## HSBC Holdings plc

Capital and Other TLAC-eligible Instruments Main Features 30 June 2019



This document is a disclosure document published as required by, and solely for the purpose of compliance with, Articles 437(b) and 437a(a) of Regulation (EU) No. 575/2013, as amended by Regulation (EU) 2019/876 (the "CRR") to provide a description of the main features of HSBC's capital instruments and eligible liabilities.

The information contained in this document has been compiled in accordance with the CRR, 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 and eligible liabilities described herein under the CRR reflect HSBC's interpretation of current rules.

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 HSBC shall not be liable for any inaccuracy or misstatement contained in this document.

The full terms and conditions of the capital instruments described herein are available via our website (<u>http://www.hsbc.com/investors/fixed-income-securities</u>) or by contacting HSBC Investor Relations (<u>investorrelations@hsbc.com</u>). Information with respect to any capital instrument in this document should not be used for investment advice and does not constitute an offer to sell or solicitation of an offer to buy any such capital instrument or any advice or recommendation with respect to any such capital instrument. When making a decision about your investments, you should seek the advice of a professional financial adviser.

suer	HSBC Holdings plc	Hang Seng Bank Limited	HSBC Trinkaus & Burkhardt AG
	51	(Non-Controlling Interest portion)	(Non-Controlling Interest portion)
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	GB0005405286	HK0011000095	DE0008115106
Governing law(s) of the instrument	English Law	Laws of Hong Kong	German Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A	N/A
other TLAC-eligible instruments governed by foreign law) Transitional CRR rules			
	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
Eligible at solo/group/solo and group	Group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Ordinary Shares	Ordinary Shares
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 17,475m	USD 468m	USD 179m
Par value of instrument	USD 10,119m	No par value, NCI portion of share capital HKD 3,656m (USD 468m)	EUR 18m (USD 20m)
Accounting classification	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary
Original date of issuance	•	•	-
Perpetual or dated	Perpetual	Perpetual	Perpetual
Original maturity date	-	•	
Issuer call subject to prior supervisory approval	-	-	-
Optional call date, contingent call dates and redemption amount	-	•	
Subsequent call dates, if applicable	-	•	•
Coupons / dividends			
Fixed or floating dividend/coupon	-		-
Coupon rate and any related index	-	-	-
Existence of a dividend stopper	-	-	-
Fully discretionary, partially discretionary or mandatory	-		-
Existence of step up or other incentive to redeem	-	-	-
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-		-
If convertible, fully or partially	-	-	-
If convertible, conversion rate	-		-
If convertible, mandatory or optional conversion	-	-	-
If convertible, specify instrument type convertible into	-		-
If convertible, specify issuer of instrument it converts into	-	-	-
Write-down features	-		-
If write-down, write-down trigger(s)	-	_	-
If write-down, full or partial	-	-	-
If write-down, permanent or temporary	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-
Type of subordination	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1
instrument)		·	-
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features		_	_

1. Represents the portion of ordinary share capital plus share premium which is held outside of the Group.

lssuer	HSBC Bank Malta plc	HSBC Bank Oman SAOG
	(Non-Controlling Interest portion)	(Non-Controlling Interest portion)
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	MT0000030107	OM0000001517
Governing law(s) of the instrument	Laws of Malta	Oman Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for		N/A
other TLAC-eligible instruments governed by foreign law)		
Transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1
Eligible at solo/group/solo and group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Ordinary Shares
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 37m	USD 255m
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)		
Par value of instrument	EUR 32m (USD 37m)	OMR 98m (USD 255m)
Accounting classification	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary
	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary
Original date of issuance Perpetual or dated	- Permetual	- Demotuel
	Perpetual	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	-	-
Optional call date, contingent call dates and redemption amount	-	-
Subsequent call dates, if applicable	-	-
Coupons / dividends		
Fixed or floating dividend/coupon	-	-
Coupon rate and any related index	-	-
Existence of a dividend stopper	-	-
Fully discretionary, partially discretionary or mandatory	-	-
Existence of step up or other incentive to redeem	-	-
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)		-
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down features	-	-
If write-down, write-down trigger(s)	-	-
If write-down, full or partial	-	-
If write-down, permanent or temporary	-	-
If temporary write-down, description of write-up mechanism	-	-
a Type of subordination	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1
instrument)		·
Non-compliant transitioned features	No	No
If yes, specify non-compliant features	-	-

1. Represents the portion of ordinary share capital plus share premium which is held outside of the Group.

	Issuer	HSBC Holdings plc	HSBC Capital Funding (Dollar 1) L.P.	HSBC Bank Capital Funding (Sterling 1) L.P.	HSBC Bank Capital Funding (Sterling 2) L.P.
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042806046	US40427LAB09	XS0179407910	XS0189704140
	Governing law(s) of the instrument	English law	Jersey Law		Jersey Law (except Adjusted Distributable Reserves
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A	N/A	N/A
	other TLAC-eligible instruments governed by foreign law)				
	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
	Eligible at solo/group/solo and group	Group	Group	Solo and Group	Solo and Group
	Instrument type (types to be specified by each jurisdiction)	Preference Shares	Preferred Securities	Perpetual non-cumulative preference shares	Perpetual non-cumulative preference shares
	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,405m	USD 892m	USD 890m	USD 390m
	Par value of instrument	USD 1,450m	USD 900m	GBP 700m (USD 890m)	GBP 300m (USD 382m)
	Accounting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - fair value
	Original date of issuance	Thursday, September 22, 2005	17 Apr 2000	05 Nov 2003	07 Apr 2004
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	-	-	-	-
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	16 Dec 2010 / Par	30 Jun 2030 / Witholding Tax and Special event at any time / Par or Make Whole Amount subject to certain criteria	5 Nov 2031 / Tax and regulatory event at any time / Par	7 Apr 2020 / Tax and regulatory event at any time / Par
	Subsequent call dates, if applicable	Any time after first call date	On each distribution date thereafter	On each distribution date thereafter	On each distribution date thereafter
	Coupons / dividends				
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed to floating
	Coupon rate and any related index	6.200%	10.176%	From 05/11/2031 rate changes from fixed 5.844% to 6 month GBP LIBOR + 1.76%	From 07/04/2020 rate changes from fixed 5.862% to month GBP LIBOR + 1.85%
	Existence of a dividend stopper	Yes	Yes	Yes	Yes
	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
	Existence of step up or other incentive to redeem	No	Yes	Yes	Yes
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
ł	If convertible, conversion trigger(s)	-	Contractual - converts if consolidated Total Capital Ratio falls below the then minimum regulatory requirement or the Board expects this to occur in the near future	Contractual - Converts (i) on 5 Nov 2048 if still outstanding, (ii) if either Solo or Consolidated Total Capital Ratio of HSBC Bank pic falls below the minimum required by UK regulator, or (iii) the Board of UDD0 Decleto the ore of (international or in the termination) of the solution	
				HSBC Bank plc expects (ii) to occur in the near future.	HSBC Bank pic expects (ii) to occur in the hear futur
	If convertible, fully or partially	-	Always convert fully	Always convert fully	Always convert fully
	If convertible, conversion rate	-	1:1 Preference share	1:1 Preference share	1:1 Preference share
	If convertible, mandatory or optional conversion	-	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events
	If convertible, specify instrument type convertible into	-	Additional Tier 1	Additional Tier 1	Additional Tier 1
	If convertible, specify issuer of instrument it converts into	-	HSBC Holdings plc	HSBC Bank Plc	HSBC Bank Plc
	Write-down features	No	No	No	No
	If write-down, write-down trigger(s)	-		-	-
2	If write-down, full or partial	-	-	-	-
3	If write-down, permanent or temporary	-	-	-	-
Ļ	If temporary write-down, description of write-up mechanism	-	-	-	-
а	Type of subordination	N/A	N/A	N/A	N/A
5	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Tier 2 instruments	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Tier 2 instruments	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
	instrument)				
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Dividend stopper.	Dividend stopper. Step-up.	Dividend stopper. Step-up.	Dividend stopper. Step-up.
		Grandfathered to Dec 2021	Grandfathered to Dec 2021	Grandfathered to Dec 2021	Grandfathered to Apr 2020

Additional Tier 1			100001111	
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AR04	US404280AS86	US404280AT69	US404280BC26
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision and Section 2.20(a) of the supplemental indenture (consent to the exercise of UK ball-in power)	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision and Section 2.20(a) of the supplemental indenture (consent to the exercise of UK terl in exurcit)	Laws of the State of New York, save for the subordination provision
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eliqible instruments governed by foreign law)		N/A	bail-in power) N/A	N/A
Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible
	Securities	Securities	Securities	Securities
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,492m	USD 2,240m	USD 2,456m	USD 1,995m
Par value of instrument	USD 1,500m	USD 2,250m	USD 2,450m	USD 2,000m
Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
Original date of issuance	17 Sep 2014	17 Sep 2014	30 Mar 2015	01 Jun 2016
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
3 Original maturity date		-	-	-
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	17 Jan 2020 / Tax and Capital Disqualification event at any time / Par	17 Sep 2024 / Tax and Capital Disqualification event at any time / Par	30 Mar 2025 / Tax and Capital Disqualification event at any time / Par	1 Jun 2021 / Tax and Capital Disqualification Event a any time / Par
Subsequent call dates, if applicable	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
B Coupon rate and any related index	From 17/01/2020 rate changes from fixed 5.625% to 5	From 17/09/2024 rate changes from fixed 6.375% to 5	From 30/03/2025 rate changes from fixed 6.375% to 5	From 01/06/2021 rate changes from fixed 6.875% to
	year Mid-Market Swap Rate + 3.626%	year Mid-Market Swap Rate + 3.705%	year Mid-Market Swap Rate + 4.368%	year Mid-Market Swap Rate + 5.514%
9 Existence of a dividend stopper	No	No	No	No
) Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)		<ul> <li>7% CET1: Contractual</li> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under</li> </ul>	7% CET1: Contractual Priggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under	
	down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
if convertible, fully or partially	UK Banking Act 2009 – UK BoE/PRA - Contractual	UK Banking Act 2009 - UK BoE/PRA - Contractual	UK Banking Act 2009 – UK BoE/PRA - Contractual	UK Banking Act 2009 - UK BoE/PRA - Contractual
	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
If convertible, conversion rate	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
If convertible, conversion rate     If convertible, mandatory or optional conversion     If convertible, specify instrument type convertible into	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1
If convertible, conversion rate     If convertible, mandatory or optional conversion     If convertible, specify instrument type convertible into     If convertible, specify issuer of instrument it converts into	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events
If convertible, conversion rate     If convertible, mandatory or optional conversion     If convertible, specify instrument type convertible into     If convertible, specify issuer of instrument it converts into     Write-down features	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes
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If convertible, conversion rate     If convertible, mandatory or optional conversion     If convertible, specify instrument type convertible into     If convertible, specify issuer of instrument it converts into     Write-down features     If write-down, write-down trigger(s)	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory wr down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual
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If convertible, conversion rate     If convertible, mandatory or optional conversion     If convertible, specify instrument type convertible into     If convertible, specify issuer of instrument it converts into     Write-down features     If write-down, write-down trigger(s)      If write-down, full or partial     If write-down, permanent or temporary     If temporary write-down, description of write-up mechanism	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory w down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent
3       If convertible, conversion rate         7       If convertible, mandatory or optional conversion         3       If convertible, specify instrument type convertible into         9       If convertible, specify issuer of instrument it converts into         0       Write-down features         1       If write-down, write-down trigger(s)         2       If write-down, full or partial         3       If write-down, permanent or temporary         4       If yee of subordination	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plo Yes Triggers to statutory bail-in power and mandatory wr down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent
If convertible, conversion rate         If convertible, mandatory or optional conversion         If convertible, specify instrument type convertible into         If convertible, specify issuer of instrument it converts into         Write-down features         If write-down, write-down trigger(s)         If write-down, full or partial         If write-down, permanent or temporary         If temporary write-down, description of write-up mechanism         Type of subordination         Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.35578 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A	UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory wri down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent N/A
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Additional Tier 1				
	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BL25	US404280BN80	US404280BP39	XS1111123987
3 Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision	English law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	· N/A	N/A	N/A	N/A
4 Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/solo and group	Group	Group	Group	Group
7 Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 2,993m	USD 2,346m	USD 1,797m	USD 1,940m
	USD 3.000m	UOD 0.050m		EUR 1,500m (USD 1,708m)
9 Par value of instrument 10 Accounting classification		USD 2,350m	USD 1,800m	Shareholders' equity
	Shareholders' equity	Shareholders' equity	Shareholders' equity	
<u>8</u>	22 May 2017 Perpetual	23 Mar 2018	23 Mar 2018	15 Sep 2014 Perpetual
12     Perpetual or dated       13     Original maturity date	Perpetual	Perpetual	Perpetual	reipelual
13 Original maturity date     14 Issuer call subject to prior supervisory approval	- Yes	- Yes	- Yes	- Yes
15 Optional call date, contingent call dates and redemption amount	22 May 2027 / Tax and Capital Disgualification event	23 Mar 2023 / Tax and Capital Disgualification event	23 Mar 2028 /Tax and Capital Disqualification event at	
To Optional call date, contingent call dates and redemption amount	at any time / Par	at any time / Par	any time / Par	at any time / Par
16 Subsequent call dates, if applicable	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call	On each Reset date after first call
Coupons / dividends	,	, · ,	<u> </u>	
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	From 22/05/2027 rate changes from fixed 6% to 5	From 23/03/2023 rate changes from fixed 6.25% to 5	From 23/03/2028 rate changes from fixed 6.5% to 5	From 16/09/2022 rate changes from fixed 5.25% to 5
	year Mid-Market Swap Rate + 3.746%	year Mid-Market Swap Rate + 3.453%	year Mid-Market Swap Rate + 3.606%	year Mid-Market Swap Rate + 4.383%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
20         Fully discretionary, partially discretionary or mandatory           21         Existence of step up or other incentive to redeem	Fully Discretionary No	Fully Discretionary No	Fully Discretionary No	Fully Discretionary No
20     Fully discretionary, partially discretionary or mandatory       21     Existence of step up or other incentive to redeem       22     Non-cumulative or cumulative	Fully Discretionary No Non-cumulative	Fully Discretionary No Non-cumulative	Fully Discretionary No Non-cumulative	Fully Discretionary No Non-cumulative
20     Fully discretionary, partially discretionary or mandatory       21     Existence of step up or other incentive to redeem       22     Non-cumulative or cumulative       23     Convertible or non-convertible	Fully Discretionary No Non-cumulative Convertible	Fully Discretionary No Non-cumulative Convertible	Fully Discretionary No Non-cumulative Convertible	Fully Discretionary No Non-cumulative Convertible
20         Fully discretionary, partially discretionary or mandatory           21         Existence of step up or other incentive to redeem           22         Non-cumulative or cumulative           23         Convertible or non-convertible	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual
20     Fully discretionary, partially discretionary or mandatory       21     Existence of step up or other incentive to redeem       22     Non-cumulative or cumulative       23     Convertible or non-convertible	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual - Triggers to statutory bail-in power and mandatory write	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual - Triggers to statutory bail-in power and mandatory write-	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory writ
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20     Fully discretionary, partially discretionary or mandatory       21     Existence of step up or other incentive to redeem       22     Non-cumulative or cumulative       23     Convertible or non-convertible	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under
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20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         23       Convertible or non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, fully or partially         26       If convertible, conversion trigger(s)	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.4799 per ordinary share	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.7881 per ordinary share	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.7881 per ordinary share	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully EUR 3.37514 per ordinary share
20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         23       Convertible or non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.4799 per ordinary share Mandatory upon the occurrence of certain events	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully EUR 3.37514 per ordinary share Mandatory upon the occurrence of certain events
20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         23       Convertible or non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.4799 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully EUR 3.37514 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1
20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         22       Non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, conversion rate         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.4799 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings pic	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully EUR 3.37514 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write
20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         22       Non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, conversion rate         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.4799 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         - Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         - Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual 7% CET1: Contractual 7% CET1: Contractual 7% CET1: Contractual 7% CET1: Contractual With Conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully EUR 3.37514 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory writt down/conversion of capital instruments power under
20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         22       Non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, conversion rate         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.4799 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HBBC Holdings plc         Yes         Triggers to statutory bail-in power and mandatory write	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         - Triggers to statutory bail-in power and mandatory write	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         7% CET1: Contractual         7% CeT1: Contractual         Ways         Conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings pic         Yes         - Triggers to statutory bail-in power and mandatory write-	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully EUR 3.37514 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory writt
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20       Fully discretionary, partially discretionary or mandatory         21       Existence of step up or other incentive to redeem         22       Non-cumulative or cumulative         23       Convertible or non-convertible         24       If convertible, conversion trigger(s)         25       If convertible, conversion rate         26       If convertible, conversion rate         27       If convertible, conversion rate         28       If convertible, specify instrument type conversion         29       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, full or partial         34       Type of subordination         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         Always convert fully         USD 3.4799 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HBBC Holdings plc         Yes         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA - Contractual         recognition         May be written down partially         Permanent         -         N/A         Immediately subordinate to Tier 2 instruments	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         - Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BOE/PRA - Contractual recognition         May be written down partially         Permanent         -         //A         Immediately subordinate to Tier 2 instruments	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         - Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         Always convert fully         USD 3.7881 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         - Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition         May be written down partially         Permanent         - N/A         Immediately subordinate to Tier 2 instruments	Fully Discretionary         No         Non-cumulative         Convertible         7% CET1: Contractual         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA         Always convert fully         EUR 3.37514 per ordinary share         Mandatory upon the occurrence of certain events         Common Equity Tier 1         HSBC Holdings plc         Yes         Triggers to statutory bail-in power and mandatory write         down/conversion of capital instruments power under         UK Banking Act 2009 – UK BoE/PRA         May be written down partially         Permanent         -         N/A         Immediately subordinate to Tier 2 instruments

Ad	Additional Tier 1				
1	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1298431104	XS1624509300	XS1640903701	XS1882693036
3	Governing law(s) of the instrument	English law	English law	English law	English law

3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/solo and group	Group	Group	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible
		Securities	Securities	Securities	Securities
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,120m	USD 722m	USD 1,418m	USD 549m
9	Par value of instrument	EUR 1,000m (USD 1,139m)	SGD 1,000m (USD 739m)	EUR 1,250m (USD 1,423m)	SGD 750m (USD 554m)
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	29 Sep 2015	08 Jun 2017	04 Jul 2017	24 Sep 2018
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	-	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	29 Sep 2023 /Tax and Capital Disqualification event at any time / Par	$8 \ \mbox{Jun 2022}$ / Tax and Capital Disqualification event at any time / Par	4 Jul 2029 /Tax and Capital Disqualification event at any time / Par	24 Sep 2023 / Tax and Capital Disqualification event at any time / Par
16	Subsequent call dates, if applicable	On each Reset date after first call	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	From 29/09/2023 rate changes from fixed 6% to 5 year Mid-Market Swap Rate + 5.338%	From 08/06/2022 rate changes from fixed 4.7% to Swap Offer Rate ("SOR") + 2.87%	From 04/07/2029 rate changes from fixed 4.75% to 5 year Mid-Market Swap Rate + 3.844%	From 24/09/2023 rate changes from fixed 5% to Swap Offer Rate ("SOR") + 2.665%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	7% CET1: Contractual	7% CET1: Contractual	7% CET1: Contractual	7% CET1: Contractual
		Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>

25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully	Always convert fully
26	If convertible, conversion rate	EUR 3.73559 per ordinary share	SGD 4.80694 per ordinary share	EUR 3.05451 per ordinary share	SGD 4.86068 per ordinary share
27	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-	<ul> <li>Triggers to statutory bail-in power and mandatory write</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write</li> </ul>	- Triggers to statutory bail-in power and mandatory write-
		, , , , , , , , , , , , , , , , , , ,	down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under
•		, , , , , , , , , , , , , , , , , , ,	down/conversion of capital instruments power under	, , ,	
	········	down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under

2 If write-down, full or partial	May be written down partially			
3 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	-	-	-	-
4a Type of subordination	N/A	N/A	N/A	N/A
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Tier 2 instruments			
instrument)				
6 Non-compliant transitioned features	No	No	No	No
7 If yes, specify non-compliant features	-	-	-	-
	-		-	-

1	Issuer	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1884698256
2	Governing law(s) of the instrument	Laws of the State of New York, save for the
5		subordination provision
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A
-	other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Additional Tier 1
4 5	Post-transitional CRR rules	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/solo and group	Group
7	Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible
		Securities
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,299m
9	Par value of instrument	GBP 1,000m (USD 1,272m)
10	Accounting classification	Shareholders' equity
11	Original date of issuance	28 Sep 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	28 Sep 2026 / Tax and Capital Disqualification event at any time / Par
16	Subsequent call dates, if applicable	Every 5 years after first call
	Coupons / dividends	, . ,
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	From 28/09/2026 rate changes from fixed 5.875% to
		Mid-Market Swap Rate + 4.276%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	7% CET1: Contractual
		Triggers to statutory bail-in power and mandatory write
		down/conversion of capital instruments power under
		UK Banking Act 2009 – UK BoE/PRA - Contractual
		recognition
25	If convertible, fully or partially	Always convert fully
26	If convertible, conversion rate	GBP 2.70 per ordinary share
	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events
27		
27 28	If convertible, specify instrument type convertible into	Common Equity Tier 1
		Common Equity Tier 1 HSBC Holdings plc
28 29 30	If convertible, specify instrument type convertible into	
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	HSBC Holdings plc Yes
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
28 29 30 31 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially
28 29 30 31 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
28 29 30 31 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -
28 29 30 31 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A
28 29 30 31 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -
28 29 30 31 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to Tier 2 instruments
28 29 30 31 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A

Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
135061	hobe holdings pic	Hobe Holdings pic	hobe holdings pic	hobe holdings pic
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AE90	US404280AF65	US404280AG49	US404280AH22
Governing law(s) of the instrument	Laws of the State of New York, save for the	Laws of the State of New York, save for the	Laws of the State of New York, save for the	Laws of the State of New York, save for the
,	subordination provision	subordination provision	subordination provision	subordination provision
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A	N/A	N/A
other TLAC-eligible instruments governed by foreign law)				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 245m	USD 548m	USD 2,045m	USD 2,684m
Par value of instrument	USD 222m	USD 488m	USD 2,000m	USD 2,500m
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value
Original date of issuance	30 Aug 2005	30 Aug 2005	03 May 2006	12 Sep 2007
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	27 Nov 2032	17 May 2032	02 May 2036	15 Sep 2037
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax event at any time / Par			
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.350%	7.625%	6.500%	6.500%
Existence of a dividend stopper	No	Νο	Νο	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	_

32	If write-down, full or partial	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to senior creditors			
	instrument)				
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No contractual recognition provision for excercise of			
		statutory write down / conversion powers.			
		Grandfathered to Jun 2025			

Tier 2				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AJ87	US404280AP48	US404280AQ21	US404280AU33
3 Governing law(s) of the instrument	Laws of the State of New York, save for the	Laws of the State of New York, save for the	Laws of the State of New York, save for the	Laws of the State of New York, save for the
	subordination provision	subordination provision and consent to the exercise of	subordination provision and consent to the exercise of	subordination provision and consent to the exercise of
		UK bail-in power	UK bail-in power	UK bail-in power
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (fo other TLAC-eligible instruments governed by foreign law)	r N/A	N/A	N/A	N/A
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Tier 2
6 Eligible at solo/group/solo and group	Group	Group	Group	Group
7 Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,496m	USD 1,991m	USD 1,623m	USD 1,562m
9 Par value of instrument	USD 1,500m	USD 2,000m	USD 1,500m	USD 1,500m
10 Accounting classification	Liability - amortised cost	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	27 May 2008	12 Mar 2014	12 Mar 2014	18 Aug 2015
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	01 Jun 2038	14 Mar 2024	14 Mar 2044	18 Aug 2025
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax or Capital disqualification event at any time / Par
16 Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.800%	4.250%	5.250%	4.250%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	-		- Triggers to statutory bail-in power and mandatory write	
		down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under
		UK Banking Act 2009 – UK BoE/PRA – Contractual	UK Banking Act 2009 – UK BoE/PRA – Contractual	UK Banking Act 2009 – UK BoE/PRA – Contractual
		recognition	recognition	recognition
		-		
25 If convertible, fully, or portionly,		May convert fully or nortfally	May convert fully or partially	May convert fully or partially
	-	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	- - -	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions
26 If convertible, conversion rate		To be determined at conversion	To be determined at conversion	To be determined at conversion
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into	-	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write	To be determined at conversion Mandatory upon satisfaction of certain conditions <u>Common Equity Tier 1</u> HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writ
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writt down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary	- - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary         34       If temporary write-down, description of write-up mechanism	- - - - - - - - - - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary         34       Type of subordination	- - - - - - - - - - - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writt down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary         34       If temporary write-down, description of write-up mechanism         34a       Type of subordination         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	- - - - - - - - - - -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary         34       If temporary write-down, description of write-up mechanism         35       Position in subordination         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary         34       Type of subordination         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)         36       Non-compliant transitioned features	- - - - - - - - - - - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Write-down features         31       If write-down, write-down trigger(s)         32       If write-down, full or partial         33       If write-down, permanent or temporary         34       Type of subordination         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)         36       Non-compliant transitioned features	-     -     -     -     -     -     No     -     -     N/A     Immediately subordinate to senior creditors     Yes     No contractual recognition provision for excercise of	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes - Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors

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Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BH13	XS0159497162	XS0356452929	XS0387079907
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	English law	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (fo other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,530m	USD 995m	USD 984m	USD 827m
Par value of instrument	USD 1,500m	GBP 650m (USD 827m)	GBP 750m (USD 954m)	GBP 650m (USD 827m)
Accounting classification	Liability - fair value	Liability - fair value	Liability - amortised cost	Liability - amortised cost
Original date of issuance	23 Nov 2016	20 Dec 2002	07 Apr 2008	11 Sep 2008
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	23 Nov 2026	20 Dec 2027	07 Apr 2038	11 Sep 2028
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax or Capital disqualification event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.375%	Fixed 5.750%	Fixed 7.000%	Fixed 6.750%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
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 BoE/PRA – Contractual recognition	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	- Triggers to statutory bail-in power and mandatory down/conversion of capital instruments power un UK Banking Act 2009 – UK BoE/PRA
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory down/conversion of capital instruments power un UK Banking Act 2009 – UK BoE/PRA</li> </ul>
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
instrument)				
	No	No	No	No

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Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Bank USA, NA
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0498768315	XS1428953407	XS1254428896	US4042Q1AA55
Governing law(s) of the instrument	English law	English law	English law	Laws of the State of New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A	N/A	N/A
other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/group/solo and group	Group	Group	Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Subordinated debt
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,135m	USD 1,195m	USD 1,775m	USD 1,355m
Par value of instrument	GBP 900m (USD 1,145m)	EUR 1,000m (USD 1,139m)	EUR 1,500m (USD 1,708m)	USD 1,000m
Accounting classification	Liability - amortised cost	Liability - fair value	Liability - fair value	Liability - fair value
Original date of issuance	29 Mar 2010	07 Jun 2016	30 Jun 2015	25 Oct 2004
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29 Mar 2040	07 Jun 2028	30 Jun 2025	01 Nov 2034
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	6.000%	3.125%	3.000%	5.875%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)			- Triggers to statutory bail-in power and mandatory write	
	down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under	Federal Deposit Insurance Act – FDIC as received
	UK Banking Act 2009 – UK BoE/PRA	UK Banking Act 2009 – UK BoE/PRA	UK Banking Act 2009 – UK BoE/PRA	
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain condition
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Bank USA, NA
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)			<ul> <li>Triggers to statutory bail-in power and mandatory write</li> </ul>	
,	down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under	Federal Deposit Insurance Act - FDIC as received
	UK Banking Act 2009 – UK BoE/PRA	UK Banking Act 2009 – UK BoE/PRA	UK Banking Act 2009 – UK BoE/PRA	
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	N/A	N/A	N/A	N/A
	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No

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	Issuer	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Finance Corporation
		,	,	,	
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042Q1AB39	US4042Q1AD94	US4042Q1AE77	US40429CGB28
	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	State of Illinois
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A	N/A	N/A
	other TLAC-eligible instruments governed by foreign law)				
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Ineligible
	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Ineligible
	Eligible at solo/group/solo and group	Solo and Group Subordinated debt	Solo and Group Subordinated debt	Solo and Group Subordinated debt	Solo and Group Subordinated debt
	Instrument type (types to be specified by each jurisdiction)		USD 700m	USD 286m	USD 0m
	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,016m	USD 700m	USD 286m	USD 0m
	Par value of instrument	USD 750m	USD 700m	USD 1,250m	USD 509m
	Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	17 Aug 2005	18 Jun 2008	24 Aug 2010	03 Dec 2010
_	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date	15 Aug 2035	15 Jan 2039	24 Aug 2020	15 Jan 2021
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
	Subsequent call dates, if applicable	-	-	-	N/A
	Coupons / dividends		<b>F</b> <sup>1</sup> 1		
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	5.625%	7.000%	4.875%	6.676%
)	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
	Existence of step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible	Non-convertible
1	If convertible, conversion trigger(s)	Triggers to statutory bail-in under Section 11(d) the	Triggers to statutory bail-in under Section 11(d) the	Triggers to statutory bail-in under Section 11(d) the	-
		Federal Deposit Insurance Act – FDIC as receiver	Federal Deposit Insurance Act – FDIC as receiver	Federal Deposit Insurance Act – FDIC as receiver	
	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	-
	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	- -
	If convertible, conversion rate If convertible, mandatory or optional conversion	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions	-
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	-
	If convertible, conversion rate If convertible, mandatory or optional conversion	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions	-
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes	-
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the	- - -
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes	- - -
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the	- - -
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	- - -
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially	- - - - - - No -
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	- - - - No -
	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially	- - - - No -
a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A	- - - - - - - - N/A
а	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A Immediately subordinate to senior creditors	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A Immediately subordinate to senior creditors	- - - No - - - - - N/A Immediately subordinate to senior creditors
5 6 7 8 9 0 1 1 2 3 4 4 5 6 7	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent - N/A	- - - - - - - - -

 36
 Non-compliant transitioned features

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 If yes, specify non-compliant features

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A Inc IPB23 ie State of New York Group fed debt n amortised cost 10 20 y Event call on 27 Sep 2015 / 101	HSBC USA Inc US760719AR59 Laws of the State of New York N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	HSBC USA Inc US760719AS33 Laws of the State of New York N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	HSBC USA Inc US760719BH68 Laws of the State of New York N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 250m Liability - amortised cost 15 Jul 1997
e State of New York Group ted debt n mortised cost 10	Laws of the State of New York N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	Laws of the State of New York N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	Laws of the State of New York N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 250m Liability - amortised cost 15 Jul 1997
Group ted debt n amortised cost 10 20	N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	N/A Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	N/A Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 250m Liability - amortised cost 15 Jul 1997
ted debt n amortised cost 10 20	Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	Ineligible Ineligible Solo and Group Subordinated debt USD 0m USD 250m Liability - amortised cost 15 Jul 1997
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ted debt n amortised cost 10 20	Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	Solo and Group Subordinated debt USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	Solo and Group Subordinated debt USD 0m USD 250m Liability - amortised cost 15 Jul 1997
ted debt n amortised cost 10 20	Subordinated debt USD 0m Liability - amortised cost 20 May 1991 Dated 15 May 2021	Subordinated debt USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	Subordinated debt USD 0m USD 250m Liability - amortised cost 15 Jul 1997
n amortised cost 10 20	USD 0m USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	USD 0m USD 100m Liability - amortised cost 01 Jun 1991 Dated	USD 0m USD 250m Liability - amortised cost 15 Jul 1997
amortised cost 10 20	USD 100m Liability - amortised cost 20 May 1991 Dated 15 May 2021	USD 100m Liability - amortised cost 01 Jun 1991 Dated	USD 250m Liability - amortised cost 15 Jul 1997
amortised cost 10 20	Liability - amortised cost 20 May 1991 Dated 15 May 2021	Liability - amortised cost 01 Jun 1991 Dated	Liability - amortised cost 15 Jul 1997
20	20 May 1991 Dated 15 May 2021	01 Jun 1991 Dated	15 Jul 1997
20	Dated 15 May 2021	Dated	
	Dated 15 May 2021		
	<i>i</i>		Dated
v Event cell on 27 Ser 2015 / 101		01 Jun 2021	15 Jul 2097
Event call on 27 Ser 2015 / 101	No	No	Yes
y ⊑ven call 011 ∠ / 3ep 2015 / 101	-	-	Tax event at any time / Greater of (i) par and (i
			scheduled payments
	-	-	-
	Fixed	Fixed	Fixed
			7.200%
	No	No	No
iscretionary	Mandatory	Mandatory	Mandatory
· · · · · · · · · · · · · · · · · · ·	No	No	No
e	Cumulative	Cumulative	Cumulative
ertible	Non-convertible	Non-convertible	Non-convertible
	-	-	-
			_
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	- No	- No	- No
e		Fixed 9.125% No cretionary Mandatory No Cumulative tible Non-convertible - -	Fixed     Fixed       9.125%     9.300%       No     No       scretionary     Mandatory       No     No       Cumulative     Cumulative       tible     Non-convertible       -     -       -     -       -     -

-

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Tier 2				
Issuer	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	Private Placement	Private Placement	Private Placement
Governing law(s) of the instrument	German law	German law	German law	German law
a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (fr	or N/A	N/A	N/A	N/A
other TLAC-eligible instruments governed by foreign law)	<b>T</b> 0	<b>T</b> 0	<b>T</b> ' <b>A</b>	<b>T</b>
Transitional CRR rules Post-transitional CRR rules	Tier 2 Ineligible	Tier 2 Ineligible	Tier 2 Ineligible	Tier 2 Ineligible
Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 4m	USD 13m	USD 5m	USD 7m
Par value of instrument	EUR 20m (USD 23m)	EUR 30m (USD 34m)	EUR 10m (USD 11m)	EUR 10m (USD 11m)
0 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
1 Original date of issuance	01 Jun 2005	04 May 2006	02 Oct 2006	23 May 2002
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	22 Jun 2020	10 May 2021	11 Oct 2021	27 Jun 2022
Issuer call subject to prior supervisory approval	No	No	No	No
5 Optional call date, contingent call dates and redemption amount	-	-	-	-
6 Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4.100%	4.770%	4.500%	5.500%
9 Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
1 Existence of step up or other incentive to redeem	No	No	No	No
2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Inggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	<ul> <li>Inggers to statutory bai-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin</li> </ul>	Inggers to statutory bail-in power and mandatory w down/conversion of capital instruments power unde German Recovery and Resolution Act – BaFin
5 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
6 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
7 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
9 If convertible, specify issuer of instrument it converts into	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG
0 Write-down features	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin</li> </ul>	b- Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	<ul> <li>Triggers to statutory bail-in power and mandatory w down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin</li> </ul>
2 If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
3 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	-	-	-	-
a Type of subordination	N/A	N/A	N/A	N/A
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
6 Non-compliant transitioned features	Yes	Yes	Yes	Yes
7 If yes, specify non-compliant features	No express waiver of set-off.	No express waiver of set-off.	No express waiver of set-off.	No express waiver of set-off.
	Grandfathered to Jun 2020	Grandfathered to May 2021	Grandfathered to Oct 2021	Grandfathered to Jun 2022

Tier 2				
Issuer	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	Private Placement	Private Placement	Private Placement
Governing law(s) of the instrument	German law	German law	German law	German law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (fo	r N/A	N/A	N/A	N/A
other TLAC-eligible instruments governed by foreign law)		T 0	T 0	<b>T</b> : 0
Transitional CRR rules Post-transitional CRR rules	Tier 2 Ineligible	Tier 2 Ineligible	Tier 2 Ineligible	Tier 2 Ineligible
Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 9m	USD 11m	USD 6m	USD 11m
Par value of instrument	EUR 10m (USD 11m)	EUR 10m (USD 11m)	EUR 5m (USD 6m)	EUR 10m (USD 11m)
D Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
1 Original date of issuance	23 May 2002	06 Jul 2005	06 Jul 2005	23 May 2002
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	27 Jun 2023	07 Jul 2025	08 Jul 2025	27 Jun 2028
Issuer call subject to prior supervisory approval     Optional call date, contingent call dates and redemption amount	No	No	No	No
	-	-	-	-
6 Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5.500%	4.210%	4.210%	5.500%
9 Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
1 Existence of step up or other incentive to redeem	No	No	No	No
2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	<ul> <li>Inggers to statutory bala-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin</li> </ul>	<ul> <li>Inggers to statutory ball-in power and mandatory w down/conversion of capital instruments power unde German Recovery and Resolution Act – BaFin</li> </ul>
5 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
6 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
7 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
9 If convertible, specify issuer of instrument it converts into	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG
) Write-down features	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandatory we down/conversion of capital instruments power under</li> </ul>
	German Recovery and Resolution Act – BaFin	German Recovery and Resolution Act – BaFin	German Recovery and Resolution Act – BaFin	German Recovery and Resolution Act – BaFin
2 If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
3 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
a Type of subordination	N/A	N/A	N/A	N/A
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
8 Non-compliant transitioned features	Yes	Yes	Yes	Yes
87 If yes, specify non-compliant features	No express waiver of set-off.	No express waiver of set-off.	No express waiver of set-off.	No express waiver of set-off.
	Grandfathered to Jun 2023	Grandfathered to Jun 2025	Grandfathered to Jun 2025	Grandfathered to Jun 2025

er 2		LICEO Triplerus and Daulthan II AC	LICEO Triplenes and Burlines II AO		
I	ssuer	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Bank plc	HSBC Bank plc
ι	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XF0004249136	XF0004249177	GB0005902332	GB0005903413
(	Governing law(s) of the instrument	German law	German law	English law	English law
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A	N/A	N/A
(	other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Ti 0	Ti 0	Tion 0	Tion Q
	Post-transitional CRR rules	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Ineligible	Tier 2 Ineligible
	Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
	Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 13m	USD 18m	USD 750m	USD 300m
	Par value of instrument	EUR 37m (USD 42m)	EUR 52m (USD 59m)	USD 750m	USD 300m
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	22 Sep 2006	25 Sep 2006	19 Jun 1985	11 Dec 1986
	Perpetual or dated	Dated	Dated	Perpetual	Perpetual
	Original maturity date	31 Dec 2020	31 Dec 2020	-	-
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Tax or Regulatory event at any time / Par	Tax or Regulatory event at any time / Par	1 June 1990 / Tax event at any time / Par	1 Jun 1992 / Tax event at any time / Par
	Subsequent call dates, if applicable	-	-	On each distribution date thereafter	On each distribution date thereafter
(	Coupons / dividends				
	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Floating
	Coupon rate and any related index	4.910%	4.890%	6 month USD LIBOR + 0.25%, subject to minimum of	6 month LIBOR + 0.10%, subject to minimum of
				0.68750%	
	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
	Existence of step up or other incentive to redeem	No	No	No	No
	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
(	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
	If convertible, conversion trigger(s)		<ul> <li>Triggers to statutory bail-in power and mandatory write-</li> </ul>		
		down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power under	down/conversion of capital instruments power un
		German Recovery and Resolution Act – BaFin	German Recovery and Resolution Act – BaFin	UK Banking Act 2009 – UK BoE/PRA	UK Banking Act 2009 – UK BoE/PRA
	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
	If convertible, specify issuer of instrument it converts into	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Bank plc	HSBC Bank plc
١	Write-down features	Yes	Yes	Yes	Yes
	If write-down, write-down trigger(s)	Triggered by a P&L loss under German GAAP and	Triggered by a P&L loss under German GAAP and	Triggers to statutory bail-in power and mandatory write	<ul> <li>Triggers to statutory bail-in power and mandatory</li> </ul>
		triggers to statutory bail-in power and mandatory write-			down/conversion of capital instruments power un
		down/conversion of capital instruments power under	down/conversion of capital instruments power under	UK Banking Act 2009 – UK BoE/PRA	UK Banking Act 2009 – UK BoE/PRA
		German Recovery and Resolution Act – BaFin	German Recovery and Resolution Act – BaFin		
	If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
_	If write-down, permanent or temporary	Temporary	Temporary	Permanent	Permanent
	If temporary write-down, description of write-up mechanism	Accumulated profits used for write-up	Accumulated profits used for write-up	-	-
1	Type of subordination	N/A	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to more senior Tier 2 instruments	Immediately subordinate to more senior Tier 2 instruments
	Instrument) Non-compliant transitioned features	No	No	Yes	Yes
		INU	INU	105	105

- Grandfathered to Jun 2025 Grandfathered to Jun 2025	
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er 2				
Issuer	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US597433AC57	XS0015190423	XS0088317853	XS0120514335
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	English law	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Ineligible	Ineligible	Tier 2	Tier 2
Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Tier 2 USD 300m	Tier 2 USD 500m	Tier 2 USD 306m	Tier 2 USD 285m
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	03D 30011	030 30011	030 30611	030 26511
Par value of instrument	USD 300m	USD 500m	GBP 300m (USD 382m)	GBP 225m (USD 286m)
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	10 May 1995	18 Sep 1985	07 Jul 1998	30 Nov 2000
Perpetual or dated	Dated	Perpetual	Dated	Dated 30 Jan 2041
Original maturity date Issuer call subject to prior supervisory approval	01 May 2025 Yes	- Yes	07 Jul 2023 Yes	30 Jan 2041 Yes
Optional call date, contingent call dates and redemption amount	Yes Tax event at any time / Par	Yes 1 Sep 1990 / Tax event at any time / Par	Yes Tax event at any time / Par	Tax event at any time / Par
	-		-	-
Subsequent call dates, if applicable	N/A	On each distribution date thereafter	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
Coupon rate and any related index	7.650%	6 month LIBOR + 0.25%, subject to minimum of 0.75%	6.500%	6.250%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Partially discretionary	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)		down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	<ul> <li>Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	down/conversion of capital instruments power un UK Banking Act 2009 – UK BoE/PRA
If convertible, fully or partially	-	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	-	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	-	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain condition
If convertible, specify instrument type convertible into	-	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	-	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc
Write-down features	No	Yes	Yes	Yes
If write-down, write-down trigger(s)	-	Triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	<ul> <li>Triggers to statutory bail-in power and mandatory writi down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA</li> </ul>	<ul> <li>Triggers to statutory bail-in power and mandator down/conversion of capital instruments power ui UK Banking Act 2009 – UK BoE/PRA</li> </ul>
If write-down, full or partial	-	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	-	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors	Immediately subordinate to more senior Tier 2 instruments	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
Non-compliant transitioned features	Yes	Yes	No	No
If yes, specify non-compliant features	No express waiver of set-off and no contractual recognition provision for exercise of statutory write-	No express waiver of set-off.	-	-
	down/ conversion powers.			

10       Accounting classification       Liability - fair value       Liability - fair value         1       Original date of issuance       22 Aug 203       04 Nov 20         12       Perpetual or dated       Dated       Dated         13       Original maturity date       02 Aug 203       04 Nov 20         14       Issuer call subject to prior supervisory approval       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       Tax event at any time / Par       4 Nov 202         16       Subsequent call dates, if applicable       N/A       On each d         17       Fixed of foating dividend/coupon       Fixed of foating dividend/s       -         17       Fixed of foating dividend/s       -       -         19       Existence of a dividend stopper       No       No         19       Existence of stup or other incentive to redeem       No       Yes         21       Ford giscretionary, partially discretionary or mandatory       Mandatory       Mandatory         22       Non-countrible       Convertible       Convertible       Convertible         23       If convertible, fully or partially       May convert on amadatory bail-in power and mandatory Wite-Torgens to adutory bail-in power and mandatory wite-Torgens to adutory or ope onull conve	Limited     Limited       77310     XS0247840969     GB0004355490       w     English law     English Law       N/A     N/A       Tier 2     Tier 2       Tier 2     Ineligible       Solo and Group     Solo and Group       Tier 2     Tier 2       Tier 2     Tier 2       n     USD 756m       u     USD 763m)       u     USD 763m)       u     USD 445m)       GBP 600m (USD 763m)     USD 400m       air value     Liability - amortised cost       Liability - amortised cost     Liability - amortised cost       Dated     Perpetual
Governing law(s) of the instrument         English law         English law           ia         Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for: NA         NA           ia         Transitional CRR rules         Tier 2         Intel]           i         Transitional CRR rules         Tier 2         Intel]           i         Transitional CRR rules         Tier 2         Intel]           i         Amount recognised in regulatory capital (currency in rule)         GBP 500m (USD 636m)         GBP 350m           i         Amount recognised in regulatory capital (currency in rule)         Lability - far value         Lability - far value         Lability - far value           i         Ancount recognised in regulatory capital (currency in rule)         Capital data of susance         22 Aug 2003         04 Nov 200           i         Accounting classification         Lability - far value         Lability - far value         Lability - far value           i         Original data of susance         22 Aug 2033         04 Nov 200         14 Nov 200           i         Optional calue, contingenet call dates and redemption amount         Tax are vent at any time / Par         4 Nov 200           i         Optional calue, contingenet call dates and redemption amount         Tax are vent at any tima / far and any related index         5.3	w     English law     English Law       N/A     N/A       Tier 2     Tier 2       Tier 2     Ineligible       Group     Solo and Group       Solo and Group     Solo and Group       Tier 2     Tier 2       Tier 3     Tier 2       n     USD 756m       USD 400m       air value     Liability - amortised cost       Liability - amortised cost     Liability - amortised cost       04     24 Mar 2006     09 Jul 1986       Dated     Perpetual       130     24 Mar 2046     -       Yes     Yes     Yes       5/ Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for tother TLAC-eligible instruments governed by foreign law)     NA     NA       Transitional CRR rules     Ther 2     Ther 2       Post-transitional CRR rules     Ther 2     Ther 2       Instrument type (types to be specified by each jurisdiction)     Ther 2     Ther 2       Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)     USD 870m     USD 838m)       Par value of instrument     GBP 500m (USD 058m)     GBP 350m       Accounting cassification     Liability - fair value     Liability - fair value       Original date of issuance     22 Aug 2003     G4 Nov 20       Subsequent call dates, if applicable     N/A     On each d       Optional call date, contingent call dates and redemption amount     Tax event at any time / Par     4 Nov 202       Subsequent call dates, if applicable     N/A     On each d       Coupons / dividends     Fixed of facting dividend/coupon     Fixed of facting dividend/coupon       Existence of a dividend scoppon     Fixed of facting dividend/coupon     Yes       Pare value     Coupons / dividends     Coupons / dividend     Coupons / fixed of fac       Coupon rate and any related index     5.375%     Firom 047     Mandatory       If convertible, fully or partially     Mandatory     Mandatory     Mand	N/A     N/A       Tier 2     Tier 2       Tier 2     Ineligible       Stoup     Solo and Group       Solo and Group     Solo and Group       Tier 2     Tier 2       Tier 2     Tier 2       n     USD 756m       USD 400m       air value     Liability - amortised cost       Liability - amortised cost     Liability - amortised cost       04     24 Mar 2006     09 Jul 1986       Dated     Perpetual       30     24 Mar 2046     -       Yes     Yes     Yes       5/ Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
other TLAC-eligible instruments governed by foreign law)         Tura Silonal CRR rules         Tur 2         Ture 2           Post-transitional CRR rules         Tur 2         Not strain the strain of	Tier 2     Tier 2       Tier 2     Ineligible       Group     Solo and Group       Solo and Group     Solo and Group       Tier 2     Tier 2       n     USD 756m       N     USD 76m       Idation     GBP 600m (USD 763m)       USD 400m       air value     Liability - amortised cost       Liability - amortised cost     Liability - amortised cost       04     24 Mar 2006     09 Jul 1986       Dated     Perpetual       30     24 Mar 2046     -       Yes     Yes     Yes       57 Tax event at any time / Par     Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Transitional CRR rules       Ter 2       Ineligible         Post-transitional CRR rules       Ter 2       Ineligible         Eligible at sologroup/solo and group       Solo and Group       Solo and Group         Instrument rule (instrument)       GBP 500m (USD 636m)       GBP 535m         Accounting classification       Liability - fin value       Liability - fin value         Accounting classification       Liability - fin value       Liability - fin value         Perpretual or diaded       Dated       Dated         Original maturity date       122 Aug 203       04 Nov 20         Issuer call subject to prior supervisory approval       Yes       Yes         Subsequent call date, contingent call dates and redemption amount       Tax event at any time / Par       4 Nov 202         Subsequent call date, if applicable       N/A       On each d       Coupons / dividends         Coupons / dividend stopper       No       No       No         Fully discretionary partially discretionary or mandatory       Mandatory       Mandatory         Existence of a dividend stopper       No       Yes       Yes         Fully discretionary, partially discretionary or mandatory       Mandatory       Mandatory         Convertible, conversible or one-convertible       Convertible       Convertible       Con	Tier 2     Ineligible       Group     Solo and Group     Solo and Group       Tier 2     Tier 2       n     USD 756m     USD 400m       n (USD 445m)     GBP 600m (USD 763m)     USD 400m       air value     Liability - amortised cost     Liability - amortised cost       04     24 Mar 2006     09 Jul 1986       Dated     Perpetual       30     24 Mar 2046     -       Yes     Yes     Yes       5 / Tax event at any time / Par     Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Pest-transitional CRP utes         Ter 2         Ineligible           Eligible at oldgroups/eloa and group         Solo and Group         Solo and Group           Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)         USD 870m         USD 830m           Par value of instrument         GBP 500r (USD 636m)         GBP 507           Accounting classification         Liability - fin' value         Liability - fin' value           Orginal date of issuance         22 Aug 2003         Od Nov 202           Subsequent call dates, in applicable         Dated         Dated           Orginal anautrity date         22 Aug 203         Od Nov 202           Subsequent call dates, if applicable         NA         On each d           Coupons / dividends         Fixed         Fixed of fixed foxed fo	Tier 2     Ineligible       Group     Solo and Group     Solo and Group       Tier 2     Tier 2       n     USD 756m     USD 400m       n (USD 445m)     GBP 600m (USD 763m)     USD 400m       air value     Liability - amortised cost     Liability - amortised cost       04     24 Mar 2006     09 Jul 1986       Dated     Perpetual       30     24 Mar 2046     -       Yes     Yes     Yes       5 / Tax event at any time / Par     Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Eligible at sologroup/solo and group       Solo and Group       Solo and Group       Solo and Group       Solo and Group       Ter 2         Instrument type (types to be specified by each jurisdiction)       Ter 2       Ter 2       Ter 2         Par value of instrument       GBP 500n (UD 636m)       GBP 503n (UD 636m)       GD 630n (UD 630m (UD 630m)       GD 630n (UD 630m (UD 630m)       GD 630n (UD 630m (UD 63	Solo and Group     Solo and Group       Tier 2     Tier 2       n     USD 756m       uSD 756m     USD 400m       air value     Liability - amortised cost       04     24 Mar 2006       Dated     Perpetual       30     24 Mar 2046       Yes     Yes       5 / Tax event at any time / Par     Tax event at any time / Par
Instrument type (types to be specified by each jurisdiction)       Ter 2       Ter 2         Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)       USD 870m       USD 636m)       GBP 350m         Par value of instrument       GBP 500m (USD 636m)       GBP 350m       Liability - fair value       Liability - fair v	Tier 2     Tier 2       n     USD 756m       n (USD 445m)     GBP 600m (USD 763m)       air value     Liability - amortised cost       104     24 Mar 2006       09 Jul 1986       Dated     Perpetual       130     24 Mar 2046       Yes     Yes       5 / Tax event at any time / Par     9 Jul 1991 / Tax event at any time / Par
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)     USD 870m     USD 837m       Par value of instrument     GP 500m (USD 836m)     GP 350m     GP 350m       Accounting classification     Liability - fair value     Liability - fair value     Liability - fair value       Original data of issuance     22 Aug 2003     O4 Nov 20       Original maturity date     22 Aug 2033     O4 Nov 20       Issuer call subject to prior supervisory approval     Yes     Yes       Optional call date, contingent call dates and redemption amount     Tax event at any time / Par     4 Nov 202       Subsequent call dates, if applicable     N/A     On each d       Coupons / dividends     Fixed or floating dividend/coupon     Fixed       Fixed or floating dividend/coupon     Fixed     Fixed to fit       Fully discretionary preliable     No     No       No-     No     No       Vestion of the incentive to redeem     No     Yes       No-     No     Yes       No-     No     Yes       No-     No     No       No-     No     No       Fueld of floating dividend/coupon     Currulative     Currulative       Coupon rate and any related index     5.375%     From 04/t month GBI       No-     No     No <td>n USD 756m USD 400m n (USD 445m) GBP 600m (USD 763m) USD 400m iair value Liability - amortised cost Liability - amortised cost 04 24 Mar 2006 09 Jul 1986 Dated Perpetual 30 24 Mar 2046 - Yes Yes 5 / Tax event at any time / Par 9 Jul 1991 / Tax event at any time /</br></td>	n USD 756m USD 400m n (USD 445m) GBP 600m (USD 763m) USD 400m iair value Liability - amortised cost Liability - amortised cost 
Accounting dassification         Liability : fit value         Liability : fit value           Original date of issuance         22 Aug 2003         04 Nov 20           Perpetual or dated         Dated         Dated           Original maturity date         22 Aug 2003         04 Nov 20           Issuer call subject to prior supervisory approval         Yes         Yes           Optional call date, contingent call dates and redemption amount         Tax event at any time / Par         4 Nov 202           Subsequent call dates, if applicable         N/A         On each d           Coupons / dividends	air value     Liability - amortised cost     Liability - amortised cost       104     24 Mar 2006     09 Jul 1986       Dated     Perpetual       130     24 Mar 2046       Yes     Yes       15 / Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Original adia of issuance       22 Aug 2003       04 Nov 20         Perpetual or dated       Dated       Dated         Original maturity date       22 Aug 2003       04 Nov 20         Issuer call subject to prior supervisory approval       Yes       Yes         Optional call date, contingent call dates and redemption amount       Tax event at any time / Par       4 Nov 202         Subsequent call dates, if applicable       N/A       On each d         Coupons / dividends	04     24 Mar 2006     09 Jul 1986       Dated     Perpetual       30     24 Mar 2046       Yes     Yes       5 / Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Perpetual or dated         Dated         Dated           Original maturity date         22 Aug 2033         04 Nov 202           Issuer call subject to prior supervisory approval         Yes         Yes           Optional call date, contingent call dates and redemption amount         Tax event at any time / Par         4 Nov 202           Subsequent call dates, if applicable         N/A         On each d           Coupons / dividends         Fixed or floating dividend/coupon         Fixed           Fixed or floating dividend/coupon         Fixed         Size call dates, and any related index           Coupons / dividends         Size call dates, dividend floating dividend/coupon         Fixed           Fully discretionary, paradiatory or mandatory         Mandatory         Mandatory           Existence of step up or other incentive to redeerm         No         Yes           Non-cumulative         Cumulative         Cumulative         Cumulative           Convertible         Convertible         Convertible         Convertible         Convertible           If convertible, conversion trigger(s)         Triggers to statutory ball-in power and mandatory write- down/conv         Way convert           If convertible, conversion rate         To be determined at conversion         To be determined at conversion         To be deter           If convertible,	Dated     Perpetual       30     24 Mar 2046     -       Yes     Yes     Yes       5 / Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Original maturity date       22 Aug 2033       04 Nov 20         Issuer call subject to prior supervisory approval       Yes       Yes         Optional call date, confingent call dates and redemption amount       Tax event at any time / Par       4 Nov 202         Subsequent call dates, if applicable       N/A       On each d         Coupons / dividends       Fixed or floating dividend/coupon       Fixed       Fixed or floating dividend/coupon         Fixed or floating dividend/coupon       Fixed       Fixed or floating dividend/coupon       Fixed         Coupon rate and any related index       5.375%       From 04/T month GBI         Existence of a dividend stopper       No       No         Fuel to fix       No       No         Vandatory       Mandatory       Mandatory         Kaistence of step up or other incentive to redeem       No       Yes         No-cumulative       Cumulative       Cumulative       Cumulative         Convertible, conversion trigger(s)       Triggers to statutory bail-in power and mandatory write-       Triggers to aduatory or optical instruments power under         If convertible, conversion rate       To be determined at conversion       To be determined at conversion       To be determined at conversion         If convertible, specify instrument type convertisinto       HSBC Bank pic       HSBC Ba	30     24 Mar 2046       Yes     Yes       5 / Tax event at any time / Par     9 Jul 1991 / Tax event at any time /
Issuer call subject to prior supervisory approval         Yes         Yes           Optional call date, contingent call dates and redemption amount         Tax event at any time / Par         4 Nov 202           Subsequent call dates, if applicable         N/A         On each d           Coupons / dividends	Yes         Yes           15 / Tax event at any time / Par         Tax event at any time / Par         9 Jul 1991 / Tax event at any time /
Optional call date, contingent call dates and redemption amount         Tax event at any time / Par         4 Nov 202           Subsequent call dates, if applicable         N/A         On each d           Coupons / dividends         Fixed or floating dividend/coupon         Fixed or floating dividend/coupon         Fixed or floating dividend/coupon           Coupon rate and any related index         5.375%         From 04/1         month GBI           Existence of a dividend stopper         No         No         No           Fuel dividend version of a dividend stopper         No         No         Yes           Non-cumulative or cumulative         Cumulative         Cumulative         Cumulative           Convertible or non-convertible         Triggers to statutory bail-in power and mandatory write- Triggers to statutory bail-in power and mandatory write- Triggers to statutory bail-in power and mandatory write- Triggers to down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA         UK Banking Act 2009 – UK BoE/PRA           If convertible, fully or partially         May convert fully or partially         May convert down/conversion         To be determined at conversion           If convertible, fully or partially         May convert fully or partially         May convert down/conversion         Mandatory           If convertible, specify instrument it converts into         HSBC Bank plc         HSBC Bank         HSBC Bank	15 / Tax event at any time / Par Tax event at any time / Par 9 Jul 1991 / Tax event at any time /
Subsequent call dates, if applicable       N/A       On each d         Subsequent call dates, if applicable       N/A       On each d         Coupons / dividends       Fixed or floating dividend/coupon       Fixed to ff         Coupon rate and any related index       5.375%       From 04/1         Coupon rate and any related index       5.375%       From 04/1         Existence of a dividend stopper       No       No         Full dividend y discretionary or mandatory       Mandatory       Mandatory         Existence of step up or other incentive to redeem       No       Yes         Non-cumulative or cumulative       Cumulative       Cumulative         Convertible or onn-convertible       Convertible       Convertible         If convertible, conversion trigger(s)       Triggers to statutory bail-in power and mandatory write-       Triggers to statutory bail-in power and mandatory write-         If convertible, fully or partially       May convert fully or partially       May convert fully or partially       May convertion         If convertible, fully or optional conversion       To be determined at conversion       To be determined at conversion       To be determined at conversion         If convertible, specify instrument type convertible into       Common Equily Tier 1       Common Equily Tier 1       Common Equily Tier 1       Common Equily Tier 1       C	
Coupons / dividends       Fixed of floating dividend/coupon       Fixed to floating dividend/coupon         Coupon rate and any related index       5.375%       From 04/1         Coupon rate and any related index       5.375%       From 04/1         Existence of a dividend stopper       No       No         Fully discretionary, partially discretionary or mandatory       Mandatory       Mandatory         Existence of step up or other incentive to redeem       No       Yes         Non-cumulative or cumulative       Cumulative       Cumulative         Convertible       Convertible       Convertible         If convertible, conversion trigger(s)       Triggers to statutory bail-in power and mandatory write-       Triggers to statutory bail-in power and mandatory down conversion         If convertible, fully or partially       May convert fully or partially       May convert fully or partially       May convert fully or partially         If convertible, fully or partially       May convert fully or partially       May down down conversion       To be determined at conversion         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1       Common Equity Fier 1         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write-       Triggers to down/conversion of capital instruments power under down/conversion of capital instrum	listribution data thereafter N/A Collable on any interact normant d
Fixed or floating dividend/coupon       Fixed       Fixed of floating dividend/coupon         Coupon rate and any related index       5.375%       From 04/1         Coupon rate and any related index       5.375%       From 04/1         Existence of a dividend stopper       No       No         Fully discretionary, partially discretionary or mandatory       Mandatory       Mandatory         Existence of step up or other incentive to redeem       No       Yes         Non-commutative or cumulative       Cumulative       Cumulative         Convertible       Convertible       Convertible         If convertible, conversion trigger(s)       Triggers to statutory bail-in power and mandatory write.       Triggers to statutory bail-in power and mandatory write.         If convertible, fully or partially       May convert       UK Banking Act 2009 – UK BoE/PRA       UK Banking         If convertible, mandatory or optional conversion       Mandatory upon satisfaction of certain conditions       Mandatory         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- torgers to down/conversion of capital instruments power under udwn/conversion       UK Banking Act 2009 – UK BoE/PRA         Write-down, write-down trigger(s)       Triggers to statutory bail	date date date date of any interest payment of date
Coupon rate and any related index       5.375%       From 04/1 month GBI         Existence of a dividend stopper       No       No         Fully discretionary, partially discretionary or mandatory       Mandatory       Mandatory         Existence of step up or other incentive to redeem       No       Yes         Non-cumulative or cumulative       Cumulative       Cumulative         Convertible       Convertible       Convertible         If convertible, conversion trigger(s)       Triggers to statutory bail-in power and mandatory write. Triggers to down/conversion of capital instruments power under uK Banking Act 2009 – UK BoE/PRA       UK Banking         If convertible, fully or partially       May convert fully or partially       May convert fully or partially         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1         If orivertible, specify instrument type convertible into       HSBC Bank plc       HSBC Bank plc       HSBC Bank         Write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write. Triggers to down/conversion of capital instruments power under unde	
Existence of a dividend stopper     No     No       Fully discretionary, partially discretionary or mandatory     Mandatory     Mandatory       Existence of step up or other incentive to redeem     No     Yes       Non-cumulative     Cumulative     Cumulative       Convertible or non-convertible     Convertible     Convertible       If convertible, conversion trigger(s)     Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under down/conversion     To be determined at conversion       If convertible, fully or partially     May convert for convertible, specify instrument type convertible into     Common Equity Tier 1       If convertible, specify instrument type convertible into     Common Equity Tier 1     Common Equity Tier 1       If ornvertible, specify issuer of instrument it converts into     HSBC Bank plc     HSBC Bank       Write-down, write-down trigger(s)     Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA     Yes       If write-down, full or partial     May be written down partially     May be written down partially       If write-down, write-down, description of write-up mechanism     -     -  <	oating Fixed Floating
Fully discretionary, partially discretionary or mandatory       Mandatory       Mandatory         Existence of step up or other incentive to redeem       No       Yes         Non-cumulative or cumulative       Cumulative       Cumulative         Convertible or non-convertible       Convertible       Convertible         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 BoE/PRA       Way convert down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA         If convertible, fully or partially       May convert fully or partially       May convert To be determined at conversion         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1         If convertible, specify instrument it converts into       HSBC Bank plc       HSBC Bank plc         Write-down features       Yes       Yes         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       Way be written down partially         If write-down, full or partial       May be written down partially       May be written down partially         If write-down, full or partial       May be written down partially       May be written down partially         If write-down, full or pa	1/2025 rate changes from fixed 5.375% to 3         4.750%         3 months USD LIBOR (if LIMEAN i           P LIBOR + 1.5%         +0.1875%
Existence of step up or other incentive to redeem       No       Yes         Non-cumulative or cumulative       Cumulative       Cumulative       Cumulative         Convertible or non-convertible       Convertible       Convertible       Convertible         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 BoE/PRA       Wite Banking Act 2009 – UK BoE/PRA       Wite Banking Act 2009 – UK BoE/PRA         If convertible, conversion rate       To be determined at conversion       To be determined at conversion       To be determined at conversion         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1       Common Equity Tier 1         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1       HSBC Bank         Write-down features       Yes       Yes       Yes       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       UK Banking       May be write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       UK Banking         If write-down, full or partial       May be written down partially       May be write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       May be written down partially       May be	No No
Non-cumulative         Cumulative         Cumulative           Convertible or non-convertible         Convertible         Convertible<	
Convertible or non-convertible         Convertible         Convertion         Convertible         Conv	No No
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 BoE/PRA       Triggers to down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       May convert UK Banking Act 2009 – UK BoE/PRA         If convertible, fully or partially       May convert fully or partially       May convert To be determined at conversion       To be determined at conversion         If convertible, mandatory or optional conversion       Mandatory upon satisfaction of certain conditions       Mandatory         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1         If convertible, specify instrument it converts into       HSBC Bank plc       HSBC Bank         Write-down features       Yes       Yes         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       UK Banking down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA         If write-down, full or partial       May be written down partially       May be written down partially         If write-down, permanent or temporary       Permanent       Permanent         If temporary write-down, description of write-up mechanism       -       -	
down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       down/conv UK Banking Act 2009 – UK BoE/PRA       down/conv UK Banking         If convertible, fully or partially       May convert fully or partially       May convert to be determined at conversion       To be determined at conversion       To be determined at conversion         If convertible, mandatory or optional conversion       Mandatory upon satisfaction of certain conditions       Mandatory         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common E         If convertible, specify instrument it converts into       HSBC Bank plc       HSBC Bank         Write-down features       Yes       Yes         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under uK Banking Act 2009 – UK BoE/PRA       Wite Banking Act 2009 – UK BoE/PRA         If write-down, full or partial       May be written down partially       May be written down partially         If write-down, permanent or temporary       Permanent       Permanent         If temporary write-down, description of write-up mechanism       -       -	
If convertible, conversion rate       To be determined at conversion       To be determined at conversion         If convertible, mandatory or optional conversion       Mandatory upon satisfaction of certain conditions       Mandatory         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common E         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common E         If convertible, specify instrument it converts into       HSBC Bank plc       HSBC Bank         Write-down features       Yes       Yes         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       Wite Banking         If write-down, full or partial       May be written down partially       May be written down partially         If write-down, permanent or temporary       Permanent       Permanent         If temporary write-down, description of write-up mechanism       -       -	o statutory bail-in power and mandatory write- Triggers to statutory bail-in power and mandatory write- Triggers to statutory bail-in power u version of capital instruments power under down/conversion of capital instruments power under Institutions (Resolution) Ordinance ag Act 2009 – UK BoE/PRA UK Banking Act 2009 – UK BoE/PRA
If convertible, conversion rate       To be determined at conversion       To be determined at conversion         If convertible, mandatory or optional conversion       Mandatory upon satisfaction of certain conditions       Mandatory         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common E         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common E         If convertible, specify issuer of instrument it converts into       HSBC Bank plc       HSBC Bank         Write-down features       Yes       Yes         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       down/conv         If write-down, full or partial       May be written down partially       May be written down partially         If write-down, permanent or temporary       Permanent       Permanent         If temporary write-down, description of write-up mechanism       -       -	
If convertible, mandatory or optional conversion       Mandatory upon satisfaction of certain conditions       Mandatory         If convertible, specify instrument type convertible into       Common Equity Tier 1       Common Equity Tier 1         If convertible, specify instrument it converts into       HSBC Bank plc       HSBC Bank         Write-down features       Yes       Yes         If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       May be written down partially         If write-down, permanent or temporary       Permanent       Permanent         If temporary write-down, description of write-up mechanism       -       -	ert fullv or partially May convert fully or partially May convert fully or partially
If convertible, specify issuer of instrument it converts into     HSBC Bank plc     HSBC Bank       Write-down features     Yes     Yes       If write-down, write-down, write-down trigger(s)     Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA     Yes       If write-down, full or partial     May be written down partially     May be written down partially       If write-down, permanent or temporary     Permanent     Permanent       If temporary write-down, description of write-up mechanism     -     -	ert fully or partially May convert fully or partially May convert fully or partially armined at conversion To be determined at conversion To be determined at conversion
If convertible, specify issuer of instrument it converts into     HSBC Bank plc     HSBC Bank       Write-down features     Yes     Yes       If write-down, write-down, write-down trigger(s)     Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA     Yes       If write-down, full or partial     May be written down partially     May be written down partially       If write-down, permanent or temporary     Permanent     Permanent       If temporary write-down, description of write-up mechanism     -     -	art fully or partially     May convert fully or partially     May convert fully or partially       ermined at conversion     To be determined at conversion     To be determined at conversion       y upon satisfaction of certain conditions     Mandatory upon satisfaction of certain conditions     Mandatory upon satisfaction of certain
Write-down features         Yes         Yes           If write-down, write-down trigger(s)         Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA         Ves           If write-down, full or partial         May be written down partially         May be written down partially           If write-down, permanent or temporary         Permanent         Permanent           If temporary write-down, description of write-up mechanism         -         -	ermined at conversion To be determined at conversion To be determined at conversion atisfaction of certain conditions Mandatory upon satisfaction
If write-down, write-down trigger(s)       Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA       down/conv         If write-down, full or partial       May be written down partially       May be written Permanent         If write-down, permanent or temporary       Permanent       Permanent         If temporary write-down, description of write-up mechanism       -       -	armined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1
down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA UK Bankin If write-down, full or partial May be written down partially May be written If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism	ermined at conversion To be determined at conversion To be determined at conversion y upon satisfaction of certain conditions Mandatory upon satisfaction of certain conditions Mandatory upon satisfaction of cert Equity Tier 1 Common Equity Tier 1 Common Equity Tier 1
If write-down, permanent or temporary         Permanent         Permanent           If temporary write-down, description of write-up mechanism         -         -	ermined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank
If temporary write-down, description of write-up mechanism	ermined at conversion To be determined at conversion To be determined at conversion y upon satisfaction of certain conditions Mandatory upon satisfaction of certain conditions Mandatory upon satisfaction of cert Equity Tier 1 Common Equity Tier 1 Common Equity Tier 1 hk plc HSBC Bank plc The Hongkong and Shanghai Bank Limited
	ermined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank           Yes         Yes         Yes           o statutory bail-in power and mandatory write- rig Act 2009 – UK BoE/PRA         Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA         Institutions (Resolution) Ordinance UK Banking Act 2009 – UK BoE/PRA
	ermined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank           Yes         Yes         Yes           o statutory bail-in power and mandatory write- rig Act 2009 – UK BoE/PRA         Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA         Institutions (Resolution) Ordinance UK Banking Act 2009 – UK BoE/PRA
a Type of subordination N/A N/A	armined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank           Yes         Yes         Yes           o statutory bail-in power and mandatory write- region of capital instruments power under ing Act 2009 – UK BoE/PRA         Triggers to statutory bail-in power and mandatory write- UK Banking Act 2009 – UK BoE/PRA         Institutions (Resolution) Ordinance UK Banking Act 2009 – UK BoE/PRA           ritten down partially         May be written down partially         May be written down partially           Permanent         Permanent
instrument)	armined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank Limited           Yes         Yes         Yes           o statutory bail-in power and mandatory write-         Triggers to statutory bail-in power and mandatory write-         Triggers to statutory bail-in power under down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA         Institutions (Resolution) Ordinance UK Banking Act 2009 – UK BoE/PRA           itten down partially         May be written down partially         May be written down partially           r         Permanent         Permanent           -         -         -           N/A         N/A         N/A
Non-compliant transitioned features No Yes	armined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank           Yes         Yes         Yes           o statutory bail-in power and mandatory write- region of capital instruments power under ing Act 2009 – UK BoE/PRA         Triggers to statutory bail-in power and mandatory write- UK Banking Act 2009 – UK BoE/PRA         Institutions (Resolution) Ordinance UK Banking Act 2009 – UK BoE/PRA           ritten down partially         May be written down partially         May be written down partially           Permanent         Permanent
If yes, specify non-compliant features - Step-up.	armined at conversion         To be determined at conversion         To be determined at conversion           y upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions         Mandatory upon satisfaction of certain conditions           Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1         Common Equity Tier 1           hk plc         HSBC Bank plc         The Hongkong and Shanghai Bank Limited           Yes         Yes         Yes           o statutory bail-in power and mandatory write-         Triggers to statutory bail-in power and mandatory write-         Triggers to statutory bail-in power under down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA         Institutions (Resolution) Ordinance UK Banking Act 2009 – UK BoE/PRA           itten down partially         May be written down partially         May be written down partially           tt         Permanent         -           N/A         N/A         N/A           N/A         N/A         N/A

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Grandfathered to Dec 2021

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Grandfathered to Jun 2025

	Issuer	HSBC France, S.A.	HSBC Bank Canada
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	FR0000585333	CA21113KAB13
	Governing law(s) of the instrument	French law	Canadian Law
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	N/A	N/A
	other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Tier 2	Ineligible
	Post-transitional CRR rules	Ineligible	Ineligible
	Eligible at solo/group/solo and group	Solo and Group	Solo and Group
	Instrument type (types to be specified by each jurisdiction)	Tier 2	Subordinated debt
	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 18m	USD 0m
	Par value of instrument	EUR 16m (USD 18m)	CAD 39m (USD 30m)
	Accounting classification	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	22 Jul 1985	01 Oct 1991
-	Perpetual or dated	Perpetual	Dated
	Original maturity date	-	Monday, November 1, 2083
	Issuer call subject to prior supervisory approval	No	Yes
	Optional call date, contingent call dates and redemption amount	-	10 Jul 1991 / Par
	Subsequent call dates, if applicable	-	Redeemable monthly at par on Interest Payment Dates
	Coupons / dividends		
	Fixed or floating dividend/coupon	Floating	Floating
	Coupon rate and any related index	TEC10 (TMO has been replaced by TEC10 + 0.25% i.e. 10y constant maturity French government bond)	30 Day BA + 0.50%
	Existence of a dividend stopper	No	No
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	No	No
	Non-cumulative or cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Convertible	Non-convertible
	If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under the SRM Regulation – SRB	
	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 satisfaction of certain conditions	
	If convertible, specify instrument type convertible into	Common Equity Tier 1	-
	If convertible, specify issuer of instrument it converts into	HSBC France, S.A.	-
	Write-down features	Yes	No
	If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under the SRM Regulation – SRB	
	If write-down, full or partial	May be written down partially	
	If write-down, permanent or temporary	Permanent	-
	If temporary write-down, description of write-up mechanism		-
1	Type of subordination	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to more senior Tier 2 instruments	Immediately subordinate to senior credito
	Non-compliant transitioned features	Yes	No

Grandfathered to Jun 2025

Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280CC17	XS2003500142	CA404280BE83	JP582666AG93
Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	English law	Japanese law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for		Contractual	N/A	Contractual
other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	Contractual
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 3,000m	GBP 750m (USD 954m)	CAD 1,000m (USD 764m)	JPY 58,100m (USD 539m)
Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
Original date of issuance	22 May 2019	29 May 2019	05 Dec 2016	26 Sep 2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	22 May 2030	29 May 2030	05 Dec 2023	24 Sep 2021
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	22 May 2029 / Tax event at any time / Par	29 May 2029 / Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed
Coupon rate and any related index		From 29/05/2029 rate changes from fixed 3% to Mid- Market Swap Rate + 1.77%	3.196%	0.450%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking	Triggers to statutory bail-in power under UK Banking	Triggers to statutory bail-in power under UK Banking	Triggers to statutory bail-in power under UK Bank
	Act 2009 – UK BoE/PRA – Contractual recognition	Act 2009 – UK BoE/PRA – Contractual recognition	Act 2009 – UK BoE/PRA	Act 2009 – UK BoE/PRA – Contractual recognitio
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banl Act 2009 – UK BoE/PRA – Contractual recognitio
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	No	No	Yes	Yes
If yes, specify non-compliant features	-	-	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled paymen interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
			Permanently Grandfathered	Permanently Grandfathered

Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (fr	HSBC Holdings plc JP582666AJ90	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Governing law(s) of the instrument		JP582666BG92	JP582666BJ99	JP582666CG91
	Japanese law	Japanese law	Japanese law	Japanese law
		Contractual	Contractual	Contractual
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	JPY 79,300m (USD 736m)	JPY 59,300m (USD 551m)	JPY 13,100m (USD 122m)	JPY 64,400m (USD 598m)
Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
Original date of issuance	14 Sep 2018	26 Sep 2016	14 Sep 2018	26 Sep 2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	13 Sep 2024	26 Sep 2023	14 Sep 2026	25 Sep 2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	13 Sep 2023 / Tax or Loss absorption disqualification event at any time / Par	Tax event at any time / Par	14 Sep 2025 / Tax or Loss absorption disqualification event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed
Coupon rate and any related index	From 13/09/2023 rate changes from fixed 0.575% to 6 month JPY LIBOR + 0.4%	0.842%	From 14/09/2025 rate changes from fixed 0.797% to 6 month JPY LIBOR + 0.6%	1.207%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Ban Act 2009 – UK BoE/PRA – Contractual recognition
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Ban Act 2009 – UK BoE/PRA – Contractual recognition
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment
	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.

jible Liabilities				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	JP582666CJ98	US404280AK50	US404280AL34	US404280AM17
Governing law(s) of the instrument	Japanese law	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for	Contractual	N/A. No contractual recognition clause included	N/A. No contractual recognition clause included	N/A. No contractual recognition clause included
other TLAC-eligible instruments governed by foreign law)		-	-	-
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	JPY 67,600m (USD 628m)	USD 2,500m	USD 900m	USD 750m
Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
Original date of issuance	14 Sep 2018	05 Apr 2011	17 Nov 2011	17 Nov 2011
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	14 Sep 2028	05 Apr 2021	14 Jan 2022	14 Jan 2042
Issuer call subject to prior supervisory approval	Yes	No	No	No
Optional call date, contingent call dates and redemption amount	14 Sep 2027 / Tax or Loss absorption disqualification event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
Coupon rate and any related index	From 14/09/2027 rate changes from fixed 0.924% to 6		4.875%	6.100%
	month JPY LIBOR + 0.55%			
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	-	-	-
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 satisfaction of certain conditions	-	-	-
If convertible, specify instrument type convertible into	Common Equity Tier 1	-	-	-
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	-	-	-
Write-down features	Yes	No	No	No
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	-	-	-
If write-down, full or partial	May be written down partially	-	-	-
If write-down, permanent or temporary	Permanent	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	No waiver of set-off and right to accelerate the future scheduled payment of interest and principal other than in the case of the insolvency or liquidation of the resolution entity.	No waiver of set-off and right to accelerate the future scheduled payment of interest and principal other than in the case of the insolvency or liquidation of the resolution entity.	No waiver of set-off and right to accelerate the fu scheduled payment of interest and principal other in the case of the insolvency or liquidation of the resolution entity.

Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AN99	US404280AV16	US404280AW98	US404280AX71
B Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	N/A. No contractual recognition clause included	Contractual	Contractual	Contractual
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 2,000m	USD 3,000m	USD 3,000m	USD 1,000m
0 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - amortised cost
1 Original date of issuance	30 Mar 2012	08 Mar 2016	08 Mar 2016	08 Mar 2016
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	30 Mar 2022	08 Mar 2021	08 Mar 2026	08 Mar 2021
4 Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
6 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
8 Coupon rate and any related index	4.000%	3.400%	4.300%	3 month USD LIBOR + 2.24%
Existence of a dividend stopper	No	No	No	No
) Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	-	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
5 If convertible, fully or partially	-	May convert fully or partially	May convert fully or partially	May convert fully or partially
6 If convertible, conversion rate	_	To be determined at conversion	To be determined at conversion	To be determined at conversion
7 If convertible, mandatory or optional conversion	-	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	-	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	-	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
) Write-down features	No	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	-	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankir Act 2009 – UK BoE/PRA – Contractual recognition
lf write-down, full or partial	-	May be written down partially	May be written down partially	May be written down partially
3 If write-down, permanent or temporary	-	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
4a Type of subordination	Structural	Structural	Structural	Structural
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
7 If yes, specify non-compliant features	No waiver of set-off and right to accelerate the future	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of
	scheduled payment of interest and principal other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.

Eligible Liabilities				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AY54	US404280AZ20	US404280BA69	US404280BB43
Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (fo other TLAC-eligible instruments governed by foreign law)	r Contractual	Contractual	Contractual	Contractual
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 2,500m	USD 1,000m	USD 2,000m	USD 2,500m
) Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
Original date of issuance	25 May 2016	25 May 2016	25 May 2016	25 May 2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	25 May 2021	25 May 2021	25 May 2023	25 May 2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
Coupon rate and any related index	2.950%	3 month USD LIBOR + 1.66%	3.600%	3.900%
Existence of a dividend stopper	No	No	No	No
9 Fully discretionary, partially discretionary or mandatory 1 Existence of step up or other incentive to redeem	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No
? Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankir Act 2009 – UK BoE/PRA – Contractual recognition
5 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
9 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
a Type of subordination	Structural	Structural	Structural	Structural
<ul> <li>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</li> </ul>	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of
	interest or principal, other than in the case of the	interest or principal, other than in the case of the	interest or principal, other than in the case of the	interest or principal, other than in the case of the
	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BF56	US404280BG30	US404280BJ78	US404280BK42
Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 2,500m	USD 1,250m	USD 2,500m	USD 2,500m
Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
Original date of issuance	05 Oct 2016	05 Oct 2016	13 Mar 2017	13 Mar 2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date Issuer call subject to prior supervisory approval	05 Jan 2022	05 Jan 2022	13 Mar 2023	13 Mar 2028
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax event at any time / Par	13 Mar 2022 / Tax event at any time / Par	13 Mar 2027 / Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	2.650%	3 month USD LIBOR + 1.5%	From 13/03/2022 rate changes from fixed 3.262% to 3 month USD LIBOR + 1.055%	From 13/03/2027 rate changes from fixed 4.041% t month USD LIBOR + 1.546%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
If write-down, full or partial If write-down, permanent or temporary	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of
	interest or principal, other than in the case of the	interest or principal, other than in the case of the	interest or principal, other than in the case of the	interest or principal, other than in the case of the
	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BM08	US404280BQ12	US404280BR94	US404280BS77
Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	Contractual	Contractual	Contractual	Contractual
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 1,000m	USD 2,000m	USD 2,000m	USD 2,000m
Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
Original date of issuance	22 Nov 2017	18 May 2018	18 May 2018	18 May 2018
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	22 Nov 2023	18 May 2021	18 May 2024	18 May 2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	22 Nov 2022 / Tax event at any time / Par	18 May 2020 / Tax event at any time / Par	18 May 2023 / Tax event at any time / Par	18 May 2023 / Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating From 22/11/2022 rate changes from fixed 3.033% to 3	Floating	Floating 3 month USD LIBOR + 1%	Fixed to floating
	month USD LIBOR + 1%			From 18/05/2023 rate changes from fixed 3.95% to month USD LIBOR + 0.98723%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
a Type of subordination	Structural	Structural	Structural	Structural
<ul> <li>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</li> </ul>	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of
	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
	US404280BT50	US404280BV07	US404280BW89	US404280BX62
	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for		Contractual	Contractual	Contractual
other TLAC-eligible instruments governed by foreign law)	oontuotuut	Contractual	Contractual	Sonnastaan
	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
	Bond	Bond	Bond	Bond
	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 3,000m	USD 2,000m	USD 750m	USD 2,500m
	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
Original date of issuance	19 Jun 2018	12 Sep 2018	12 Sep 2018	12 Sep 2018
Perpetual or dated	Dated	Dated	Dated	Dated
	19 Jun 2029	11 Sep 2021	12 Sep 2026	12 Sep 2026
	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	19 Jun 2028 / Tax event at any time / Par	11 Sep 2020 / Tax event at any time / Par	12 Sep 2025 / Tax event at any time / Par	12 Sep 2025 / Tax event at any time / Par
	N/A	N/A	N/A	N/A
Coupons / dividends				
	Fixed to floating	Floating	Floating	Fixed to floating
	From 19/06/2028 rate changes from fixed 4.583% to 3 month USD LIBOR + 0.153%	3 month USD LIBOR + 0.65%	3 month USD LIBOR + 1.38%	From 12/09/2025 rate changes from fixed 4.292% month USD LIBOR + 1.34771%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible	Convertible	Convertible	Convertible
	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banki Act 2009 – UK BoE/PRA – Contractual recognition
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
	Yes	Yes	Yes	Yes
	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bank Act 2009 – UK BoE/PRA – Contractual recognition
	May be written down partially	May be written down partially	May be written down partially	May be written down partially
	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
1	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment
	interest or principal, other than in the case of the	interest or principal, other than in the case of the	interest or principal, other than in the case of the	interest or principal, other than in the case of the
			· · · · · · · · · · · · · · · · · · ·	in a shun man and line islanting of the supershutters and the
	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.	insolvency or liquidation of the resolution entity.

Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BZ11	US404280CA50	XS0429422271	XS1379182006
Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	USD 2,500m	USD 500m	GBP 650m (USD 827m)	EUR 2,000m (USD 2,277m)
Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
Original date of issuance	11 Mar 2019	11 Mar 2019	20 May 2009	15 Mar 2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	11 Mar 2025	11 Mar 2025	20 May 2024	15 Mar 2022
Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes
Optional call date, contingent call dates and redemption amount	11 Mar 2024 / Tax event at any time / Par	11 Mar 2024 / Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed	Fixed
Coupon rate and any related index	From 11/03/2024 rate changes from fixed 3.803% to 3 month USD LIBOR + 1.211%	3 month USD LIBOR + 1.23%	6.500%	1.500%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Ne	No	No	No
Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Bank Act 2009 – UK BoE/PRA
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Bank Act 2009 – UK BoE/PRA
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	No	No	Yes	Yes
If yes, specify non-compliant features	-	-	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
				Permanently Grandfathered

lssuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eq CUSIP, ISIN or Bloomberg identifier for private placement)	XS1379184473	XS1473485925	XS1481198213	XS1481811872
Governing law(s) of the instrument	English law	English law	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for		N/A	N/A	N/A
other TLAC-eligible instruments governed by foreign law)		N/A	IN/A	N/A
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	EUR 1,250m (USD 1,423m)	GBP 1,000m (USD 1,272m)	NOK 5,900m (USD 692m)	USD 2,000m
Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
Original date of issuance	15 Mar 2016	16 Aug 2016	02 Sep 2016	08 Sep 2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15 Mar 2027	16 Aug 2028	02 Mar 2027	08 Sep 2036
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	2.500%	2.625%	3.100%	4.000%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Bai Act 2009 – UK BoE/PRA
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain condition
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Bar Act 2009 – UK BoE/PRA
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payme interest or principal, other than in the case of th insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1485597329	XS1586214956	XS1681855539	XS1716248197
Governing law(s) of the instrument	English law	English law	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	EUR 2,000m (USD 2,277m)	EUR 1,500m (USD 1,708m)	EUR 1,500m (USD 1,708m)	GBP 1,000m (USD 1,272m)
Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
Original date of issuance	06 Sep 2016	27 Mar 2017	05 Oct 2017	13 Nov 2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	06 Sep 2024	27 Sep 2022	05 Oct 2023	13 Nov 2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	27 Sep 2021 / Tax event at any time / Par	05 Oct 2022 / Tax event at any time / Par	13 Nov 2025 / Tax event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed to floating
Coupon rate and any related index	0.875%	3 month Euribor + 0.7%	3 month Euribor + 0.5%	From 13/11/2025 rate changes from fixed 2.256% year Mid Swaps Rate + 1.04%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banki Act 2009 – UK BoE/PRA – Statutory and contractu recognition
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
	, , , ,	· · · · ·	To be determined at conversion	To be determined at conversion
If convertible, conversion rate If convertible, mandatory or optional conversion	To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banki Act 2009 – UK BoE/PRA – Statutory and contractu recognition
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment
, , , ,	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

ligible Liabilities				
lssuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1718418285	XS1718476994	XS1823595647	XS1917601582
Governing law(s) of the instrument	English law	English law	Laws of the State of New York	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		N/A	Contractual	N/A
Transitional CRR rules	N/A	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument	AUD 650m (USD 456m)	AUD 350m (USD 245m)	GBP 1,000m (USD 1,272m)	EUR 1,250m (USD 1,423m)
Accounting classification Original date of issuance	Liability - amortised cost	Liability - amortised cost	Liability - fair value	Liability - fair value
	16 Nov 2017	16 Nov 2017	27 Jun 2018	04 Dec 2018
Perpetual or dated Original maturity date	Dated	Dated	Dated	Dated
	16 Feb 2024	16 Feb 2024	27 Jun 2023	04 Dec 2024
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	16 Feb 2023 / Tax event at any time / Par	16 Feb 2023 / Tax event at any time / Par	27 Jun 2022 / Tax event at any time / Par	04 Dec 2023 / Tax or Loss absorption disqalificati event at any time / Par
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed to floating	Fixed to floating
Coupon rate and any related index	3 month BBSW + 1.1%	3.350%	From 27/06/2022 rate changes from fixed 2.175% to Mid-Market Swap Rate + 0.936%	From 04/12/2023 rate changes from fixed 1.5% to month Euribor + 1.36%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bank Act 2009 – UK BoE/PRA – Statutory and contract recognition
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking	Triggers to statutory bail-in power under UK Banking	Triggers to statutory bail-in power under UK Banking	Triggers to statutory bail-in power under UK Bank
	Act 2009 – UK BoE/PRA – Statutory and contractual	Act 2009 – UK BoE/PRA – Statutory and contractual	Act 2009 – UK BoE/PRA – Contractual recognition	Act 2009 – UK BoE/PRA – Statutory and contract
	recognition	recognition		recognition
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment
	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

1	Issuer	HSBC Holdings plc	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1917614569	XS1961843171
3	Governing law(s) of the instrument	English law	Laws of the State of New York
а	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for		Contractual
	other TLAC-eligible instruments governed by foreign law)		o shi dottali
	Transitional CRR rules	N/A	N/A
	Post-transitional CRR rules	N/A	N/A
	Eligible at solo/group/solo and group	N/A	N/A
	Instrument type (types to be specified by each jurisdiction)	Bond	Bond
	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
	Par value of instrument	EUR 1,000m (USD 1,139m)	GBP 1,000m (USD 1,272m)
)	Accounting classification	Liability - amortised cost	Liability - fair value
	Original date of issuance	04 Dec 2018	12 Mar 2019
2	Perpetual or dated	Dated	Dated
3	Original maturity date	04 Dec 2021	22 Jul 2028
Ļ	Issuer call subject to prior supervisory approval	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	04 Dec 2020 / Tax or Loss absorption disgalification	22 Jul 2027 / Tax event at any time / Par
		event at any time / Par	
5	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends		
'	Fixed or floating dividend/coupon	Floating	Fixed to floating
	Coupon rate and any related index	3 month Euribor + 0.9%	From 22/07/2027 rate changes from fixed 3% to Mi Market Swap Rate + 1.65%
)	Existence of a dividend stopper	No	No
1	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative
;	Convertible or non-convertible	Convertible	Convertible
ļ	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
5	If convertible, fully or partially	May convert fully or partially	May convert fully or partially
;	If convertible, conversion rate	To be determined at conversion	To be determined at conversion
	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
;	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
)	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc
)	Write-down features	Yes	Yes
1	If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
2	If write-down, full or partial	May be written down partially	May be written down partially
3	If write-down, permanent or temporary	Permanent	Permanent
ļ	If temporary write-down, description of write-up mechanism	-	-
' la		Structural	Structural
5	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A
6	Non-compliant transitioned features	Yes	No
7	If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	-

Permanently Grandfathered

## HSBC Holdings plc

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