## HSBC North America Holdings Inc

Capital and Other TLAC-eligible Instruments Main Features 30 June 2025



This document is a disclosure document published to provide a description of the main features of HSBC North America Holdings Inc's regulatory capital instruments and Total Loss Absorbing Capacity ('TLAC') eligible instruments.

The information contained in this document has been compiled in accordance with the final United States (US) TLAC rules, as published in December of 2016 (12 CFR 252, as part of Regulation YY). Assumptions on the regulatory treatment of the capital instruments and eligible liabilities described herein reflect the HSBC Group's interpretation of current rules. "HSBC Group" means HSBC Holdings plc, together with its consolidated subsidiaries. These disclosures are made in advance of relevant TLAC reporting requirements coming in to effect in the US. The format of these disclosures have been made in accordance with Template CCA, as per the Basel Committee on Banking Supervision ('BCBS') "Pillar 3 disclosure requirements - consolidated and enhanced framework", issued March 2017.

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

All capital instruments issued by HSBC North America Holdings Inc. are held by HSBC Overseas Holdings (UK) Limited. 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 HSBC Group Investor Relations (investorrelations@hsbc.com).

1	Issuer	HSBC North America Holdings Inc
)	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance
3	Governing law(s) of the instrument	Laws of the State of New York
За	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
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
5	Eligible at solo/group/solo and group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
3	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 28,777m
7	Par value of instrument	USD 0m
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	01 Feb 2016
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	-
5	Optional call date, contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	Coupons / dividends	
17	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	-
21	Existence of step up or other incentive to redeem	-
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	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	-
9	If convertible, specify issuer of instrument it converts into	-
30	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	-
34	If temporary write-down, description of write-up mechanism	-
84a	Type of subordination	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Additional Tier
36	Non-compliant transitioned features	No

<sup>1</sup> Represents the portion of ordinary share capital plus share premium which is held outside of the US Resolution Group.

3 Gc 3a Mc ac 4 T 5 F 6 E 7 I I 8 An da 9 Pa 110 Ac 111 Or 112 Pe 113 ( 114 Isss 115 ( 116 S 117 F 118 ( 117 F 119 E 119	nique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  overning law(s) of the instrument leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is chieved (for other TLAC-eligible instruments governed by foreign law)  Transitional CRR rules Post-transitional CRR rules Eligible at solo/group/solo and group Instrument type (types to be specified by each jurisdiction) mount recognised in regulatory capital (currency in millions, as of most recent reporting ate) ar value of instrument ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	N/A - Internal issuance [Series C Preferred Stock] Laws of the State of New York N/A  Additional Tier 1  Additional Tier 1  Solo and Group Preferred Stock USD 1,640m  USD 1,640m  Shareholder's Equity 31 May 2016 Perpetual - Yes 31 May 2021 / Capital event at any time / Par
33 Gcd ac	overning law(s) of the instrument leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is chieved (for other TLAC-eligible instruments governed by foreign law)  Transitional CRR rules  Post-transitional CRR rules  Eligible at solo/group/solo and group Instrument type (types to be specified by each jurisdiction) mount recognised in regulatory capital (currency in millions, as of most recent reporting ate) ar value of instrument ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Laws of the State of New York N/A  Additional Tier 1  Additional Tier 1  Solo and Group  Preferred Stock USD 1,640m  USD 1,640m  USD 1,640m  Shareholder's Equity 31 May 2016  Perpetual  - Yes
3a Med ac	leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is chieved (for other TLAC-eligible instruments governed by foreign law)  Transitional CRR rules  Post-transitional CRR rules  Eligible at solo/group/solo and group  Instrument type (types to be specified by each jurisdiction)  mount recognised in regulatory capital (currency in millions, as of most recent reporting ate)  ar value of instrument  ccounting classification  riginal date of issuance  erpetual or dated  Original maturity date  suer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable	N/A  Additional Tier 1  Additional Tier 1  Solo and Group  Preferred Stock  USD 1,640m  USD 1,640m  USD 1,640m  Shareholder's Equity  31 May 2016  Perpetual  - Yes
ac  4	chieved (for other TLAC-eligible instruments governed by foreign law)  Transitional CRR rules  Post-transitional CRR rules  Eligible at solo/group/solo and group Instrument type (types to be specified by each jurisdiction)  mount recognised in regulatory capital (currency in millions, as of most recent reporting ate)  ar value of instrument  counting classification  riginal date of issuance  erpetual or dated  Original maturity date  suer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable	Additional Tier 1 Additional Tier 1 Solo and Group Preferred Stock USD 1,640m USD 1,640m USD 1,640m Shareholder's Equity 31 May 2016 Perpetual - Yes
5	Post-transitional CRR rules Eligible at solo/group/solo and group Instrument type (types to be specified by each jurisdiction) mount recognised in regulatory capital (currency in millions, as of most recent reporting ate) ar value of instrument ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Additional Tier 1 Solo and Group Preferred Stock USD 1,640m USD 1,640m Shareholder's Equity 31 May 2016 Perpetual - Yes
Section	Eligible at solo/group/solo and group Instrument type (types to be specified by each jurisdiction) mount recognised in regulatory capital (currency in millions, as of most recent reporting ate) ar value of instrument ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Solo and Group Preferred Stock USD 1,640m  USD 1,640m  Shareholder's Equity 31 May 2016 Perpetual - Yes
7 I I	Instrument type (types to be specified by each jurisdiction) mount recognised in regulatory capital (currency in millions, as of most recent reporting ate) are value of instrument cocounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Preferred Stock USD 1,640m USD 1,640m Shareholder's Equity 31 May 2016 Perpetual - Yes
88 Ann da   9 Par   110 Ac   111 Or   12 Per   13 (	mount recognised in regulatory capital (currency in millions, as of most recent reporting ate) ar value of instrument ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	USD 1,640m  USD 1,640m  Shareholder's Equity  31 May 2016  Perpetual  - Yes
da   9   Par   10   10   10   10   10   10   10   1	ate) ar value of instrument ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	USD 1,640m Shareholder's Equity 31 May 2016 Perpetual
10 Acc 11 Or 12 Per 12 Per 13 Cc 14 Per 14 Per 14 Per 15 Per 15 Per 15 Per 16 P	ccounting classification riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Shareholder's Equity 31 May 2016 Perpetual - Yes
11 Or 12 Pe 13 C 14 Iss 15 C 16 S Cc 17 F 18 C 19 E 20 F 21 E 22 N 23 Cc 23 Cc 24 I 25 I 26 I 27 I	riginal date of issuance erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	31 May 2016 Perpetual - Yes
12 Pet 13 C	erpetual or dated Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Perpetual - Yes
13 (14 Issa) 14 Issa) 15 (16 S) 16 S) 17 F 18 (19 E 20 F 21 E 22 N 223 Cc 224   1 25   1 26   1 27   1 28   1	Original maturity date suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	- Yes
14 Iss 15 (c) 16 S Cc Cc 17 F 18 C 19 E 20 F 22 N 22 N 22 C 22 N 22 I 22 I 22 I 22 I 22 I 22 I 22 I 22 I 22 I 23 C 24 I 25 I 26 I 27 I 28 I 28 I 29 I 20 I 20 I 21 I 22 I 22 I 23 I 24 I 26 I 27 I 28 I	suer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	
15 (Caracteristics) (Ca	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	
116 S Ccc Ccc Ccc Ccc Ccc Ccc Ccc Ccc Ccc C	Subsequent call dates, if applicable	31 May 2021 / Capital event at any time / Par
Ccc		
177 F 188 (199 E 1992) F 1992		-
118 (119 E) 119 E) 120 F) 121 E) 122 N 123 Ccc 123 Ccc 124 N 125 N 126 N 127 N 128 N 128 N	oupons / dividends	
19 E 20 F 220 F 221 E 222 N 223 C 223 C 224 H 225 H 226 H 227 H 228 H	Fixed or floating dividend/coupon	Fixed
20 F 21 E 22 N 23 Cc 24 I 25 I 26 I 27 I	Coupon rate and any related index	6.000%
21 E 22 N 23 Cc 24 H 25 H 26 H 27 H	Existence of a dividend stopper	No
22 N 23 Cc 24 l 25 l 26 l 27 l	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
23 Cc 24 li 25 li 26 li 27 li 28 li	Existence of step up or other incentive to redeem	No
24   1   25   1   26   1   27   1   28   1	Non-cumulative or cumulative	Non-cumulative
25 l' 26 l' 27 l' 28 l'	onvertible or non-convertible	Non-convertible
26 l 27 l 28 l	If convertible, conversion trigger(s)	-
27 l 28 l	If convertible, fully or partially	-
28 l	If convertible, conversion rate	-
	If convertible, mandatory or optional conversion	-
29 l	If convertible, specify instrument type convertible into	-
	If convertible, specify issuer of instrument it converts into	-
30 Wi	/rite-down features	No
31 l	If write-down, write-down trigger(s)	-
32 l	If write-down, full or partial	-
33 l	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
34a T		N/A
35 Po	Type of subordination	Immediately subordinate to Tier 2 Instrument
	Type of subordination osition hierarchy in liquidation (specify instrument type immediately	
36 No 37 If y	51	No

	gible Liabilities		
1	Issuer	HSBC North America Holdings Inc	HSBC North America Holdings Inc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9406]	N/A - Internal issuance [9408]
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3а	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
4	Transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/group/solo and group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Loan	Loan
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.
9	Par value of instrument	USD 1,000m	USD 2,000m
10	Accounting classification	Financial liabilities measured at amortized cost	Financial liabilities measured at amortized co
11	Original date of issuance	06 Dec 2018	06 Dec 2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12 Sep 2027	12 Sep 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	12 September 2025/ Tax event at any time / Par	12 September 2025/ Tax event at any time / Par
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed to Floating
18	Coupon rate and any related index	3-month USD SOFR (90 day average) + 2.239%	From 12 September 2025 rate changes from fixed 4.95% to 3 month USD LIBOR + 1.9329
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.
25	If convertible, 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
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC North America Holdings Inc	HSBC North America Holdings Inc
30	Write-down features	-	-
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	-
34a	· · · · · · · · · · · · · · · · · · ·	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A
36	Non-compliant transitioned features	No	No
	If yes, specify non-compliant features	110	

Elig	gible Liabilities		
1	Issuer	HSBC North America Holdings Inc	HSBC North America Holdings Inc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9518]	N/A - Internal issuance [9412]
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3а	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
4	Transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/group/solo and group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Loan	Loan
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.
9	Par value of instrument	USD 1,500m	USD 1,500m
10	Accounting classification	Financial liabilities measured at amortized cost	Financial liabilities measured at amortized cost
11	Original date of issuance	08 Mar 2021	13 Dec 2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	04 Jun 2032	08 Mar 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	4 June 2030/ Tax event at any time / Par	8 March 2026/ Tax event at any time / Par
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	From 04 June 2030 rate changes from fixed 2.6250% to SOFR + 1.3396%	From 8 March 2026 rate changes from fixed to 4.968% to 3 month USD LIBOR + 2.118%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.
25	If convertible, 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
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC North America Holdings Inc	HSBC North America Holdings Inc
30	Write-down features	-	-
31	If write-down, write-down trigger(s)	-	
32	If write-down, full or partial	-	
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	140
J/	ii yes, speciiy non-compilant reatures	-	-

			ole Liabilities	-ngik
	HSBC North America Holdin		ssuer	
ance [9617]	N/A - Internal issuance [961	N/A - Internal issuance [9579]	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
of New York	Laws of the State of New Yo	Laws of the State of New York	Governing law(s) of the instrument	
	Contractual	Contractual	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
	N/A	N/A	Transitional CRR rules	
	N/A	N/A	Post-transitional CRR rules	
	Solo and Group	Solo and Group	Eligible at solo/group/solo and group	
	Loan		Instrument type (types to be specified by each jurisdiction)	
jible for TLAC only.	N/A – amount eligible for TL	N/A – amount eligible for TLAC only.	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	
	USD 500m	USD 500m	Par value of instrument	
measured at amortized cos	Financial liabilities measure	Financial liabilities measured at amortized cost	Accounting classification	0
	07 Dec 2023	09 Dec 2022	Original date of issuance	1
	Dated	Dated	Perpetual or dated	2
	07 Dec 2030	09 Dec 2029	Original maturity date	3
	Yes		ssuer call subject to prior supervisory approval	4
3/ Tax event at any time / Pa	7 December 2028/ Tax ever	9 December 2027/ Tax event at any time / Par	Optional call date, contingent call dates and redemption amount	5
	N/A	N/A	Subsequent call dates, if applicable	6
			Coupons / dividends	
	Fixed to Floating	Fixed to Floating	Fixed or floating dividend/coupon	7
	From 7 December 2028 rate fixed 5.870% to SOFR + 1.9		Coupon rate and any related index	8
	No	No I	Existence of a dividend stopper	9
	Mandatory	Mandatory	Fully discretionary, partially discretionary or mandatory	0
	No	No	Existence of step up or other incentive to redeem	1
	Cumulative	Cumulative	Non-cumulative or cumulative	2
	Convertible	Convertible	Convertible or non-convertible	3
regulations at Subpart P of		order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of	If convertible, conversion trigger(s)	4
or portially	May convert fully or partially	May convert fully or partially	If convertible, fully or partially	5
	To be determined at conver		If convertible, conversion rate	6
at conversion	Mandatory		If convertible, mandatory or optional conversion	7
ier 1	Common Equity Tier 1		If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	8
	HSBC North America Holdin		If convertible, specify issuer of instrument it converts into	9
rica riviulitys IIIC		- North America Holdings Inc	Write-down features	
			If write-down, write-down trigger(s)	1
	-	-	If write-down, full or partial	2
		-	If write-down, permanent or temporary	3
	-	-	If temporary write-down, description of write-up mechanism	4
	Structural	Structural	Type of subordination	4 4a
			senior to instrument)	
	No	No I		
	-	-	It yes, specity non-compliant features	1
	N/A No	N/A	Position in subordination hierarchy in liquidation (specify instrument type immediately	5 6

Its Students   HSBC North America Holdings Inc.	LICEO Needs Assessed to Heldings In
3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 3 Allows by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 4 Transitional CRR rules 5 Post-transitional CRR rules 8 N/A 6 Eligible at solo(group/solo and group 9 Instrument type (types to be specified by each jurisdiction) 1 Loan 1 Instrument type (types to be specified by each jurisdiction) 2 Accounting classification 3 Amount recognised in regulatory capital (currency in millions, as of most recent reporting law) 4 Transitional CRR rules 1 Instrument 1 USD 250m 1 Accounting classification 3 Amount recognised for submitted to the submitted of the submitted control of the submitted of the submitted control of the subm	HSBC North America Holdings Inc
3a Means by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  1. Transitional CRR rules 1. Post-transitional CRR rules 2. Post-transitional CRR rules 3. N/A 3. Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) 3. Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) 4. Accounting classification 4. Accounting classification 5. Financial liabilities measured at amortized cordinate of the control of the co	N/A - Internal issuance [9680]
achieved (for other TLAC-eligible instruments governed by foreign law)  1	Laws of the State of New York
Dest-transitional CRR rules	Contractual
Eligible at sold/group/sold and group   Sold and Group	N/A
Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency in millions, as of most recent reporting) Amount recognised in regulatory capital (currency in millions, as of most recent reporting) Alexandro Miland Amount eligible for TLAC only.  MA – amount eligible for TLAC entrelled a mortical eligible for TLAC entrelled and mortical eligible for TLAC entrelled and	N/A
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) 4 Par value of instrument 5 Par value of instrument 6 Accounting classification 7 Financial liabilities measured at amortized cost of control of the properties of th	Solo and Group
date) Par value of instrument Prinancial liabilities measured at amortized cordinate of the properties of the part	Loan
Accounting classification  Financial liabilities measured at amortized co:  1 Original date of issuance 2 Perpetual or dated Dated Dated 2 Perpetual or dated Dated 2 Perpetual or dated Dated 2 Subsequent call subject to prior supervisory approval 4 Issuer call subject to prior supervisory approval 4 Subsequent call dates, contingent call dates and redemption amount Par 5 Optional call dates, if applicable Coupons / dividends Fixed to Floating Red 4.856% to SOFR + 1.600%  Publication of floating dividend/coupon Red to Floating floating from 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Publication of floating dividend/coupon Red Subsequent of dividend stopper Description of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Publication of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Publication of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Publication of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Publication of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  No Commodition of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  No Commodition of Soft + 1.600%  Publication of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  No Commodition of Soft + 1.600%  Publication of floating dividend/coupon Red Very September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Promodition of Soft + 1.600%  Promodition of Soft + 1.600%  Publication of Soft + 1.600%  Red Very September 2031 rate changes from fixed to Soft + 1.600%  Promodition of Soft + 1.600%  Publication of Soft + 1.600%	N/A – amount eligible for TLAC only.
1 Original date of issuance 27 Sep 2024 2 Perpetual or dated Dated 3 Original maturity date 27 Sep 2031 3 Ussuer call subject to prior supervisory approval Yes 5 Optional call date, contingent call dates and redemption amount 27 September 2029/ Tax event at any time / Par 6 Subsequent call dates, if applicable N/A 6 Subsequent call dates, if applicable N/A 7 Exed or floating dividends 8 Coupons / dividends 8 Coupon rate and any related index From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600% 9 Existence of a dividend stopper No 10 Existence of a dividend stopper No 11 Existence of step up or other incentive to redeem No 12 Non-cumulative or cumulative 13 Convertible or non-convertible Convertible 14 If convertible, conversion trigger(s) Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163. 15 If convertible, conversion rate To be determined at conversion Mandatory 16 If convertible, specify instrument type convertible into Common Equity Term of the Pederal Reserve file of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163. 16 If convertible, specify instrument type convertible into Common Equity Term of the determined at conversion Mandatory If Convertible, specify instrument it converts into HSBC North America Holdings Inc If If write-down, permanent or temporary Federal Reserve Intervent Interve	USD 2,000m
2 Perpetual or dated 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 dividends 8 Coupon rate and any related index 8 Coupon rate and any related index 9 Existence of a dividend stopper 9 Existence of step up or other incentive to redeem 9 No 1 Fully discretionary, partially discretionary or mandatory 1 Existence of step up or other incentive to redeem 1 No 2 Non-cumulative or cumulative 2 Convertible or non-convertible 9 If convertible, conversion trigger(s) 1 Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, specify instrument type convertible no Common Equity Tier 1 9 If convertible, specify instrument type convertible no Common Equity Tier 1 1 If write-down, fill or partiall 2 If write-down, fill or partiall 3 If write-down, fill or partiall 4 If write-down, fill or partiall 5 If write-down, fill or partiall 6 If write-down, permanent or temporary 7 If write-down, fill or partiall 8 If convertible, specify instrument it converts into 9 If write-down, fill or partiall 9 If write-down, permanent or temporary 9 If write-do	Financial liabilities measured at amortized co
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 Coupon rate and any related index Fixed to Floating Fixed to Floating Fixed to SoFR + 1.600%  9 Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Mandatory Existence of step up or other incentive to redeem No One-compliative or cumulative Computative Convertible or non-convertible If convertible, conversion irigger(s)  5 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, conversion rate 8 If convertible, specify instrument type convertible no mandatory 9 If convertible, specify instrument type convertible no mandatory 10 If convertible, specify instrument type convertible no mandatory 11 Convertible, specify instrument type convertible no mandatory 12 If write-down, discretional propersy 13 If write-down, full or partiall 14 If write-down, germanent on temporary 15 If write-down, germanent on temporary 16 If write-down, germanent on temporary 17 If write-down, germanent on temporary 18 If convertible, permanent on temporary 19 If write-down, germanent on temporary 10 If write-down, germanent on temporary 10 If write-down, germanent on temporary 11 If write-down, germanent on temporary 12 If write-down, germanent on temporary 13 If write-down, germanent on temporary 14 If temporary write-down description of write-up mechanism 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	13 May 2025
4 Issuer call subject to prior supervisory approval 5 Optional call date, contingent call dates and redemption amount Par 6 Subsequent call dates, if applicable Coupons / dividends 7 Fixed or floating dividend/coupon 8 Coupon rate and any related index 8 Coupon rate and any related index 8 Coupon rate and any related index 8 From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600% 9 Existence of a dividend stopper No Pully discretionary, partially discretionary or mandatory 1 Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible 1 fronvertible, conversion frigger(s) 1 From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600% 9 Existence of a dividend stopper No Convertible or non-convertible 1 From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600% 1 Existence of a dividend stopper No Convertible or non-convertible or cumulative Cumulative Cumulative Cumulative Cumulative Convertible If convertible, conversion frigger(s) 1 Friggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  5 If convertible, fully or partially May convert fully or partially May convert fully or partially Nandatory New former type conversion and the former fully or partially If convertible, specify instrument type convertible into Common Equity Tier 1 HSBC North America Holdings Inc Virite-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If the propary write-down, description of write-up mechanism If provided to instrument type immediately Structural N/A	Dated
Optional call date, contingent call dates and redemption amount  27 September 2029/ Tax event at any time / Par  NA  Subsequent call dates, if applicable  NyA  Coupons / dividends  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed and any related index  From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Convertible or non-convertible  Convertible, conversion trigger(s)  Firiggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  If convertible, fully or partially  If convertible, conversion rate  To be determined at conversion  If convertible, specify instrument type convertible into  Write-down features  If write-down, write-down trigger(s)  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, full or partial  If write-down, permanent or temporary  If reper or subordination of write-up mechanism  Type of subordination hierarchy in liquidation (specify instrument type immediately serior to instrument)  Na  Type of subordination hierarchy in liquidation (specify instrument type immediately serior to instrument)	13 May 2037
6 Subsequent call dates, if applicable Coupons / dividends 7 Fixed or floating dividend/coupon 8 Coupon rate and any related index From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  9 Existence of a dividend stopper 0 Fully discretionary, partially discretionary or mandatory 1 Existence of step up or other incentive to redeem Non-cumulative or cumulative 2 Non-cumulative or cumulative 3 Convertible or non-convertible 4 If convertible, conversion trigger(s) 7 If convertible, fully or partially 6 If convertible, fully or partially 7 If convertible, conversion rate 8 If convertible, conversion rate 9 If convertible, specify instrument type convertible into 9 If convertible, specify instrument it converts into 9 If foronvertible, specify instrument it converts into 9 If write-down, write-down trigger(s) 9 If write-down, full or partial 9 If write-down, full or partial 9 If write-down, full or partial 9 If write-down, permanent or temporary 9 If temporary write-down, description of write-up mechanism 9 If write-down, permanent or temporary 9 If temporary write-down, description of write-up mechanism 1 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 1 Vivia Convertible in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 1 N/A	Yes
Coupons / dividends  Fixed or floating dividend/coupon  Existence of a dividend stopper  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, paulity or partially  If convertible, fully or partially  If convertible, paulity or optional conversion  Mandatory  If convertible, specify instrument type convertible into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partiall  If write-down, dull or partiall  If write-down, dull or partiall  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination bierarchy in liquidation (specify instrument type immediately senior to instrument)  No  Comparison  Regulation YY, 12 CFR Section 252.163.  May convert fully or partially  To be determined at conversion  Mandatory  To be determ	13 May 2035/ Tax event at any time / Par
Coupons / dividends  Fixed or floating dividend/coupon  Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, fully or partially  If convertible, pecify instrument type convertible into  If convertible, specify instrument tendence in fixed and follow fixed own, write-down, description of write-up mechanism  If write-down, permanent or temporary  If write-down, description of write-up mechanism  Type of subordination  Fixed to Floating  From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  No  Couportible, specify instrument or endeation or fixed 4.856% to SOFR + 1.600%  No  Couportible Andatory  No  Comulative  Convertible  Convertible  Convertible, conversion trigger(s)  Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Pederal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  Triggers to Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  May convert fully or partially  May convert fully or partially  To be determined at conversion  Mandatory  Handatory  To be determined at conversion  Mandatory  To be determined	N/A
Coupon rate and any related index  From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Existence of a dividend stopper  Description of Step up or other incentive to redeem  No  Convertible or non-convertible  Convertible, conversion trigger(s)  Figors to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  If convertible, fully or partially  for convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  Write-down, write-down trigger(s)  From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Mandatory  Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  May convert fully or partially  May convert fully or partially  To be determined at conversion  Mandatory  If convertible, specify instrument type convertible into  Owrite-down features  If write-down, write-down trigger(s)  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  Fostion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
Coupon rate and any related index  From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Existence of a dividend stopper  Description of Step up or other incentive to redeem  No  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, mandatory or optional conversion  If convertible, specify instrument type convertible  Write-down, write-down trigger(s)  If write-down, write-down, description of write-up mechanism  Type of subordination hierarchy in liquidation (specify instrument type immediately  From 27 September 2031 rate changes from fixed 4.856% to SOFR + 1.600%  Mandatory  Cumulative  Cumulative  Cumulative  Convertible  Convertible  Convertible  Convertible  Triggers to Federal Reserve debt conversion  order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  May convert fully or partially  May convert fully or partially  May convert fully or partially  To be determined at conversion  Mandatory  Common Equity Tier 1  HSBC North America Holdings Inc  Write-down, write-down trigger(s)  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  Structural  N/A	Fixed to Floating
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Cumulative or cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  If convertible, fully or partially  If convertible, conversion rate  To be determined at conversion  If convertible, specify instrument type convertible into  Gommon Equity Tier 1  If write-down, write-down trigger(s)  If write-down, write-down trigger(s)  If write-down, dull or partiall  If write-down, dull or partiall  If write-down, dull or partiall  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  Cumulative  Convertible  Convertible  Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations or the Dodd-Frank Act, as embodied in the Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve debt conversion order authority under Sections 165 and 166 or the Dodd-Frank Act, as embodied in the Federal Reserve regulations or the Bodd-Frank Act, as embodied in the Federal Reserve regulation or the Pederal Reserve regulations of the Dodd-Frank Act, as embodied in the Feder	From 13/05/2035 rate changes from fixed 5.890% to SOFR + 1.980%
Non-cumulative or cumulative Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  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 instrument type convertible into  If write-down, write-down trigger(s)  If write-down, full or partiall  If write-down, unite-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Structural  No  Cumulative  Convertible, Convertible, Reserve debt conversion  And 16 convertibly, and 16 conversion at 16 to the Dodd-Frank Act, as embodied in the Federal Reserve regulations at 55 and 16 conversion  May convert fully or partially  To be determined at conversion  Mandatory  If convertible, specify instrument type convertible into  Common Equity Tier 1  HSBC North America Holdings Inc  If write-down, full or partial  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Structural  N/A	No
2 Non-cumulative or cumulative 3 Convertible or non-convertible 4 If convertible, conversion trigger(s) 5 If convertible, conversion trigger(s) 6 If convertible, fully or partially 6 If convertible, conversion rate 7 If convertible, conversion rate 8 If convertible, mandatory or optional conversion 9 If convertible, specify instrument type convertible into 9 If convertible, specify instrument it converts into 10 Write-down, write-down trigger(s) 11 If write-down, full or partiall 12 If write-down, full or partiall 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-up mechanism 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 16 If surter-down in subordination in instrument in subordination in subordination in instrument in subordination in subordination in instrument in subordination in subordination in insubordination in subordination in subo	Mandatory
Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  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 conversible 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  Position in subordination hierarchy in liquidation (specify instrument type immediately  Senior to instrument)  Triggers to Federal Reserve debt conversion order authorized and the Dridger and the Dridger and the Subdate and the Federal Reserve debt conversion of the Dridger and the Dridger and the Subdate and the Federal Reserve debt conversion of the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Federal Reserve debt conversion of the Dridger and the Dridger and the Dridger and the Pederal Reserve regulations of the Dridger and the Dridger and the Pederal Reserve regulations of the Dridger and the Pederal Reserve regulations of the Dridger and the Dridger and the Dridger and the Pederal Reserve regulations of the Dridger and the D	No
If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  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, full or partial  If write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative
order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.  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 instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, full or partiall 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-up mechanism 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Convertible
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Owrite-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 Structural Position in subordination hierarchy in liquidation (specify instrument type immediately Senior to instrument)	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.
If convertible, mandatory or optional conversion   Mandatory	May convert fully or partially
7 If convertible, mandatory or optional conversion Mandatory 8 If convertible, specify instrument type convertible into Common Equity Tier 1 9 If convertible, specify instrument it converts into HSBC North America Holdings Inc 0 Write-down features - South America Holdings Inc 1 If write-down, write-down trigger(s) - South America Holdings Inc 2 If write-down, full or partial - South America Holdings Inc 3 If write-down, permanent or temporary - South America Holdings Inc 4 If temporary write-down, description of write-up mechanism Structural 5 Postiton in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	To be determined at conversion
If convertible, specify issuer of instrument it converts into	Mandatory
9 If convertible, specify issuer of instrument it converts into 0 Write-down features - 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 5 Position in subordination 7 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Common Equity Tier 1
0 Write-down features -	HSBC North America Holdings Inc
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)	-
2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 If very period of subordination 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	-
3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	-
If temporary write-down, description of write-up mechanism Type of subordination Structural Specific in subordination hierarchy in liquidation (specify instrument type immediately N/A senior to instrument)	-
4a Type of subordination Structural 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  N/A	
5 Position in subordination hierarchy in liquidation (specify instrument type immediately N/A senior to instrument)	Structural
senior to instrument)	N/A
A Non-compliant transitioned features No	1 967 5
to item compilant transmission readures	No

Elig	gible Liabilities		
1	Issuer	HSBC North America Holdings Inc	HSBC North America Holdings Inc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9665]	N/A - Internal issuance [9667]
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3а	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
4	Transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/group/solo and group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Loan	Loan
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.
9	Par value of instrument	USD 1,500m	USD 750m
10	Accounting classification	Financial liabilities measured at amortized cost	Financial liabilities measured at amortized cos
11	Original date of issuance	03 Mar 2025	03 Mar 2025
12	Perpetual or dated	Dated	Dated
13	Original maturity date	03 Mar 2030	03 Mar 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	3 March 2028/ Tax event at any time / Par	3 March 2028/ Tax event at any time / Par
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed to Floating	Floating
18	Coupon rate and any related index	From 03/03/2028 rate changes from fixed 4.999% to SOFR + 1.130%	SOFR + 1.130%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 of the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.
25	If convertible, 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
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC North America Holdings Inc	HSBC North America Holdings Inc
30	Write-down features	-	-
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
34	If temporary write-down, description of write-up mechanism		
34a	Type of subordination	Structural	Structural
	Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A	N/A
35	senior to instrument)	IWA	N/A
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

_	pible Liabilities	LICEO Needle Accepted Heldford Inc.
)	Issuer	HSBC North America Holdings Inc
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A - Internal issuance [9669]
	Governing law(s) of the instrument	Laws of the State of New York
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)	Contractual
	Transitional CRR rules	N/A
	Post-transitional CRR rules	N/A
	Eligible at solo/group/solo and group	Solo and Group
	Instrument type (types to be specified by each jurisdiction)	Loan
	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	USD 750m
С	Accounting classification	Financial liabilities measured at amortized cos
ı	Original date of issuance	03 Mar 2025
2	Perpetual or dated	Dated
3	Original maturity date	03 Mar 2032
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	3 March 2030/ Tax event at any time / Par
6	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	SOFR + 1.390%
9	Existence of a dividend stopper	No
)	Fully discretionary, partially discretionary or mandatory	Mandatory
	Existence of step up or other incentive to redeem	No
2	Non-cumulative or cumulative	Cumulative
3	Convertible or non-convertible	Convertible
4	If convertible, conversion trigger(s)	Triggers to Federal Reserve debt conversion order authority under Sections 165 and 166 o the Dodd-Frank Act, as embodied in the Federal Reserve regulations at Subpart P of Regulation YY, 12 CFR Section 252.163.
5	If convertible, fully or partially	May convert fully or partially
	If convertible, conversion rate	To be determined at conversion
5	If convertible, mandatory or optional conversion	Mandatory
	If convertible, specify instrument type convertible into	Common Equity Tier 1
7		
7	If convertible, specify instantant type convertible into	HSBC North America Holdings Inc
7 }		HSBC North America Holdings Inc
7 } )	If convertible, specify issuer of instrument it converts into	HSBC North America Holdings Inc
7 3 9	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	HSBC North America Holdings Inc
7 3 9 1 1 2	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	-
7 3 9 0 1 1 2 3 3	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	-
7 3 9 0 1 1 2 3	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	
6 7 8 9 0 1 1 2 3 4 4 4 5	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	- - - - - - Structural
7 8 9 0 1 1 2 3	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	
7 3 9 0 1 1 2 4 4 4	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	- - - - - - Structural