quarterly interest payment date on or after 1 July 2025, i.e. 1 October, 1 January, and 1 April. Fixed or floating dividend/coupon Floating 3 month GBP LIBOR + 1.78% Coupon rate and any related index 19 Existence of a dividend stopper No 20 a Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory 20 b Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory 21 Existence of step up or other incentive to redeem No Noncumulative or cumulative Cumulative 22 Convertible or non-convertible Convertible 23 Triggers to statutory bail-in power and mandatory write-If convertible, conversion trigger (s) down/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If convertible, fully or partially May convert fully or partially If convertible, conversion rate To be determined at conversion If convertible, mandatory or optional conversion Mandatory upon the occurrence of certain events Common Equity Tier 1 If convertible, specify instrument type convertible into HSBC UK Bank plc If convertible, specify issuer of instrument it converts into 30 Write-down features Yes If write-down, write-down trigger(s) Statutory: Triggers to bail-in power and mandatory writedown/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If write-down, full or partial May be written down partially 33 If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument Immediately subordinate to Senior Creditors type immediately senior to instrument) Non-compliant transitioned features No If yes, specify non-compliant features NA Terms and Conditions Available upon request

GBP 650m Subordinated Loan 2033

Issued by HSBC Bank plc and subsequently transferred to HSBC Issuer UK Bank Plc on 1 July 2018 Unique identifier 2 (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument **English Law** Transitional CRR rules Tier 2 Post-transitional CRR rules 5 Tier 2 6 Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Solo & Sub-Consolidated 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital GBP 650.0 (Currency in million, as of most recent reporting date) 9 Nominal amount of instrument (Currency in million) GBP 650.0 9a Issue price 100 Redemption price 9h 100 Accounting classification Liability - amortised cost 10 11 Original date of issuance 26 June 2018 12 Perpetual or dated Dated 13 Original maturity date 11 September 2033 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 11 September 2028 16 Subsequent call dates, if applicable On any quarterly interest payment date on or after 11 September 2028, i.e. 11 December, 11 March and 11 June each year. Fixed or floating dividend/coupon Floating 3 month GBP LIBOR + 2.03% Coupon rate and any related index 19 Existence of a dividend stopper No 20 a Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory 20 b Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory 21 Existence of step up or other incentive to redeem No Noncumulative or cumulative Cumulative 22 Convertible or non-convertible Convertible 23 Triggers to statutory bail-in power and mandatory write-If convertible, conversion trigger (s) down/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If convertible, fully or partially May convert fully or partially If convertible, conversion rate To be determined at conversion If convertible, mandatory or optional conversion Mandatory upon the occurrence of certain events Common Equity Tier 1 If convertible, specify instrument type convertible into HSBC UK Bank plc If convertible, specify issuer of instrument it converts into 30 Write-down features Yes If write-down, write-down trigger(s) Statutory: Triggers to bail-in power and mandatory writedown/conversion of capital instruments power under UK Banking Act 2009 - UK Bank of England/Prudential Regulatory Authority If write-down, full or partial May be written down partially 33 If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument 35 Immediately subordinate to Senior Creditors type immediately senior to instrument) Non-compliant transitioned features No If yes, specify non-compliant features NA Terms and Conditions Available upon request

1	Issuer	HSBC UK Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	English Law
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 100.0
9	Nominal amount of instrument (Currency in million)	GBP 100.0
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	29 March 2019
12	Perpetual or dated	Dated
13	Original maturity date	29 March 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29 March 2024
16	Subsequent call dates, if applicable	On any quarterly interest payment date on or after 29 March 2024, i.e. 29 June, 29 September and 29 December each year.
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.86%
19 20 a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC UK Bank plc
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Statutory: Triggers to bail-in power and mandatory write-
	·	down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
30	If write-down, full or partial	May be written down partially
32 33	If write-down, permanent or temporary	May be written down partially Permanent
	71	NA
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument	Immediately subordinate to Senior Creditors
20	type immediately senior to instrument)	No
36	Non-compliant transitioned features	No NA
37	If yes, specify non-compliant features	NA
	Terms and Conditions	Available upon request

GBP 79m Subordinated Loan 2031

1	Issuer	HSBC UK Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	English Law
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 79.0
9	Nominal amount of instrument (Currency in million)	GBP 79.0
9a	Issue price	100
9b	Redemption price	100
10 11	Accounting classification Original date of issuance	Liability - amortised cost 11 March 2021
12	Perpetual or dated	Dated
13	Original maturity date	11 March 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	11 March 2026
16	Subsequent call dates, if applicable	On any annual interest payment date i.e. 11 March
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.13%
19 20 a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Equity Tier 1 HSBC UK Bank plc
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA
	Terms and Conditions	Available upon request

HSBC UK Bank plc

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