

FINAL TERMS

Final Terms dated 27 September 2005

Series No.: 1818

Tranche No.: 1

HSBC Bank plc**Debt Issuance Programme****Issue of****GBP 500,000,000****4.75 per cent. Callable Subordinated Notes due 2020****PART A - CONTRACTUAL TERMS**

This document constitutes the Final Terms relating to the issue of the Tranche of Notes described herein. Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 1 July 2005 in relation to the above Programme which constitutes a base prospectus ("**Prospectus**") for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus is available for viewing on the website of Regulatory News Services operated by the London Stock Exchange at www.londonstockexchange.com/en-gb/pricesnews/marketnews.

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| 1. | (i) | Issuer | HSBC Bank plc |
| | (ii) | Arranger: | HSBC Bank plc |
| 2. | (i) | Series number: | 1818 |
| | (ii) | Tranche number: | 1 |
| 3. | | Currency or currencies: | |
| | (i) | of denomination: | Pounds sterling (" GBP ") |
| | (ii) | of payment: | GBP |
| 4. | | Aggregate Principal Amount: | |
| | (i) | Series: | GBP500,000,000 |
| | (ii) | Tranche: | GBP500,000,000 |
| 5. | (i) | Issue Price: | 99.179 per cent of the Aggregate Principal Amount |
| | (ii) | Commission payable: | 0.45 per cent |

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| | (iii) | Selling concession: | None |
| 6. | | Denomination(s) (<i>Condition 1(f)</i>): | GBP 1,000 |
| 7. | (i) | Issue Date: | 29 September 2005 |
| | (ii) | Interest Commencement Date: | With respect to: (a) the Fixed Rate Note provisions, the Issue Date; and (b) the Floating Rate Note provisions, 29 September 2015. |
| 8. | | Maturity Date: (<i>Condition 6(a)</i>) | The Interest Payment Date falling in September 2020 |
| 9. | | Interest basis: (<i>Conditions 3 to 5</i>) | The Notes will bear interest in accordance with the Fixed Rate Note provisions from (and including) the Issue Date to (but excluding) 29 September 2015 and thereafter in accordance with the Floating Rate Note provisions. |
| 10. | | Redemption basis: (<i>Condition 6</i>) | Redemption at par |
| 11. | | Change of interest or redemption basis: | If the Notes are not redeemed on 29 September 2015, as from that date the interest basis shall be Floating Rate Notes |
| 12. | | Put/Call options: | Condition 6(c) will apply as specified below |
| 13. | (i) | Status of the Notes: (<i>Condition 2</i>) | Subordinated Notes |
| | (ii) | Subordinated Notes: | Deferral of Payments, Condition 2(d) is not applicable |
| 14. | | Method of distribution: | Syndicated |
- PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**
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| 15. | | Fixed Rate Note provisions: (<i>Condition 3</i>) | Applicable during the period from (and including) the Issue Date to (but excluding) 29 September 2015 |
| | (i) | Rate of Interest: | 4.75 per cent. per annum payable annually |

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(ii) Fixed Interest Payment Date(s): 29 September in each year from and including 29 September 2006 to and including 29 September 2015

(iii) Day Count Fraction: Actual/Actual (ICMA). For these purposes, "Actual/Actual (ICMA)" (as defined below) means:

(i) where the number of days in the relevant period from (and including) the most recent Fixed Interest Payment Date (or, if none, the Interest Commencement Date) to (but excluding) the relevant payment date (the "Accrual Period") is equal to or shorter than the Determination Period (as defined below) during which the Accrual Period ends, the number of days in such Accrual Period divided by the number of days in such Determination Period; or

(ii) where the Accrual Period is longer than the Determination Period during which the Accrual Period ends, the sum of the number of days in such Accrual Period falling in the Determination Period in which the Accrual Period begins divided by the number of days in such Determination Period and the number of days in such Accrual Period falling in the next Determination Period divided by the number of days in such Determination Period.

"Determination Period" means each period from (and including) a Determination Date to (but excluding) the next Determination Date (including, where either the Interest Commencement Date or the final Fixed Interest Payment Date is not a Determination Date, the period commencing on the first Determination Date prior to, and ending on the first Determination Date falling after, such date).

(iv) Determination Date: 29 September.

16. Floating Rate Note provisions:
(*Condition 4*)
- Applicable during the period from (and including) 29 September 2015 to the date on which the Notes are redeemed
- (iii) Interest Payment Dates: For the period from and including 29 September 2015 to and including the Maturity Date, 29 December, 29 March, 29 June and 29 September in each year, commencing on 29 December 2015, in each case subject to adjustment in accordance with Condition 4(b).
- (iv) Benchmark: 3-Month LIBOR
- (v) Relevant Rate of Benchmark: Offered rate
- (vi) Relevant screen page: Moneyline Telerate page 3750
- (vii) Interest Determination Date: As specified in Condition 4(c), save that if 29 September 2015 is not a Business Day, the Interest Commencement Date for the Interest Period commencing on that date shall be determined as if the first day of such Interest Period were the next following Business Day
- (viii) Margin +0.82 per cent. per annum
- (ix) Fallback rate:
- (i) In the circumstances set out in Condition 4(c)(ii), the Agent Bank will:
- (A) request the principal London office of each of five major banks in the London interbank market to provide a quotation of the rate at which deposits in Sterling are offered by it at approximately 11.00 a.m. (London time) on the Interest Determination Date to prime banks in the London interbank market for a period equal to the relevant Interest Period in an amount that is representative for a single transaction in that market at that time; and
- (B) discard the highest and lowest quotation and

determine the arithmetic mean (rounded, if necessary, to the nearest one hundred-thousandth of a percentage point, 0.000005 being rounded upwards) of such remaining quotations.

- (ii) If fewer than three such quotations are provided as requested, the Agent Bank will determine the arithmetic mean (rounded, if necessary, as aforesaid) of the rates quoted by major banks in the London interbank market, selected by the Agent Bank, at approximately 11.00 a.m. (London time) on the first day of the relevant Interest Period for loans in Sterling to leading London banks for a period equal to the relevant Interest Period and in an amount that is representative for a single transaction in that market at that time.

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| (viii) | Day count fraction: | Actual/Actual (ICMA) (as defined above) |
| (ix) | Relevant time: | 11.00 am London time |
| (x) | Minimum Interest Rate: | Not applicable |
| (xi) | Maximum Interest Rate: | Not applicable |
| (xii) | Business Day: | London |

(Condition 4(b))

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| 17. | Variable Coupon Amount Note provisions: <i>(Condition 5)</i> | Not applicable |
| 18. | Zero Coupon Note provisions: <i>(Condition 5)</i> | Not applicable |
| 19. | Index-Linked Interest Note/other variable-linked interest Note Provisions: | Not applicable |
| 20. | Dual Currency Note provisions: | Not applicable |

PROVISIONS RELATING TO REDEMPTION

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| 21. | Issuer's optional redemption (Call): (<i>Condition 6(c)</i>) | Applicable |
| | (i) Redemption amount (Call): | Par |
| | (ii) Series redeemable in part: | No |
| | (iii) Call option date(s)/Call option period: | 29 September 2015 and each subsequent Interest Payment Date |
| 22. | Noteholder's optional redemption (Put): (<i>Condition 6(d)</i>) | No |
| | (i) Redemption amount (Put): | Not applicable |
| | (ii) Put Option date(s)/Put Option Period: | Not applicable |
| 23. | Final redemption amount of each Note: (<i>Condition 6(a)</i>) | Par |
| 24. | Final redemption amount of each Note in cases where the final redemption amount is Index-Linked or other variable-linked: | Not applicable |
| 25. | Instalment Notes: (<i>Condition 6(a)</i>) | Not applicable |
| 26. | Early redemption amount: | |
| | (i) Early redemption amount (upon redemption for taxation reasons): (<i>Condition 6(b)</i>) | Par |
| | (ii) Early redemption amount upon enforcement: (<i>Condition 10</i>) | Par |
| | (iii) Other redemption provisions: (<i>Condition 6(h)</i>) | None |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 27. | Form of Notes: (<i>Condition 1(a)</i>) | |
| | (i) Form of Notes: | Bearer |
| | (ii) Bearer Notes exchangeable for Registered Notes: | No |
| 28. | If issued in bearer form: | |
| | (i) Initially represented by a | Temporary Global Note |

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| | Temporary Global Note or Permanent Global Note: | |
| | (ii) Temporary Global Note exchangeable for Permanent Global Note and/or Definitive Notes and/or Registered Notes: (<i>Condition 1(a)</i>) | Yes, exchangeable for Permanent Global Note |
| | (iii) Permanent Global Note exchangeable at the option of the bearer for Definitive Notes and/or Registered Notes: | No |
| | (iv) Coupons to be attached to Definitive Notes: | Yes |
| | (v) Talons for future Coupons to be attached to Definitive Notes: | Yes |
| | (vi) (a) Definitive Notes to be security printed: | Yes |
| | (b) if the answer to (a) is yes, whether steel engraved plates will be used: | Yes |
| | (vii) Definitive Notes to be in ICMA or successor's format: | Yes |
| | (viii) Issuer or Noteholder to pay costs of security printing: | Issuer |
| 29. | Exchange Date for exchange of Temporary Global Note: | 8 November 2005 |
| 30. | Payments: (<i>Condition 8</i>) | |
| | (i) Method of payment: | Condition 8 shall apply, subject as provided in the Temporary Global Note or as the case may be, the Permanent Global Note |
| | (ii) Relevant Financial Centre Day: | As provided in Condition 8 |
| 31. | Partly Paid Notes: (<i>Condition 1</i>) | No |
| 32. | Redenomination: (<i>Condition 9</i>) | |
| | (i) Redenomination: | Not applicable |
| | (ii) Exchange: | Not applicable |

33. Other final terms: Not applicable

DISTRIBUTION

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| 34. | (i) | If syndicated, names, addresses and underwriting commitments of Lead Manager: | HSBC Bank plc 8 Canada Square, London E14 5HQ | GBP450,000,000 |
| | (ii) | If syndicated, names, addresses and underwriting commitments of other Managers: | Bank of Montreal Bucklersbury House 11 Walbrook London EC4N 8ED | GBP10,000,000 |
| | | | Barclays Bank PLC 5 The North Colonnade, Canary Wharf London E14 4BB | GBP10,000,000 |
| | | | Bear, Stearns International Limited One Canada Square London E14 5AD | GBP10,000,000 |
| | | | BNP Paribas 10 Harewood Avenue London NW1 6AA | GBP10,000,000 |
| | | | Société Générale 17, cours Valmy 92987 Paris la Défense France | GBP10,000,000 |
| | (iii) | Date of Subscription Agreement | 27 September 2005 | |
| | (iv) | Stabilising Manager (if any): | HSBC Bank plc | |
| 35. | | If non-syndicated, name and address of Relevant Dealer: | Not applicable | |
| 36. | | Total commission and concession: | 0.45 per cent. of the Aggregate Principal Amount | |
| 37. | | Selling restrictions: United States of America: | TEFRA D Rule Not Rule 144A eligible | |
| 38. | | Other: | Not applicable | |

39. Stabilisation:

In connection with the issue of any Tranche of Notes, the Dealer or Dealers (if any) named as Stabilising Manager(s) (or persons acting on behalf of any Stabilising Manager(s)) in the applicable Final Terms may over-allot Notes (provided that, in the case of any Tranche of Notes to be admitted to trading on the gilt-edged and fixed interest market of the London Stock Exchange/listed on the Luxembourg Stock Exchange, the aggregate principal amount of Notes allotted does not exceed 105 per cent. of the aggregate principal amount of the relevant Tranche) or effect transactions with a view to supporting the market price of the Notes at a level higher than that which might otherwise prevail. However, there is no assurance that the Stabilising Manager(s) (or persons acting on behalf of a Stabilising Manager) will undertake stabilisation action. Any stabilisation action may begin on or after the date on which adequate public disclosure of the terms of the offer of the relevant Tranche of Notes is made and, if begun, may be ended at any time, but it must end no later than the earlier of 30 days after the issue date of the relevant Tranche of Notes and 60 days after the date of the allotment of the relevant Tranche of Notes.

PART B - OTHER INFORMATION

40. **LISTING**
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| (i) | Listing | London |
| (ii) | Admission to trading | Application has been made for the Notes to be admitted to trading on the gilt-edged and fixed interest market of the London Stock Exchange plc with effect from 29 September 2005 |
41. **RATINGS**
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| Ratings: | The long term subordinated debt rating of HSBC Bank plc has been rated: |
| | S&P: A+ |
| | Moody's: Aa3 |
| | Fitch: AA- |
42. **NOTIFICATION**
- Not applicable
43. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE**
- Save as discussed in "Subscription and Sale" in the Base Prospectus, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.
44. **REASONS FOR THE OFFER ESTIMATED NET PROCEEDS AND TOTAL EXPENSES**
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| (i) | Reasons for the offer | See "Use of Proceeds" in Base Prospectus |
| (ii) | Estimated net proceeds; | GBP493,645,000 (after deduction of total commission and concession referred to in paragraph 36 above but prior to deduction of expenses referred to in paragraph 43(iii) below) |
| (iii) | Estimated total expenses: | Approximately GBP15,000 |
45. **YIELD**
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| (i) | Indication of yield: | Calculated as 4.798 per cent. on the Issue Date assuming redemption of the Notes on 29 September 2015 |
| | | As set out above, the yield is calculated as a semi-annual yield at the Issue Date on the basis of the Issue Price and assuming redemption of the Notes on 29 September 2015. It is not an indication of future yield. |

46. **HISTORIC INTEREST RATES**

Details of historic LIBOR rates can be obtained from <http://www.bba.org.uk/>.

47. **PERFORMANCE OF INDEX/FORMULA**

Not applicable

48. **PERFORMANCE OF INDEX/FORMULA - DUAL CURRENCY NOTES**

Not applicable

OPERATIONAL INFORMATION

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| 49. | ISIN Code: | XS0230339417 |
| 50. | Common Code: | 023033941 |
| 51. | Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): | None |
| 52. | Settlement procedures: | Eurobond |
| 53. | Additional Paying Agent(s) (if any): | None |
| 54. | Common Depository: | HSBC Bank plc |
| 55. | Agent Bank/Calculation Agent: | HSBC Bank plc |
| | — is Agent Bank to make calculations? | Yes |
| | — if not, identify calculation agent: | Not applicable |
| 56. | Notices: (<i>Condition 14</i>) | Condition 14 applies |
| 57. | City in which specified office of Registrar to be maintained: (<i>Condition 12</i>) | Not applicable |
| 58. | Other relevant Terms and Conditions: | None |
| 59. | Other Final Terms: | None |