HSBC UK Bank plc

Regulatory Capital Instruments 31 December 2023



This document is a disclosure document published as required by, and solely for the purpose of compliance with, Articles 437(b) of The PRA Rulebook Disclosure (CRR) Part, to provide a description of the main features of the capital instruments of HSBC UK Bank plc.

The information contained in this document has been compiled in accordance with the CRR II, Q&A published by the European Banking Authority and regulatory guidance published by the UK Prudential Regulatory Authority. Assumptions on the regulatory treatment of the capital instruments described herein under the CRR II reflect HSBC UK's interpretation of current rules.

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

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

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

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Regulatory Capital Instruments

Ordinary Shares Issuer HSBC UK Bank plc Unique identifier 2 NA (eg CUSIP, ISIN or Bloomberg identifier for private placement) Public or private placement 2a Private Governing law(s) of the instrument English Law Contractual recognition of write down and conversion powers of За resolution authorities Regulatory treatment Current treatment taking into account, where applicable, Common Equity Tier 1 transitional CRR rules 5 Post-transitional CRR rules Common Equity Tier 1 6 Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated Solo & Sub-Consolidated 7 Instrument type (types to be specified by each jurisdiction) **Ordinary Shares** Amount recognised in regulatory capital 8 GBP 9015.0m ¹ (Currency in million, as of most recent reporting date) GBP 0.0500m 9 Nominal amount of instrument (Currency in million) GBP 1.00 per share UK-9a Issue price UK-9b Redemption price GBP 1.00 per share Accounting classification Shareholders' Equity Original date of issuance Perpetual or dated Perpetual 12 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount -16 Subsequent call dates, if applicable Coupons / dividends Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms UK-20a of timing) Fully discretionary, partially discretionary or mandatory (in terms UK-20b of amount) Existence of step up or other incentive to redeem 21 Noncumulative or cumulative Non-cumulative 22 Convertible or non-convertible Non-convertible If convertible, conversion trigger (s) 25 If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 29 30 Write-down features If write-down, write-down trigger(s) If write-down, full or partial 32 If write-down, permanent or temporary 33 34 If temporary write-down, description of write-up mechanism 34a Type of subordination (only for eligible liabilities) UK-34b Ranking of the instrument in normal insolvency proceedings 1 - Ordinary Shares Position in subordination hierarchy in liquidation (specify 35 Immediately subordinate to Additional Tier 1 instruments instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features

Link to the full term and conditions of the intrument (signposting) Available upon request

1 Represents the portion of ordinary share capital and share premium which is held outside of the consolidated reporting entity

		Undated Additional Tier 1 Instrument issued 2014 (Callable December 2019 onwards)
1	Issuer	Issued by HSBC Bank plc, and subsequently transferred to HSBC UK Bank Plc on 1 July 2018
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A – Internal issuance [9393]
2a	Public or private placement	Private
3	Governing law(s) of the instrument	English Law
3a	Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	No
4	Current treatment taking into account, where applicable, transitional CRR rules	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 1,095.5m
9	Nominal amount of instrument (Currency in million)	GBP 1,095.5m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	19 December 2014
12	Perpetual or dated	Perpetual
13 14	Original maturity date Issuer call subject to prior supervisory approval	- Yes
15	Optional call date, contingent call dates and redemption amount	19 December 2019 - Redemption at Par
.0	Option and additional additional and additional a	Tax and regulatory calls at any time - Par
16	Subsequent call dates, if applicable	On any quarterly interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Compounded Daily SONIA Rate + 5.1561%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking
25	If convertible, fully or partially	Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully
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 UK Bank plc
30	Write-down features	Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity
31	If write-down, write-down trigger(s)	Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to ball-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority.
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA NA
34a	Type of subordination (only for eligible liabilities)	NA
UK-34b	Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	2 - AT1 instruments
35	instrument type immediately senior to instrument)	Immediately subordinate to Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	•
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

		<u>Undated Additional Tier 1 Instrument issued 2014 (Callable December 2024 onwards)</u>
1	Issuer	Issued by HSBC Bank plc, and subsequently transferred to HSBC UK Bank Plc on 1 July 2018
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A – Internal issuance [9394]
2a	Public or private placement	Private
3	Governing law(s) of the instrument	English Law
3a	Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	No
4	Current treatment taking into account, where applicable,	Additional Tier 1
5	transitional CRR rules Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital	Additional Tier 1
8	(Currency in million, as of most recent reporting date)	GBP 1,100.0m
9	Nominal amount of instrument (Currency in million)	GBP 1,100.0m
UK-9a	Issue price	100.000%
UK-9b		100.000% Shareholdere' Equity
10 11	Accounting classification Original date of issuance	Shareholders' Equity 19 December 2014
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	19 December 2024 - Redemption at Par Tax and regulatory calls at any time - Par
16	Subsequent call dates, if applicable	On any quarterly interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Compounded Daily SONIA Rate + 5.3060%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	Always convert fully
26		
	If convertible, conversion rate	To be determined at conversion
27	If convertible, conversion rate If convertible, mandatory or optional conversion	To be determined at conversion Mandatory upon satisfaction of certain conditions
28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc
28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%.
28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity
28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full
28 29 30 31 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to ball-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent
28 29 30 31 31 32 33 34	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	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA
28 29 30 31 31 32 33 34 34a	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 (only for eligible liabilities)	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA
28 29 30 31 31 32 33 34 34a	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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA
28 29 30 31 32 33 34 34a UK-34b	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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments Immediately subordinate to Tier 2 instruments
28 29 30 31 32 33 34 34a UK-34b	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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Contractual: Either HSBC UK Solo or Consolidated Common Equity Tier 1 Ratio as of any date falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments

<u>Undated Additional Tier 1 Instrument issued 2016 (Callable March 2021 onwards)</u>

		March 2021 onwards)
1	Issuer	Marks and Spencer Financial Services plc (MSFS)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A – Internal issuance [9281]
2a	Public or private placement	Private
3	Governing law(s) of the instrument Contractual recognition of write down and conversion powers of	English Law
3a	resolution authorities	No
4	Regulatory treatment Current treatment taking into account, where applicable,	Additional Tier 1
5	transitional CRR rules Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Sub-Consolidated
7		Additional Tier 1
	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital	
8	(Currency in million, as of most recent reporting date)	GBP 39.2m
9	Nominal amount of instrument (Currency in million)	GBP 40.0m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	11 March 2016
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	11 March 2021 - Redemption at Par Tax and regulatory calls at any time - Par
16	Subsequent call dates, if applicable	On any annual interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
	3	
18	Coupon rate and any related index	8.5625%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	Always convert fully
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon 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	Marks and Spencer Financial Services plc
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-
		down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority.
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA
34a	Type of subordination (only for eligible liabilities)	NA
UK-34b	Ranking of the instrument in normal insolvency proceedings	2 - AT1 instruments
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

<u>Undated Additional Tier 1 Instrument issued 2017 (Callable December 2022 onwards)</u>

		December 2022 onwards)
1	Issuer	Marks and Spencer Financial Services plc (MSFS)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A – Internal issuance [9345]
2a	Public or private placement	Private
3	Governing law(s) of the instrument Contractual recognition of write down and conversion powers of	English Law
3a	resolution authorities	No
	Regulatory treatment	
4	Current treatment taking into account, where applicable,	Additional Tier 1
5	transitional CRR rules Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 19.6m
9	Nominal amount of instrument (Currency in million)	GBP 20.0m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	08 December 2017
12 13	Perpetual or dated	Perpetual
13	Original maturity date Issuer call subject to prior supervisory approval	Yes
	locati can subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	8 December 2022 - Redemption at Par Tax and regulatory calls at any time - Par
		, ,
46	Subsequent call dates if applicable	On any annual interest navment data after first call data
16	Subsequent call dates, if applicable	On any annual interest payment date after first call date
17	Coupons / dividends	Fixed
17	Fixed or floating dividend/coupon	rixeu
18	Coupon rate and any related index	5.7500%
10	Coupon rate and any related index	3.1300 %
19	Existence of a dividend stopper	No
	Fully discretionary, partially discretionary or mandatory (in terms	
UK-20a	of timing)	Fully discretionary
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
	Convertible or non-convertible	Convertible
23	CONTRACTOR OF THEIR CONTRACTOR	Convertible
23	Conventible of hori conventible	
23		Triggers to statutory bail-in power and mandatory write-
	If convertible, conversion trigger (s)	
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
		Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
24 25 26	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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
24 25 26 27 28 29	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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc
24 25 26 27 28	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 bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
24 25 26 27 28 29	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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc
24 25 26 27 28 29 30	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 bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%.
24 25 26 27 28 29	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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-
24 25 26 27 28 29 30	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 bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking
24 25 26 27 28 29 30	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 bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority.
24 25 26 27 28 29 30 31	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 bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full
24 25 26 27 28 29 30	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 bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority.
24 25 26 27 28 29 30 31	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	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent
24 25 26 27 28 29 30 31 32 33 34 34a	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	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA
24 25 26 27 28 29 30 31 32 33 34 34 34 34 34 34 34 34 34	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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments
24 25 26 27 28 29 30 31 31 32 33 34 34a UK-34b	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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings 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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments Immediately subordinate to Tier 2 instruments
24 25 26 27 28 29 30 31 32 33 34 34 34 34 35 36	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, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings 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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments
24 25 26 27 28 29 30 31 31 32 33 34 34a UK-34b	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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings 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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments Immediately subordinate to Tier 2 instruments
24 25 26 27 28 29 30 31 32 33 34 34 34 34 35 36	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, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings 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 Bank of England/Prudential Regulatory Authority Always convert fully To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 Marks and Spencer Financial Services plc Yes Contractual: Either MSFS or HSBC UK Consolidated Common Equity Tier 1 Ratio falls below 7.0%. Statutory: Triggers to bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority. Full Permanent NA NA 2 - AT1 instruments Immediately subordinate to Tier 2 instruments No -

GBP 1,000m Subordinated Loan 2030

1	Issuer	Issued by HSBC Bank plc and subsequently transferred to HSBC UK Bank Plc on 1 July 2018
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9371]
2a	Public or private placement	Private
3	Governing law(s) of the instrument	English Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
	Regulatory treatment Current treatment taking into account, where applicable,	
4	transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 1,000.0m
9	Nominal amount of instrument (Currency in million)	GBP 1,000.0m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	26 June 2018
12	Perpetual or dated	Dated
13	Original maturity date	01 July 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call Date 1 July 2025 at Par
16	Subsequent call dates, if applicable	On any quarterly interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Compounded Daily SONIA Rate + 1.8878%
19	Existence of a dividend stopper	No
	Fully discretionary, partially discretionary or mandatory (in terms	
UK-20a	of timing) Fully discretionary, partially discretionary or mandatory (in terms	Mandatory
UK-20b	of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon 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 UK Bank plc
30	Write-down features	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 Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA NA
34a	Type of subordination (only for eligible liabilities)	NA 3 - Subordinated notes
	Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	
35	instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

GBP 650m Subordinated Loan 2033

1	Issuer	Issued by HSBC Bank plc and subsequently transferred to HSBC UK Bank Plc on 1 July 2018
2	Unique identifier	N/A - Internal issuance [9372]
0-	(eg CUSIP, ISIN or Bloomberg identifier for private placement)	
2a 3	Public or private placement Governing law(s) of the instrument	Private English Law
	Contractual recognition of write down and conversion powers of	
3a	resolution authorities Regulatory treatment	No
4	Current treatment taking into account, where applicable,	Tier 2
	transitional CRR rules	
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 650.0m
9	Nominal amount of instrument (Currency in million)	GBP 650.0m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	26 June 2018
12	Perpetual or dated	Dated
13	Original maturity date	11 September 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call Date 11 September 2028 at Par
16	Subsequent call dates, if applicable	On any quarterly interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
		· ·
18	Coupon rate and any related index	Compounded Daily SONIA Rate + 2.1434%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms	Mandatory
UK-20b	of timing) Fully discretionary, partially discretionary or mandatory (in terms	Mandatory
	of amount)	
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon 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 UK Bank plc
30	Write-down features	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 Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	May be written down partially
33		Permanent
34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	NA NA
34 34a	Type of subordination (only for eligible liabilities)	NA NA
	Ranking of the instrument in normal insolvency proceedings	3 - Subordinated notes
35	Position in subordination hierarchy in liquidation (specify	Immediately subordinate to Senior Creditors
	instrument type immediately senior to instrument)	
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No NA
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

GBP 100m Subordinated Loan 2029

1	Issuer	HSBC UK Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9427]
2a		Private
2a 3	Public or private placement Governing law(s) of the instrument	English Law
	Contractual recognition of write down and conversion powers of	
3a	resolution authorities	No
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital	GBP 100.0m
	(Currency in million, as of most recent reporting date)	
9 UK-9a	Nominal amount of instrument (Currency in million)	GBP 100.0m 100.000%
UK-9b	Issue price Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	29 March 2019
12	Perpetual or dated	Dated
13	Original maturity date	29 March 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call Date 29 March 2024 at Par / Tax or Capital Disqualification
		event at any time at Par
16	Subsequent call dates, if applicable	On any quarterly interest payment date after first call date
47	Coupons / dividends	Fire d to the other.
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	From 29 March 2024 rate changes from fixed 2.8594% to GBP
10	Coupon rate and any related mask	Libor + 1.880%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms	Mandatory
	of timing) Fully discretionary, partially discretionary or mandatory (in terms	·
UK-20b	of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
		Triggers to statutory bail-in power and mandatory write-
24	If convertible, conversion trigger (s)	down/conversion of capital instruments power under UK Banking
		Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27 28	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Equity Tier 1 HSBC UK Bank plc
30	Write-down features	Yes
		Triggers to statutory bail-in power and mandatory write-
31	If write-down, write-down trigger(s)	down/conversion of capital instruments power under UK Banking
		Act 2009 – UK Bank of England/Prudential Regulatory Authority
	If we'te down full as a with	March a confittee along a patielle.
32 33	If write-down, full or partial	May be written down partially Permanent
34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	NA
34a	Type of subordination (only for eligible liabilities)	NA
	Ranking of the instrument in normal insolvency proceedings	3 - Subordinated notes
	Position in subordination hierarchy in liquidation (specify	
35	instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

GBP 79m Subordinated Loan 2031

1	Issuer	HSBC UK Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9519]
0-		Directo
2a 3	Public or private placement Governing law(s) of the instrument	Private English Law
	Contractual recognition of write down and conversion powers of	
3a	resolution authorities	No
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital	
	(Currency in million, as of most recent reporting date)	GBP 79.0m
9	Nominal amount of instrument (Currency in million)	GBP 79.0m
UK-9a UK-9b	Issue price	100.000%
10	Redemption price Accounting classification	Liability - amortised cost
11	Original date of issuance	11 March 2021
12	Perpetual or dated	Dated
13	Original maturity date	11 March 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call Date 11 March 2026 at Par /Tax or Capital Disqualification
	· · · · · · · · · · · · · · · · · · ·	Event at any time at Par
16	Subsequent call dates, if applicable	On any annual interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed to floating
40	Once an esta and accordated in dec	From 11 March 2026 rate changes from fixed 2.125% to Annual
18	Coupon rate and any related index	Benchmark Gilt Rate + 1.900%, resettable on 11 March 2027 and on each interest payment date after the second reset date
19	Existence of a dividend stopper	No
19		140
111/ 00-	Fully discretionary, partially discretionary or mandatory (in terms	Manufatani
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
UK-20a	of timing) Fully discretionary, partially discretionary or mandatory (in terms	Mandatory Mandatory
	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	,
UK-20b	of timing) Fully discretionary, partially discretionary or mandatory (in terms	Mandatory
UK-20b 21	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory No
UK-20b 21 22	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative Convertible
UK-20b 21 22	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative
UK-20b 21 22 23	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write-
UK-20b 21 22 23	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking
UK-20b 21 22 23 24 25 26	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
UK-20b 21 22 23 24 25 26 27	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions
UK-20b 21 22 23 24 25 26 27 28	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
UK-20b 21 22 23 24 25 26 27 28 29	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc
UK-20b 21 22 23 24 25 26 27 28	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
UK-20b 21 22 23 24 25 26 27 28 29	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes
UK-20b 21 22 23 24 25 26 27 28 29	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc
UK-20b 21 22 23 24 25 26 27 28 29 30	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Triggers to statutory bail-in power and mandatory write-
UK-20b 21 22 23 24 25 26 27 28 29 30	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking
UK-20b 21 22 23 24 25 26 27 28 29 30 31	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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)	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May be written down partially
UK-20b 21 22 23 24 25 26 27 28 29 30 31	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May be written down partially Permanent
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UK-20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a UK-34b	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May be written down partially Permanent NA NA 3 - Subordinated notes Immediately subordinate to Senior Creditors
UK-20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a UK-34b 35 36	of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative 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) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Convertible Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC UK Bank plc Yes Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority May be written down partially Permanent NA NA 3 - Subordinated notes Immediately subordinate to Senior Creditors No NA

GBP 550m Subordinated Loan 2033

1	Issuer	Issued by HSBC UK Bank Plc on 3 July 2023
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9605]
2a	Public or private placement	Private
3	Governing law(s) of the instrument	English Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
4	Regulatory treatment Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 550.0m
9	Nominal amount of instrument (Currency in million)	GBP 550.0m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	03 July 2023
12	Perpetual or dated	Dated
13	Original maturity date	03 July 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call Date 03 July 2028 at Par / Tax or Capital Disqualification Event at any time at Par $$
16	Subsequent call dates, if applicable	On any annual interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Compounded Daily SONIA Rate + 3.3700%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon 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 UK Bank plc
30	Write-down features	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 Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34 34a	If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	NA NA
	Ranking of the instrument in normal insolvency proceedings	3 - Subordinated notes
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

USD 840m Subordinated Loan 2033

1	Issuer	Issued by HSBC UK Bank Plc on 3 July 2023
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9606]
•		D: 4
2a 3	Public or private placement Governing law(s) of the instrument	Private English Law
	Contractual recognition of write down and conversion powers of	
3a	resolution authorities	No
	Regulatory treatment Current treatment taking into account, where applicable,	
4	transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	GBP 658.7
9	Nominal amount of instrument (Currency in million)	USD 840.0m (GBP 658.7m)
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	03 July 2023
12 13	Perpetual or dated	Dated
13	Original maturity date Issuer call subject to prior supervisory approval	03 July 2033 Yes
14	approval	
15	Optional call date, contingent call dates and redemption amount	Call Date 3 July 2028 at Par / Tax or Capital Disqualification event at any time at Par
16	Subsequent call dates if applicable	On each annual interest payment date after first call date
10	Subsequent call dates, if applicable	On each annual interest payment date after first can date
	Coupone / dividande	
17	Coupons / dividends Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	SOFR + 3.0300%
19	Existence of a dividend stopper	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms	Mandatory
	of timing) Fully discretionary, partially discretionary or mandatory (in terms	
UK-20b	of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Equity Tier 1 HSBC UK Bank plc
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA
34a	Type of subordination (only for eligible liabilities)	NA
UK-34b	Ranking of the instrument in normal insolvency proceedings	3 - Subordinated notes
35	Position in subordination hierarchy in liquidation (specify	Immediately subordinate to Senior Creditors
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request
Jia	Land to the form and containons of the intrument (signposting)	Available apoli request

GBP 250m Subordinated Loan 2033

1	Issuer	Issued by HSBC UK Bank Plc on 15 December 2023
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9625]
2a	Public or private placement	Private
3	Governing law(s) of the instrument	English Law
0-	Contractual recognition of write down and conversion powers of	· ·
3a	resolution authorities Regulatory treatment	No
	Current treatment taking into account, where applicable,	=: -
4	transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo / (sub-) consolidated/ solo & (sub-) consolidated	Solo & Sub-Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2
8	Amount recognised in regulatory capital	GBP 255.7m
	(Currency in million, as of most recent reporting date)	
9	Nominal amount of instrument (Currency in million)	GBP 250.0m
UK-9a	Issue price	100.000%
UK-9b	Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	15 December 2023
12	Perpetual or dated	Dated
13	Original maturity date	15 December 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call Date 15 December 2028 at Par / Tax or Capital Disqualification event at any time at Par
16	Subsequent call dates, if applicable	On each annual interest payment date after first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	From 15 December 2028 rate changes from fixed 6.896% to Compounded Daily SONIA Rate + 2.99%
10	Eviatorea of a dividend stanner	No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms	No
UK-20a	of timing)	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Triggers to statutory bail-in power and mandatory write- down/conversion of capital instruments power under UK Banking Act 2009 – UK Bank of England/Prudential Regulatory Authority
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon 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 UK Bank plc
30	Write-down features	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 Bank of England/Prudential Regulatory Authority
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA
34a	Type of subordination (only for eligible liabilities)	NA 2. Subordinated nates
	Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	3 - Subordinated notes
35	instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	- Available upon request
37a	Link to the full term and conditions of the intrument (signposting)	Available upon request

HSBC UK Bank plc

1 Centenary Square Birmingham B1 1HQ United Kingdom Telephone: 03456 040 626 www.hsbc.co.uk