HSBC Holdings plc

Capital and Other TLAC-eligible Instruments Main Features 30 June 2020



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 (http://www.hsbc.com/investors/fixed-income-investors/fixed-income-securities) or by contacting HSBC Investor Relations (investorrelations@hsbc.com). 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.

1	mmon Equity Tier 1	HSBC Holdings plc	Hang Seng Bank Ltd.	HSBC Trinkaus & Burkhardt AG
'	issuer	nabe notatings pic	(Non-Controlling Interest portion)	(Non-Controlling Interest portion)
2	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
а	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
ļ	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) 1	USD 22,842m	USD 468m	USD 179m
)	Par value of instrument	USD 10,182m	No par value, NCI portion of share capital HKD 3,656m (USD 466m)	EUR 18m (USD 21m)
0	Accounting classification	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary
1	Original date of issuance	-	-	-
2	Perpetual or dated	Perpetual	Perpetual	Perpetual
3	Original maturity date	-	-	-
4	Issuer call subject to prior supervisory approval	-	-	-
5	Optional call date, contingent call dates and redemption amount	-	-	-
6	Subsequent call dates, if applicable	-	-	-
	Coupons / dividends			
7	Fixed or floating dividend/coupon	-	-	-
8	Coupon rate and any related index	-	-	-
9	Existence of a dividend stopper	-	-	-
0	Fully discretionary, partially discretionary or mandatory	-	-	-
1	Existence of step up or other incentive to redeem	-	-	-
2	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	-	-	-
5	If convertible, fully or partially	-	-	-
6	If convertible, conversion rate	-	-	-
7	If convertible, mandatory or optional conversion	-	-	-
8	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 temporary write-down, description of write-up mechanism	-	-	-
4a	Type of subordination	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	_	_	

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

Cor	nmon Equity Tier 1		
1	Issuer	HSBC Bank Malta plc	HSBC Bank Oman SAOG
		(Non-Controlling Interest portion)	(Non-Controlling Interest portion)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	MT0000030107	OM0000001517
}	Governing law(s) of the instrument	Laws of Malta	Oman Law
Ва	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
1	Transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1
5	Eligible at solo/group/solo and group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Ordinary Shares
3	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) ¹	USD 37m	USD 255m
9	Par value of instrument	EUR 32m (USD 38m)	OMR 98m (USD 255m)
0	Accounting classification	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary
1	Original date of issuance	-	-
2	Perpetual or dated	Perpetual	Perpetual
3	Original maturity date	-	-
4	Issuer call subject to prior supervisory approval	-	-
5	Optional call date, contingent call dates and redemption amount	-	-
6	Subsequent call dates, if applicable	-	-
	Coupons / dividends		
7	Fixed or floating dividend/coupon	-	-
8	Coupon rate and any related index	-	-
9	Existence of a dividend stopper	-	F
20	Fully discretionary, partially discretionary or mandatory	-	-
21	Existence of step up or other incentive to redeem	-	-
2	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	-	-
5	If convertible, fully or partially	-	-
6	If convertible, conversion rate	-	-
7	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	·	
3	If write-down, permanent or temporary	-	
34	If temporary write-down, description of write-up mechanism	<u>-</u>	
34a	Type of subordination	N/A	N/A
35 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1
36	instrument) Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features		

^{1.} Represents the portion of ordinary share capital plus share premium which is held outside of the Grou

Additio	onal Tier 1				
Iss	suer	HSBC Holdings plc	HSBC Capital Funding (Dollar 1) L.P.	HSBC Bank Capital Funding (Sterling 1) L.P.	HSBC Holdings plc
Ur	nique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042806046	US40427LAB09	XS0179407910	US404280AS86
3 Go	overning law(s) of the instrument	English law	Jersey Law	Jersey Law (except Adjusted Distributable Reserves)	Laws of the State of New York, save for the subordination provision
	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved or other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 I	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Additional Tier 1
6 I	Eligible at solo/group/solo and group	Group	Group	Solo and Group	Group
7 1	Instrument type (types to be specified by each jurisdiction)	Preference Shares	Preferred Securities	Perpetual non-cumulative preference shares	Perpetual Subordinated Contingent Convertible Securities
3 Ar	mount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,405m	USD 900m	USD 863m	USD 2,250m
) Pa	ar value of instrument	USD 1,450m	USD 900m	GBP 700m (USD 863m)	USD 2,250m
10 Ac	counting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Shareholders' equity
11 Or	riginal date of issuance	22 Sep 2005	17 Apr 2000	05 Nov 2003	17 Sep 2014
	erpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	-	-	- '	- '
14 Iss	suer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 (Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	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	17 Sep 2024 / Tax and Capital Disqualification even at any time / Par
Co	pupons / dividends	Any time after first call date	On each distribution date thereafter	On each distribution date thereafter	Every 5 years after first call
7 1	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed to floating
18 (Coupon rate and any related index	6.200%	From 30/06/2030 rate changes from fixed 10.176% to 3 month LIBOR + 4.98%	From 05/11/2031 rate changes from fixed 5.844% to 6 month GBP LIBOR + 1.76%	From 17/09/2024 rate changes from fixed 6.375% to year Mid-Market Swap Rate + 3.705%
	Existence of a dividend stopper	Yes	Yes	Yes	No
	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Partially Discretionary	Partially Discretionary	Fully Discretionary
	Existence of step up or other incentive to redeem	No	Yes	Yes	No
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	onvertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
24 1	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 plc falls below the minimum required by UK regulator, or (iii) the Board of HSBC Bank plc expects (ii) to occur in the near future.	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
	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	USD 4.35578 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
	If convertible, specify instrument type convertible into	-	Additional Tier 1	Additional Tier 1	Common Equity Tier 1
	If convertible, specify issuer of instrument it converts into	-	HSBC Holdings plc	HSBC Bank Plc	HSBC Holdings plc
30 W	rite-down features	No	No	No	Yes
31 [lf 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
	If write-down, full or partial	-	-	-	May be written down partially
32 I	If write-down, permanent or temporary	-	-	-	Permanent
				-	-
33 I		-			
33 I 34	If temporary write-down, description of write-up mechanism Type of subordination	- N/A	N/A	N/A	N/A
34 34a -	If temporary write-down, description of write-up mechanism			N/A Immediately subordinate to senior creditors	N/A Immediately subordinate to Tier 2 instruments
33 I 34 34a - 35 Po ins	If temporary write-down, description of write-up mechanism Type of subordination position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A	N/A		
33 I 34 34a - 35 Po ins 36 No	If temporary write-down, description of write-up mechanism Type of subordination sition in subordination hierarchy in liquidation (specify instrument type immediately senior to strument)	N/A Immediately subordinate to Tier 2 instruments	N/A Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to Tier 2 instruments

Additional Tier 1				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AT69	US404280BC26	US404280BL25	US404280BN80
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 bail-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	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-eligible instruments governed by foreign law)	N/A	N/A	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) Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities
3 3 7 1 (7 , 7 , 1 3 ,	USD 2,450m	USD 2,000m	USD 3,000m	USD 2,350m
Par value of instrument	USD 2,450m	USD 2,000m	USD 3,000m	USD 2,350m
Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
Original date of issuance	30 Mar 2015	01 Jun 2016	22 May 2017	23 Mar 2018
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	-	-	-	-
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	30 Mar 2025 / Tax and Capital Disqualification event at any time / Par	1 Jun 2021 / Tax and Capital Disqualification Event a any time / Par	at 22 May 2027 / Tax and Capital Disqualification event at any time / Par	23 Mar 2023 / Tax and Capital Disqualification e at any time / Par
Coupons / dividends	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	From 30/03/2025 rate changes from fixed 6.375% to year Mid-Market Swap Rate + 4.368%	5 From 01/06/2021 rate changes from fixed 6.875% to year Mid-Market Swap Rate + 5.514%	5 From 22/05/2027 rate changes from fixed 6% to 5 year Mid-Market Swap Rate + 3.746%	From 23/03/2023 rate changes from fixed 6.25% year Mid-Market Swap Rate + 3.453%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	E. B. Discontinuous			
3 3/1 3 3	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Existence of step up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative Convertible
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-in power and mandaton
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	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 -	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 -	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 -	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments pow under UK Banking Act 2009 – UK BoE/PRA -
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No Non-cumulative Convertible 7% CETT: 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	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	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	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	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	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	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	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments pounder UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.7881 per ordinary share
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or 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	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 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1	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 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1	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	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments pounder UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Always convert fully USD 3.7881 per ordinary share Mandatory upon the occurrence of certain event Common Equity Tier 1
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or 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	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 4.03488 per ordinary share Mandatory upon the occurrence of certain events	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 3.9474 per ordinary share Mandatory upon the occurrence of certain events	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	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por 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 event
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or 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 Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-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 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings pic Yes	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 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc	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	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por 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 event Common Equity Tier 1 HSBC Holdings plc Yes
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or 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 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 4.03488 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc	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 3.9474 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings pic	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	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments pow 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 event Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandator
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or 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)	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 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 -	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 3.9474 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 write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA -	No Non-cumulative Convertible 7% CET1: Contractual 77% CET1: Contractual 78% 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 77 Tiggers to statutory bail-in power and mandatory 78% Write-down/conversion of capital instruments power 78% USB Always Contractual 78% CET1: Contractu	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator 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 event Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA -
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or 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 instrument it converts into Write-down features If write-down, write-down trigger(s)	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 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	No Non-cumulative Convertible 7% CET1: Contractual 77% CET1: Contractual 779 CONTRAC	No Non-cumulative Convertible 7% CET1: Contractual 77% 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 77 Triggers to statutory bail-in power and mandatory 78 write-down/conversion of capital instruments power 79 under UK Banking Act 2009 – UK BoE/PRA - 70 Contractual recognition	No Non-cumulative Convertible 7% CET1: Contractual 77% Contractual recognition Always convert fully USD 3.7881 per ordinary share Mandatory upon the occurrence of certain event 77% Common Equity Tier 1 77% HSBC Holdings plc 77% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, onversion 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	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 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	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 3.9474 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 write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	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 UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments po 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 even Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments po under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate 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	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 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	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 3.9474 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 write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	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 UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por 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 event Common Equity Tier 1 HSBC Holdings pic Yes Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) 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 instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, tull or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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 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	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 3.9474 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-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -	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 UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent	Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments po 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 event Common Equity Tier 1 HSBC Holdings pic Yes Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments po under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate 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) Non-compliant transitioned features	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 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	No Non-cumulative Convertible 7% CET1: Contractual 77% CET1: Contractual 77% CET1: Contractual 779 CET1: Contractual 779 CET1: Contractual 779 CET1: Contractual 779 CET1: Contractual 770 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 798 779 Triggers to statutory bail-in power and mandatory 799 write-down/conversion of capital instruments power 799 UK Banking Act 2009 – UK BoE/PRA - 799 Contractual recognition May be written down partially 799 Permanent 7- N/A	No Non-cumulative Convertible 7% CET1: Contractual 77%	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por 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 event Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A
Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) 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)	No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-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 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 Immediately subordinate to Tier 2 instruments	No Non-cumulative Convertible 7% CET1: Contractual 77% CET1: Contractual 77% CET1: Contractual 779% CET1: Contract	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 UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to Tier 2 instruments	Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments pow 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 ball-in power and mandatory write-down/conversion of capital instruments pow under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to Tier 2 instruments

Additional Tier 1				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BP39	XS1111123987	XS1298431104	XS1624509300
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	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 Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,800m	USD 1,945m	USD 1,124m	USD 723m
Par value of instrument	USD 1,800m	EUR 1,500m (USD 1,683m)	EUR 1,000m (USD 1,122m)	SGD 1,000m (USD 716m)
Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
Original date of issuance	23 Mar 2018	15 Sep 2014	29 Sep 2015	08 Jun 2017
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	-	-	-	-
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	23 Mar 2028 /Tax and Capital Disqualification event at any time / Par	16 Sep 2022 / Tax and Capital Disqualification event at any time / Par	29 Sep 2023 /Tax and Capital Disqualification event at any time / Par	8 Jun 2022 / Tax and Capital Disqualification even any time / Par
Coupons / dividends	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	From 23/03/2028 rate changes from fixed 6.5% to 5 year Mid-Market Swap Rate + 3.606%	From 16/09/2022 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 4.383%	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% Swap Offer Rate ("SOR") + 2.87%
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)	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	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	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	7% CET1: Contractual Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments pow under UK Banking Act 2009 – UK BoE/PRA
If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully	Always convert fully
If convertible, conversion rate	USD 3.7881 per ordinary share	EUR 3.37514 per ordinary share	EUR 3.73559 per ordinary share	SGD 4.80694 per ordinary 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	Mandatory upon the occurrence of certain event
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
				T-1
	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	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 statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	
If write-down, write-down trigger(s)	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA -	write-down/conversion of capital instruments power	write-down/conversion of capital instruments power	write-down/conversion of capital instruments pov
If write-down, write-down trigger(s) If write-down, full or partial	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	write-down/conversion of capital instruments por under UK Banking Act 2009 – UK BoE/PRA
If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	write-down/conversion of capital instruments pounder UK Banking Act 2009 – UK BoE/PRA May be written down partially
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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	write-down/conversion of capital instruments por under UK Banking Act 2009 – UK BoE/PRA May be written down partially
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)	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -	write-down/conversion of capital instruments por under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -
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) Non-compliant transitioned features	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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	write-down/conversion of capital instruments po under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A
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)	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	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	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	May be written down partially Permanent - N/A Immediately subordinate to Tier 2 instruments

Additional Tier 1			
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1640903701	XS1882693036	XS1884698256
3 Governing law(s) of the instrument	English law	English law	Laws of the State of New York, save for the subordination provision
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
4 Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/solo and 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
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,421m	USD 550m	USD 1,301m
9 Par value of instrument	EUR 1,250m (USD 1,402m)	SGD 750m (USD 537m)	GBP 1,000m (USD 1,233m)
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	04 Jul 2017	24 Sep 2018	28 Sep 2018
12 Perpetual or dated	Perpetual	Perpetual	Perpetual
13 Original maturity date	-	-	-
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			
16 Subsequent call dates, if applicable	4 Jul 2029 /Tax and Capital Disqualification event at any time / Par	24 Sep 2023 / Tax and Capital Disqualification event at any time / Par	28 Sep 2026 / Tax and Capital Disqualification event at any time / Par
Coupons / dividends	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	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%	From 28/09/2026 rate changes from fixed 5.875% to Mid-Market Swap Rate + 4.276%
10 Existence of a dividend stopper			
19 Existence of a dividend stopper	No	No	No
	No Fully Discretionary	No Fully Discretionary	No Fully Discretionary
20 Fully discretionary, partially discretionary or mandatory			110
Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully Discretionary	Fully Discretionary	Fully Discretionary
Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully Discretionary No	Fully Discretionary No	Fully Discretionary No
 Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or 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 24 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	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	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 -
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	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	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA Always convert fully	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
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	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	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Fully Discretionary No Non-cumulative Convertible 7% CET1: Contractual Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
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	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 3.05451 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 Always convert fully SGD 4.86068 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 GBP 2.70 per ordinary share
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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 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	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 3.05451 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc	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 SGD 4.86068 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc	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 GBP 2.70 per ordinary share Mandatory upon the occurrence of certain events Common Equity Tier 1 HSBC Holdings plc
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er 2	LICDO Haldinas als	LICEC Haldings als	LICEC Haldings als	LICDO Haldings als
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
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 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	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-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	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 244m	USD 543m	USD 2,042m	USD 3,247m
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 - amortised cost
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				
Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
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%
Coupon rate and any rotated materials	1.000%		0.000%	0.00070
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	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)	•	-	-	•
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	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 senior creditors	Immediately subordinate to senior creditors
Non-compliant transitioned features	Yes	Yes	Yes	Yes
If yes, specify non-compliant features	No contractual recognition provision for excercise of statutory write down / conversion powers.	No contractual recognition provision for excercise of statutory write down / conversion powers.	No contractual recognition provision for excercise of statutory write down / conversion powers.	No contractual recognition provision for excercis statutory write down / conversion powers.

Tier	?				
1	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
	No. 11 of Co. (of 1010 101N or Discontinuity of Co. (or other base)	110 40 4000 107	LIQ404000AD40	110,404,0004,004	LIQ 40 4000 A LIQQ
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US404280AJ87 Laws of the State of New York, save for the	US404280AP48 Laws of the State of New York, save for the	US404280AQ21 Laws of the State of New York, save for the	US404280AU33 Laws of the State of New York, save for the
3	Governing law(s) of the instrument	subordination provision		f 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	N/A	N/A	N/A	N/A
4	(for other TLAC-eligible instruments governed by foreign law) 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 1,620m	USD 2,076m	USD 1,642m
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 - amortised cost	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				
16	Subsequent call dates, if applicable	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 / Pa
	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 UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	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	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	-	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	-	To be determined at conversion	To be determined at conversion	To be determined at conversion
27	If convertible, mandatory or optional conversion	-	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28	If convertible, specify instrument type convertible into	-	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
30	Write-down features	No	Yes	Yes	Yes
31	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	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	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
32	If write-down, full or partial	-	May be written down partially	May be written down partially	May be written down partially
33	If write-down, permanent or temporary	-	Permanent	Permanent	Permanent
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 instrument)	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
36	Non-compliant transitioned features	Yes	No	No	No
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				
	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BH13	XS0159497162	XS0356452929	XS0387079907
3 Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	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
	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	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 1,649m	USD 969m	USD 952m	USD 802m
9 Par value of instrument	USD 1,500m	GBP 650m (USD 802m)	GBP 750m (USD 925m)	GBP 650m (USD 802m)
10 Accounting classification I	Liability - amortised cost	Liability - fair value	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance 2	23 Nov 2016	20 Dec 2002	07 Apr 2008	11 Sep 2008
12 Perpetual or dated [Dated	Dated	Dated	Dated
13 Original maturity date 2	23 Nov 2026	20 Dec 2027	07 Apr 2038	11 Sep 2028
3 1 1 3 11	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	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
Coupons / dividends -	-	-	-	-
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.375%	5.750%	7.000%	6.750%
***	No	No	No	No
<u> </u>	Mandatory	Mandatory	Mandatory	Mandatory
· ·	No	No	No	No
	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible Triggers to statutory bail-in power and mandatory	Convertible	Convertible	Convertible
· · · · · · · · · · · · · · · · · · ·	Inggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	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 statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
	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
27 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
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	Triggers to statutory bail-in power and mandatory	Triggers to statutory bail-in power and mandatory	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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
1	under UK Banking Act 2009 – UK BoE/PRA –			
32 If write-down, full or partial I write-down, permanent or temporary	under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	under UK Banking Act 2009 – UK BoE/PRA	under UK Banking Act 2009 – UK BoE/PRA	under UK Banking Act 2009 – UK BoE/PRA
32 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -
32 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If ype of subordination If	under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent
32 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If ype of subordination If	under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -
32 If write-down, full or partial 33 If write-down, permanent or temporary 43 If temporary write-down, description of write-up mechanism 43 Type of subordination 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features	under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A
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 hierarchy in liquidation (specify instrument type immediately senior to instrument)	under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - N/A Immediately subordinate to senior creditors	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent N/A Immediately subordinate to senior creditors	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A Immediately subordinate to senior creditors	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A Immediately subordinate to senior creditors

Tier 2				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Bank USA, NA
2 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
	S	J	3	
a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved	N/A	N/A	N/A	N/A
(for other TLAC-eligible instruments governed by foreign law)	- <u>-</u>			
Transitional CRR rules Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
		Group		
ggp	Group	-	Group	Solo and Group
Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency in millions, as of most recent reporting date).	Tier 2 USD 1,101m	Tier 2 USD 1,199m	Tier 2 USD 1,756m	Subordinated debt USD 551m
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	05D 1,101m	05D 1,199fff	USD 1,756m	05D 551fff
Par value of instrument	GBP 900m (USD 1,110m)	EUR 1,000m (USD 1,122m)	EUR 1,500m (USD 1,683m)	USD 357m
0 Accounting classification	Liability - amortised cost	Liability - fair value	Liability - amortised cost	Liability - fair value
1 Original date of issuance	29 Mar 2010	07 Jun 2016	30 Jun 2015	25 Oct 2004
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	29 Mar 2040	07 Jun 2028	30 Jun 2025	01 Nov 2034
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
6 Subsequent call dates, if applicable	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
Coupons / dividends	-	-	-	-
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8 Coupon rate and any related index	6.000%	3.125%	3.000%	5.875%
,				
9 Existence of a dividend stopper	No	No	No	No
Pully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible	Convertible	Convertible	Convertible
	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA		Convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	Convertible Triggers to statutory bail-in under Section 11(d) the
If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	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 statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver
If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or partially
If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or partially To be determined at conversion
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	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions
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	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
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	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA
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)	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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
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)	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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
If convertible, conversion trigger(s) If convertible, fully or partially 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)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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
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, unite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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 Permanent
If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate 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, 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	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory ball-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	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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 Permanent -
If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate 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, 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)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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 Permanent - N/A Immediately subordinate to senior creditors
If convertible, conversion trigger(s) If convertible, fully or partially 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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 Permanent - N/A
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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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 Permanent - N/A Immediately subordinate to senior creditors
If convertible, conversion trigger(s) If convertible, fully or partially 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially 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 May be written down partially Permanent - N/A Immediately subordinate to senior creditors	Convertible Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver May convert fully or 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 Permanent - N/A Immediately subordinate to senior creditors

er 2				
Issuer	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Trinkaus und Burkhardt AG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042Q1AB39	US4042Q1AD94	US4042Q1AE77	Private Placement
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	German 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
	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	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)	Subordinated debt	Subordinated debt	Subordinated debt	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 591m	USD 696m	USD 38m	USD 6m
Par value of instrument	USD 383m	USD 700m	USD 1,250m	EUR 30m (USD 34m)
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	08 May 2006
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15 Aug 2035	15 Jan 2039	24 Aug 2020	10 May 2021
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	-
Coupons / dividends	-	-	-	-
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5.625%	7.000%	4.875%	4.770%
	No	No	No	No
<u> </u>	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
· ·	No	No	No	No
	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments powe under German Recovery and Resolution Act – Baf
	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
	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Trinkaus und Burkhardt AG
	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments powe under German Recovery and Resolution Act – Bail
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
*	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
* * *	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
	No	No	No	Yes
If yes, specify non-compliant features	-	-	-	No express waiver of set-off.

Tier 2				
	HSBC Trinkaus und Burkhardt AG			
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	Private Placement	Private Placement	Private Placement
	German law	German law	German law	German law
	N/A	N/A	N/A	N/A
(for other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	Ineligible	Ineligible	Ineligible	Ineligible
	Solo and Group	Solo and Group	Solo and Group	Solo and Group
	Tier 2	Tier 2	Tier 2	Tier 2
	USD 3m	USD 4m	USD 7m	USD 11m
	EUR 10m (USD 11m)			
<u> </u>	Liability - amortised cost			
	11 Oct 2006	25 Jun 2002	25 Jun 2002	07 Jul 2005
•	Dated	Dated	Dated	Dated
	11 Oct 2021	27 Jun 2022	26 Jun 2023	07 Jul 2025
	No	No	No	No
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends	-	-	-	-
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
<u> </u>	4.500%	5.500%	5.500%	4.210%
**	No	No	No	No
	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
1 Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
B Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFir
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			
7 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 Trinkaus und Burkhardt AG			
Write-down features	Yes	Yes	Yes	Yes
	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFir
2 If write-down, full or partial	May be written down partially			
<u> </u>	May be written down partially Permanent			
If write-down, permanent or temporary				
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Permanent	Permanent	Permanent	Permanent
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	Permanent -	Permanent -	Permanent -	Permanent -
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)	Permanent - N/A	Permanent N/A	Permanent	Permanent
3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 4 Type of subordination 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features	Permanent - N/A Immediately subordinate to senior creditors Yes	Permanent - N/A Immediately subordinate to senior creditors Yes	Permanent - N/A Immediately subordinate to senior creditors Yes	Permanent - N/A Immediately subordinate to senior creditors Yes
3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 4 Type of subordination 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features	Permanent - N/A Immediately subordinate to senior creditors	Permanent - N/A Immediately subordinate to senior creditors	Permanent - N/A Immediately subordinate to senior creditors	Permanent - N/A Immediately subordinate to senior creditors

Tier 2				
1 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	XF0004249136	XF0004249177
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	N/A	N/A	N/A	N/A
(for 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	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	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 6m	USD 11m	USD 4m	USD 6m
Par value of instrument	EUR 5m (USD 6m)	EUR 10m (USD 11m)	EUR 37m (USD 42m)	EUR 52m (USD 58m)
Accounting classification		, ,		, ,
<u> </u>	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	08 Jul 2005	25 Jun 2002	29 Sep 2006	29 Sep 2006
Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	08 Jul 2025	26 Jun 2028	31 Dec 2020	31 Dec 2020
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	-	-	Tax or Regulatory event at any time / Par	Tax or Regulatory event at any time / Par
Coupons / dividends	-	-	-	-
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4.210%	5.500%	4.910%	4.890%
9 Existence of a dividend stopper	N-	Na	No	Na
	No Section of the sec	No Particular transfer and tran		No.
Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
	No	No	No .	No .
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 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 German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFir
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
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 German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggered by a P&L loss under German GAAP and triggers to statutory bail-in power and mandatory write down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggered by a P&L loss under German GAAP and - triggers to statutory bail-in power and mandatory writ down/conversion of capital instruments power under 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	Temporary	Temporary
If temporary write-down, description of write-up mechanism	-	-	Accumulated profits used for write-up	Accumulated profits used for write-up
a 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 senior creditors	Immediately subordinate to senior creditors
Non-compliant transitioned features	Yes	Yes	No	No
7 If yes, specify non-compliant features	No express waiver of set-off.	No express waiver of set-off.	-	-
	Grandfathered to Jun 2025	Grandfathered to Jun 2025	-	-

Tier 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)	GB0005902332	GB0005903413	US597433AC57	XS0015190423
Governing law(s) of the instrument	English law	English law	Laws of the State of New York, save for the subordination provision	English law
a 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
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	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 750m	USD 300m	USD 290m	USD 500m
Par value of instrument O Accounting classification	USD 750m	USD 300m	USD 300m	USD 500m
- 3	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
1 Original date of issuance	19 Jun 1985	11 Dec 1986	10 May 1995	18 Sep 1985
Perpetual or dated Original maturity date	Perpetual -	Perpetual -	Dated 01 May 2025	Perpetual
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	res	res	res	res
Subsequent call dates, if applicable	1 June 1990 / Tax event at any time / Par	1 Jun 1992 / Tax event at any time / Par	Tax event at any time / Par	1 Sep 1990 / Tax event at any time / Par
Coupons / dividends	On each distribution date thereafter	On each distribution date thereafter	N/A	On each distribution date thereafter
	On each distribution date thereafter	On each distribution date thereafter	IVA	On each distribution date therealter
7 Fixed or floating dividend/coupon	Floating	Floating	Fixed	Floating
8 Coupon rate and any related index	6 month USD LIBOR + 0.25%	6 month USD LIBOR + 0.10%	7.650%	6 month USD LIBOR + 0.25%
9 Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Mandatory	Partially discretionary
1 Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible	Convertible	Convertible	Non-convertible	Convertible
14 If convertible, conversion trigger(s)	Triggers to statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	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 statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
***	write-down/conversion of capital instruments power	write-down/conversion of capital instruments power		write-down/conversion of capital instruments power
5 If convertible, fully or partially 6 If convertible, conversion rate	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	-	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
5 If convertible, fully or partially 6 If convertible, conversion rate	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially	· · · · · · · · · · · · · · · · · · ·	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	-	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	- - -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes	-	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc	- - -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 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)	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	- - -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 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)	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	- - -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	No -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 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 temporary write-down, description of write-up mechanism	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	No -	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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
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, primanent or temporary If temporary write-down, description of write-up mechanism If type of subordination	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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		write-down/conversion of capital instruments powe under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments powe under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent -
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, full or partial 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-up mechanism 15 Position in subordination 16 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2	N/A	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank plc Yes Triggers to statutory ball-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 more senior Tier 2
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 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 44 If temporary write-down, description of write-up mechanism 45 Type of subordination 46 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2 instruments	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2 instruments	No N/A Immediately subordinate to senior creditors	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2 instruments
5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 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 temporary write-down, description of write-up mechanism 4 Type of subordination 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2 instruments Yes	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 more senior Tier 2 instruments Yes	No N/A Immediately subordinate to senior creditors Yes No express waiver of set-off and no contractual recognition provision for exercise of statutory write-	write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank 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 - NI/A Immediately subordinate to more senior Tier 2 instruments Yes

Tier 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)	XS0088317853	XS0120514335	XS0174470764	XS0204377310
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 (for other TLAC-eligible instruments governed by foreign law)	C Term Sheet is achieved	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	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 m	nost recent reporting date)	USD 223m	USD 276m	USD 895m	USD 523m
Par value of instrument		GBP 300m (USD 370m)	GBP 225m (USD 277m)	GBP 500m (USD 617m)	GBP 350m (USD 432m)
Accounting classification		Liability - amortised cost	Liability - amortised cost	Liability - fair value	Liability - fair value
Original date of issuance		07 Jul 1998	30 Nov 2000	22 Aug 2003	04 Nov 2004
Perpetual or dated		Dated	Dated	Dated	Dated
3 Original maturity date		07 Jul 2023	30 Jan 2041	22 Aug 2033	04 Nov 2030
Issuer call subject to prior supervisory approval		Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount					
Subsequent call dates, if applicable		Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	4 Nov 2025 / Tax event at any time / Par
Coupons / dividends		N/A	N/A	N/A	On each distribution date thereafter
Fixed or floating dividend/coupon		Fixed	Fixed	Fixed	Fixed to floating
Coupon rate and any related index		6.500%	6.250%	5.375%	From 04/11/2025 rate changes from fixed 5.375% to month GBP LIBOR + 1.5%
Existence of a dividend stopper		No	No	No	No
Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of step up or other incentive to redeem		No	No	No	Yes
Non-cumulative or cumulative		Cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible		Convertible	Convertible	Convertible	Convertible
4 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 statutory ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	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 statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
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
If convertible, specify issuer of instrument it converts into		HSBC Bank plc	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc
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 UK Banking Act 2009 – UK BoE/PRA	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 statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
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
, ,		May be written down partially Permanent	May be written down partially Permanent	May be written down partially Permanent	May be written down partially Permanent
If write-down, permanent or temporary					
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism					
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism		Permanent -	Permanent -	Permanent -	Permanent -
3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 4a Type of subordination 5 Position in subordination hierarchy in liquidation (specify instrument t	ype immediately senior to	Permanent - N/A	Permanent - N/A	Permanent - N/A	Permanent - N/A
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 trinstrument)	ype immediately senior to	Permanent - N/A Immediately subordinate to senior creditors	Permanent - N/A Immediately subordinate to senior creditors	Permanent - N/A Immediately subordinate to senior creditors	Permanent - N/A Immediately subordinate to senior creditors

	2			
l	Issuer	HSBC Bank plc	The Hongkong and Shanghai Banking Corporation Limited	HSBC France SA
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0247840969	GB0004355490	FR0000585333
	Governing law(s) of the instrument	English law	English Law	French Law
a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved	N/A	N/A	N/A
	(for other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Tier 2	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Ineligible	Ineligible
	Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group
		Tier 2	Tier 2	Tier 2
	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 733m	USD 400m	USD 18m
	Par value of instrument	GBP 600m (USD 740m)	USD 400m	EUR 16m (USD 18m)
		,		, ,
0	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
1	Original date of issuance	24 Mar 2006	09 Jul 1986	22 Jul 1985
2	Perpetual or dated	Dated	Perpetual	Perpetual
3	Original maturity date	24 Mar 2046	-	-
4	Issuer call subject to prior supervisory approval	Yes	Yes	No
5	Optional call date, contingent call dates and redemption amount			
6	Subsequent call dates, if applicable	Tax event at any time / Par	9 Jul 1991 / Tax event at any time / Par	-
	Coupons / dividends	N/A	Callable on any interest payment date after first call date	-
7	Fixed or floating dividend/coupon	Fixed	Floating	Floating
В	Coupon rate and any related index	4.750%	3 months USD LIBOR (if LIMEAN is unavailable) +0.1875%	TEC10 (TMO has been replaced by TEC10 + 0.25 i.e. 10y constant maturity French government bond
9	Existence of a dividend stopper	No	No	No
)	Fully discretionary, partially discretionary or mandatory	Mandatory	Partially discretionary	Mandatory
1	Existence of step up or other incentive to redeem	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Convertible	Convertible	Convertible
4	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 statutory bail-in power under HK Financial Institutions (Resolution) Ordinance ("FIRO") – HKMA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the SRM Regulation – SRB
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
3	If convertible, specify instrument type convertible into	Common Equity Tier 1	To be determined subject to statutory bail-in power under FIRO	Common Equity Tier 1
9	If convertible, specify issuer of instrument it converts into	HSBC Bank plc	To be determined subject to statutory bail-in power under FIRO	HSBC France SA
0	Write-down features	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 UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under FIRO – HKMA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the SRM Regulation – SRB
2	If 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
4	If temporary write-down, description of write-up mechanism	-	-	-
4a	Type of subordination	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 more senior Tier 2 instruments	Immediately subordinate to more senior Tier 2 instruments
6	Non-compliant transitioned features	No	Yes	Yes
37	If yes, specify non-compliant features	-	No waiver of set-off.	No waiver of set-off.

Eligible Liabilities				
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)	US404280CC17	XS2003500142	CA404280BE83	JP582666AG93
3 Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	English law	Japanese 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)	Contractual	Contractual	N/A	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 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.
9 Par value of instrument	USD 3,000m	GBP 750m (USD 925m)	CAD 1,000m (USD 732m)	JPY 58,100m (USD 539m)
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	22 May 2019	29 May 2019	05 Dec 2016	26 Sep 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	22 May 2030	29 May 2030	05 Dec 2023	24 Sep 2021
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	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
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed
18 Coupon rate and any related index	From 22/05/2029 rate changes from fixed 3.973% to 3 month USD LIBOR + 1.61%	3 From 29/05/2029 rate changes from fixed 3% to Mid- Market Swap Rate + 1.77%	3.196%	0.450%
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	Convertible	Convertible	Convertible	Convertible
24 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 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
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 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
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 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 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
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	=	-
34a 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
36 Non-compliant transitioned features	No	No	Yes	Yes
37 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.
	<u>-</u>	-	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	JP582666AJ90	JP582666BG92	JP582666BJ99	JP582666CG91
Governing law(s) of the instrument	Japanese law	Japanese law	Japanese law	Japanese law
Ba 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.			
Par value of instrument	JPY 79,300m (USD 736m)	JPY 59,300m (USD 551m)	JPY 13,100m (USD 122m)	JPY 64,400m (USD 598m)
0 Accounting classification	Liability - fair value			
1 Original date of issuance	14 Sep 2018	26 Sep 2016	14 Sep 2018	26 Sep 2016
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	13 Sep 2024	26 Sep 2023	14 Sep 2026	25 Sep 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	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
Coupons / dividends	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed
8 Coupon rate and any related index	From 14/09/2023 rate changes from fixed 0.575% to 6 month JPY LIBOR + 0.4%	6 0.842%	From 15/09/2025 rate changes from fixed 0.797% to 6 month JPY LIBOR + 0.55%	1.207%
9 Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 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			
7 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	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 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
2 If write-down, full or partial	May be written down partially			
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 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
37 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 payment or 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

Eliqible Liabilities				
1 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
3 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
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)	Contractual	N/A. No contractual recognition clause included	N/A. No contractual recognition clause included	N/A. No contractual recognition clause included
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 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.
9 Par value of instrument	JPY 67,600m (USD 628m)	USD 1,032m	USD 900m	USD 750m
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	14 Sep 2018	05 Apr 2011	17 Nov 2011	17 Nov 2011
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	14 Sep 2028	05 Apr 2021	14 Jan 2022	14 Jan 2042
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	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
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	From 15/09/2027 rate changes from fixed 0.924% to year JPY Swap Offer Rate + 0.60%	1 5.100%	4.875%	6.100%
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	Convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	-	-	-
25 If convertible, fully or partially	May convert fully or partially	-	-	-
26 If convertible, conversion rate	To be determined at conversion	-	-	-
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	-	-	-
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	-	-	-
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	-	-	-
30 Write-down features	Yes	No	No	No
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	-	-	-
32 If write-down, full or partial	May be written down partially	-	-	-
33 If write-down, permanent or temporary	Permanent	-	-	-
34 If temporary write-down, description of write-up mechanism	-	-	=	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 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.	scheduled payment of interest and principal other	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.	scheduled payment of interest and principal other
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
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)	US404280AN99	US404280AV16	US404280AW98	US404280AX71
3 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
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. No contractual recognition clause included	Contractual	Contractual	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 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.
9 Par value of instrument	USD 2,000m	USD 1,164m	USD 3,000m	USD 1,000m
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - amortised cost
11 Original date of issuance	30 Mar 2012	08 Mar 2016	08 Mar 2016	08 Mar 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	30 Mar 2022	08 Mar 2021	08 Mar 2026	08 Mar 2021
14 Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18 Coupon rate and any related index	4.000%	3.400%	4.300%	3 month USD LIBOR + 2.24%
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 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
25 If convertible, fully or partially	-	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	-	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 If convertible, mandatory or optional conversion	-	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28 If convertible, specify instrument type convertible into	-	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
30 Write-down features	No	Yes	Yes	Yes
31 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
32 If write-down, full or partial	-	May be written down partially	May be written down partially	May be written down partially
33 If write-down, permanent or temporary	- -	Permanent	Permanent	Permanent
	-	-	-	-
34 If temporary write-down, description of write-up mechanism		Structural	Structural	Structural
34 If temporary write-down, description of write-up mechanism 34a Type of subordination	Structural			
 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to 		N/A	N/A	N/A
34a Type of subordination			N/A Yes	N/A Yes
 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 	N/A	N/A Yes Right to accelerate the future scheduled payment of interest or principal, other than in the case of the	·	

Eligible Liabilities				
1 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
3 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
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieve (for other TLAC-eligible instruments governed by foreign law)	d Contractual	Contractual	Contractual	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting data	e) 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.
9 Par value of instrument	USD 2,500m	USD 1,000m	USD 2,000m	USD 2,500m
10 Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
11 Original date of issuance	25 May 2016	25 May 2016	25 May 2016	25 May 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	25 May 2021	25 May 2021	25 May 2023	25 May 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18 Coupon rate and any related index	2.950%	3 month USD LIBOR + 1.66%	3.600%	3.900%
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	Convertible	Convertible	Convertible	Convertible
24 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 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
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 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
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 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 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
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior instrument)	to N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
		Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of	Right to accelerate the future scheduled payment of
37 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.	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.

Eligib	le Liabilities				
	ssuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 (Jnique 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
4	Transitional CRR rules	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 A	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.
9 F	Par value of instrument	USD 2,500m	USD 1,250m	USD 2,500m	USD 2,500m
10 A	Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
11 (Original date of issuance	05 Oct 2016	05 Oct 2016	13 Mar 2017	13 Mar 2017
12 F	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	05 Jan 2022	05 Jan 2022	13 Mar 2023	13 Mar 2028
14 I:	ssuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	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
(Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed to floating	Fixed to floating
18	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% to month USD LIBOR + 1.546%
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	Convertible	Convertible	Convertible	Convertible
24	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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
25	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
26	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27	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
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 V	Vrite-down features	Yes	Yes	Yes	Yes
31	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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
32	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
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination	Structural	Structural	Structural	Structural
34a	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A	N/A	N/A	N/A
35 F	nstrument)				
35 F		Yes	Yes	Yes	Yes
35 F ii 36 N	nstrument)	Yes 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.	Yes 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.	Yes 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.	Yes 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.

Eliqible Liabilities				
1 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	US404280BR94	US404280BS77	US404280BT50
3 Governing law(s) of the instrument	Laws of the State of New York			
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)	Contractual	Contractual	Contractual	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9 Par value of instrument	USD 1,000m	USD 2,000m	USD 2,000m	USD 3,000m
10 Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
11 Original date of issuance	22 Nov 2017	18 May 2018	18 May 2018	19 Jun 2018
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	22 Nov 2023	18 May 2024	18 May 2024	19 Jun 2029
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	22 Nov 2022 / Tax event at any time / Par	18 May 2023 / Tax event at any time / Par	18 May 2023 / Tax event at any time / Par	19 Jun 2028 / Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	From 22/11/2022 rate changes from fixed 3.033% to 3 month USD LIBOR + 1%	3 3 month USD LIBOR + 1%	From 18/05/2023 rate changes from fixed 3.95% to 3 month USD LIBOR + 0.98723%	From 19/06/2028 rate changes from fixed 4.583% to month USD LIBOR + 0.153%
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	Convertible	Convertible	Convertible	Convertible
24 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 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
26 If convertible, conversion rate	To be determined at conversion			
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	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 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 If write-down, full or partial	May be written down partially			
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the	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.			

Eligible Liabilities				
•	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BV07	US404280BW89	US404280BX62	US404280BZ11
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
	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 750m	USD 2,500m	USD 2,500m
0 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value	Liability - fair value
1 Original date of issuance	12 Sep 2018	12 Sep 2018	12 Sep 2018	11 Mar 2019
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	11 Sep 2021	12 Sep 2026	12 Sep 2026	11 Mar 2025
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount				
6 Subsequent call dates, if applicable	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	11 Mar 2024 / Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating	Fixed to floating
8 Coupon rate and any related index	3 month USD LIBOR + 0.65%	3 month USD LIBOR + 1.38%	From 12/09/2025 rate changes from fixed 4.292% to 3 month USD LIBOR + 1.34771%	From 11/03/2024 rate changes from fixed 3.803% to month USD LIBOR + 1.211%
9 Existence of a dividend stopper	No	No	No	No
	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
24 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 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
	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
18 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 Banking Act 2009 – UK BoE/PRA – Contractual recognition
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
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
	-	-	-	-
· · · · · · · · · · · · · · · · · · ·	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	No
	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.	-
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	

Eligible Liabilities				
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)	US404280CA50	XS0429422271	XS1379182006	XS1379184473
Governing law(s) of the instrument	Laws of the State of New York	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)	Contractual	N/A	N/A	N/A
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 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.
9 Par value of instrument	USD 500m	GBP 650m (USD 802m)	EUR 2,000m (USD 2,244m)	EUR 1,250m (USD 1,402m)
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value	Liability - fair value
11 Original date of issuance	11 Mar 2019	20 May 2009	15 Mar 2016	15 Mar 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	11 Mar 2025	20 May 2024	15 Mar 2022	15 Mar 2027
14 Issuer call subject to prior supervisory approval	Yes	No	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	11 Mar 2024 / Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3 month USD LIBOR + 1.23%	6.500%	1.500%	2.500%
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	Convertible	Convertible	Convertible	Convertible
24 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	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
25 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
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 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
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 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 Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA
32 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
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	No	Yes	Yes	Yes
37 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.
			Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
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)	XS1473485925	XS1481198213	XS1481811872	XS1485597329
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	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 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.
9 Par value of instrument	GBP 1,000m (USD 1,233m)	NOK 5,900m (USD 609m)	USD 2,000m	EUR 2,000m (USD 2,244m)
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - amortised cost	Liability - fair value
11 Original date of issuance	16 Aug 2016	02 Sep 2016	08 Sep 2016	06 Sep 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	16 Aug 2028	02 Mar 2027	08 Sep 2036	06 Sep 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.625%	3.100%	4.000%	0.875%
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	Convertible	Convertible	Convertible	Convertible
24 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 Banking Act 2009 – UK BoE/PRA
25 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
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 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
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 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 Banking Act 2009 – UK BoE/PRA
32 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
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 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 payment of 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)	XS1586214956	XS1681855539	XS1716248197	XS1718418285
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.			
Par value of instrument	EUR 1,500m (USD 1,683m)	EUR 1,500m (USD 1,683m)	GBP 1,000m (USD 1,233m)	AUD 650m (USD 447m)
0 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value	Liability - amortised cost
1 Original date of issuance	27 Mar 2017	05 Oct 2017	13 Nov 2017	16 Nov 2017
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	27 Sep 2022	05 Oct 2023	13 Nov 2026	16 Feb 2024
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount				
6 Subsequent call dates, if applicable	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	16 Feb 2023 / Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating	Floating
8 Coupon rate and any related index	3 month Euribor + 0.7%	3 month Euribor + 0.5%	From 13/11/2025 rate changes from fixed 2.256% to 1 year Mid Swaps Rate + 1.04%	3 month BBSW + 1.1%
9 Existence of a dividend stopper	No	No	No	No
0 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
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
	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual
	recognition	recognition	recognition	recognition
* * *	May convert fully or partially			
6 If convertible, conversion rate	To be determined at conversion			
	Mandatory upon satisfaction of certain conditions			
* 1 2 21	Common Equity Tier 1			
* * *	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 – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual
	recognition May be written down partially			
	Permanent	Permanent Permanent	Permanent	Permanent Permanent
	-	-	-	- Ormanolit
	Structural	Structural	Structural	Structural
21	N/A	N/A	N/A	N/A
	Yes	Yes	Yes	Yes
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.	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.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

	ole Liabilities				
	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 1	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1718476994	XS1823595647	XS1917601582	XS1917614569
	Governing law(s) of the instrument	English law	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)	N/A	Contractual	N/A	N/A
4	Transitional CRR rules	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 /	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.
9 [Par value of instrument	AUD 350m (USD 241m)	GBP 1,000m (USD 1,233m)	EUR 1,250m (USD 1,402m)	EUR 1,000m (USD 1,122m)
10 /	Accounting classification	Liability - amortised cost	Liability - fair value	Liability - amortised cost	Liability - amortised cost
11 (Original date of issuance	16 Nov 2017	27 Jun 2018	04 Dec 2018	04 Dec 2018
12 F	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	16 Feb 2024	27 Jun 2023	04 Dec 2024	04 Dec 2021
14 I	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	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 disqalification event at any time / Par	04 Dec 2020 / Tax or Loss absorption disqalification event at any time / Par
-	Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Floating
18	Coupon rate and any related index	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 3 month Euribor + 1.36%	3 month Euribor + 0.9%
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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	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 – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual
05	Management of the consecution of the	recognition	Maria de Mar	recognition	recognition
25	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
26	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27	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
28	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
29					14
30 \	Write-down features	Yes	Yes	Yes	Yes
	Write-down features If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	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 – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual
30 V 31	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 Banking Act 2009 – UK BoE/PRA – 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 – Statutory and contractual recognition
30 \	If write-down, write-down trigger(s) If write-down, full or partial	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially
30 V 31 32 33	If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	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 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
30 V 31 32 33 34	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	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially
30 V 31 32 33 34 34a 35 F	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	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent -	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent -	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent -	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent -
30 V 31 32 33 34 34a 35 F	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	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - Structural	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural
30 V 31 32 33 34 34a 35 F i 36 f	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)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural N/A	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - Structural N/A	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural N/A	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural N/A
30 V 31 32 33 34 34a 35 F i 36 N	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) Non-compliant transitioned features	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural N/A Yes	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition May be written down partially Permanent - Structural N/A Yes	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural N/A Yes	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition May be written down partially Permanent - Structural N/A Yes

1 Issuer 2 Unique identifier (eg CUS 3 Governing law(s) of the ir					
		HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
3 Governing law(s) of the in	SIP, ISIN or Bloomberg identifier for private placement)	XS1961843171	XS2050979025	XS2054215483	US404280CE72
	instrument	Laws of the State of New York	English law	English law	Laws of the State of New York
	ability requirement of Section 13 of the TLAC Term Sheet is achieved instruments governed by foreign law)	Contractual	N/A	N/A	Contractual
4 Transitional CRR rules		N/A	N/A	N/A	N/A
5 Post-transitional CRR r	rules	N/A	N/A	N/A	N/A
Eligible at solo/group/so	solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types	to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in rec	egulatory 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.
9 Par value of instrument		GBP 1,000m (USD 1,233m)	GBP 350m (USD 432m)	GBP 150m (USD 185m)	USD 2,000m
10 Accounting classification	1	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	9	12 Mar 2019	10 Sep 2019	24 Sep 2019	07 Nov 2019
12 Perpetual or dated		Dated	Dated	Dated	Dated
13 Original maturity date		22 Jul 2028	31 Oct 2025	31 Oct 2025	07 Nov 2025
14 Issuer call subject to prior		Yes	Yes	Yes	Yes
•	tingent call dates and redemption amount				
16 Subsequent call dates,		22 Jul 2027 / Tax event at any time / Par	31 Oct 2024 / Tax or Regulatory event at any time / Par	31 Oct 2024 / Tax event at any time / Par	07 Nov 2024 / Tax event at any time / Par
Coupons / dividends		N/A	N/A	N/A	N/A
17 Fixed or floating divide	end/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any re	elated index	From 22/07/2027 rate changes from fixed 3% to Mid- Market Swap Rate + 1.65%	From 31/10/2024 rate resets from 1.8777% to Benchmark Gilt rate + 1.60%	From 31/10/2024 rate resets from 2.1003% to Benchmark Gilt rate + 1.61%	From 07/11/2024 rate changes from fixed 2.633% to month USD LIBOR + 1.14%
19 Existence of a dividend	d stopper	No	No	No	No
20 Fully discretionary, part	rtially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or	r other incentive to redeem	No	No	No	No
22 Non-cumulative or cum	nulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-conve	ertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion	ion 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 – 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
25 If convertible, fully or pa	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		To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
	ory 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
28 If convertible, specify in	instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
	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-dow	wn 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 – 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
32 If write-down, full or par	artial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
33 If write-down, permaner	ent or temporary	Permanent	Permanent	Permanent	Permanent
	own, description of write-up mechanism	-	-	-	-
34 If temporary write-dov	*	Structural	Structural	Structural	Structural
	h hierarchy in liquidation (specify instrument type immediately senior to	N/A	N/A	N/A	N/A
34a Type of subordination		No	No	No	No
34a Type of subordination 35 Position in subordination	ed features				
34a Type of subordination 35 Position in subordination instrument)		-	-	-	-

ligible Liabilities			
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280CF48	US404280CG21	US404280CH04
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
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
Transitional CRR rules	N/A	N/A	N/A
Post-transitional CRR rules	N/A	N/A	N/A
Eligible at solo/group/solo and group	N/A	N/A	N/A
Instrument type (types to be specified by each jurisdiction)	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.
Par value of instrument	USD 2,500m	USD 2,000m	USD 1,500m
Accounting classification	Liability - Amortised cost	Liability - amortised cost	Liability - Amortised cost
Original date of issuance	31 Mar 2020	04 Jun 2020	04 Jun 2020
Perpetual or dated	Dated	Dated	Dated
Original maturity date	31 Mar 2030	04 Jun 2026	04 Jun 2031
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount			
Subsequent call dates, if applicable	Tax event at any time / Par	04 June 2025 / Tax event at any time / Par	04 June 2030 / Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to Floating
Coupon rate and any related index	3.950%	From 04/06/2025 rate changes from fixed 2.099% to SOFR + 1.929%	From 04/06/2030 rate changes from fixed 2.848% SOFR+2.387%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
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 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 Banki 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
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 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	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 Banki 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
If write-down, permanent or temporary	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-
a Type of subordination	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A
Non-compliant transitioned features	No	No	No
7 If yes, specify non-compliant features	-	-	-

HSBC Holdings plc

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