

HSBC North America Holdings Inc

Capital and Other TLAC-eligible Instruments Main Features

30 June 2026



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).

Common Equity Tier 1

1	Issuer	HSBC North America Holdings Inc.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A – Internal issuance
2a	Public or private placement	Private
3	Governing law(s) of the instrument	Laws of the State of Delaware
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A
Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 27,977m
9	Nominal amount of instrument	USD 0m
9a	Issue price	USD 0.010 per share
9b	Redemption price	USD 0.010 per share
10	Accounting classification	Shareholders' equity
11	Original date of issuance	01 Jul 2005
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A
21	Existence of step up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	N/A
34b	Ranking of the instrument in normal insolvency proceedings	1 - Ordinary Shares
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Additional Tier 1
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request
		Insolvency ranking information aligns with the creditor ranking tables included within HSBC Group's TLAC2/TLAC3 Pillar 3 disclosures, where applicable.

Additional Tier 1

1	Issuer	HSBC North America Holdings Inc.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A – Internal issuance 8050
2a	Public or private placement	Private
3	Governing law(s) of the instrument	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
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 and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Preference shares
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 1,640m
9	Nominal amount of instrument	USD 1,640m
9a	Issue price	100.000%
9b	Redemption price	100.000%
10	Accounting classification	Shareholders' equity
11	Original date of issuance	31 May 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	31 May 2021 / Capital event at any time / Par
16	Subsequent call dates, if applicable	Ten days' notice from first call date
Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.000%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down features	No
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 (only for eligible liabilities)	N/A
34b	Ranking of the instrument in normal insolvency proceedings	2 - Preferred stock
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	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request

Tier 2

(Counts towards own funds but does not count towards TLAC requirements)

1	Issuer	HSBC Bank USA, National Association	HSBC Bank USA, National Association
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042Q1AA55	US4042Q1AB39
2a	Public or private placement	Public	Public
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo, sub-consolidated and consolidated	Solo, sub-consolidated and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated	Tier 2 Subordinated
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 357m	USD 383m
9	Nominal amount of instrument	USD 357m	USD 383m
9a	Issue price	99.468%	99.255%
9b	Redemption price	100.000%	100.000%
10	Accounting classification	Liability - fair value	Liability - fair value
11	Original date of issuance	25 Oct 2004	17 Aug 2005
12	Perpetual or dated	Dated	Dated
13	Original maturity date	01 Nov 2034	15 Aug 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Tax event at any time / Par	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	Fixed
18	Coupon rate and any related index	5.875%	5.625%
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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 statutory resolution authority under 12 U.S.C § 1821 – FDIC as receiver	Triggers to statutory resolution authority under 12 U.S.C § 1821 – FDIC as receiver
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	Optional	Optional
28	If convertible, specify instrument type convertible into	To be determined at conversion	To be determined at conversion
29	If convertible, specify issuer of instrument it converts into	To be determined at conversion	To be determined at conversion
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory resolution under Section 11(d) of the Federal Deposit Insurance Act – FDIC as receiver – Statutory and contractual recognition	Triggers to statutory resolution under Section 11(d) of the Federal Deposit Insurance Act – FDIC as receiver – Statutory and contractual recognition
32	If write-down, full or partial	May be written down partially	May be written down partially
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
34b	Ranking of the instrument in normal insolvency proceedings	3 - Subordinated loans	3 - Subordinated loans
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.hsbc.com/investors/fixed-income-investors/final-terms-and-supplements/subsidiaries?page=1&take=20&isin=US4042Q1AA55	https://www.hsbc.com/investors/fixed-income-investors/final-terms-and-supplements/subsidiaries?page=1&take=20&isin=US4042Q1AB39

Tier 2

(Counts towards own funds but does not count towards TLAC requirements)

1	Issuer	HSBC Bank USA, National Association
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042Q1AD94
2a	Public or private placement	Public
3	Governing law(s) of the instrument	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes
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 and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 700m
9	Nominal amount of instrument	USD 700m
9a	Issue price	98.797%
9b	Redemption price	100.000%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	18 Jun 2008
12	Perpetual or dated	Dated
13	Original maturity date	15 Jan 2039
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax event at any time / Par
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.000%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory resolution authority under 12 U.S.C § 1821 – FDIC as receiver
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	Optional
28	If convertible, specify instrument type convertible into	To be determined at conversion
29	If convertible, specify issuer of instrument it converts into	To be determined at conversion
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory resolution under Section 11(d) of the Federal Deposit Insurance Act – FDIC as receiver – Statutory and contractual recognition
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	N/A
34b	Ranking of the instrument in normal insolvency proceedings	3 - Subordinated loans
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	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.hsbc.com/investors/fixed-income-investors/final-terms-and-supplements/subsidiaries?page=1&take=20&isin=US4042Q1AD94

Long Term Debt Eligible 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 9579
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and sub-consolidated	Solo and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior Unsecured	Senior Unsecured
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 1,500m	USD 500m
9	Nominal amount of instrument	USD 1,500m	USD 500m
9a	Issue price	100.000%	100.000%
9b	Redemption price	100.000%	100.000%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	08 Mar 2021	09 Dec 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	04 Jun 2032	09 Dec 2029
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	9 December 2027/ Tax event at any time / Par
16	Subsequent call dates, if applicable	Daily	On each distribution date thereafter
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	From 04/06/2030 rate changes from fixed 2.625% to SOFR + 1.340%	From 09/12/2027 rate changes from fixed 6.215% to SOFR + 2.680%
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Triggers to Federal Reserve debt conversion order
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	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	3 - Senior unsecured loans and other pari passu	3 - Senior unsecured loans and other pari passu
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	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request	Available on request

Long Term Debt Eligible 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 9617	N/A – Internal issuance 9647
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and sub-consolidated	Solo and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior Unsecured	Senior Unsecured
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 500m	USD 250m
9	Nominal amount of instrument	USD 500m	USD 250m
9a	Issue price	100.000%	100.000%
9b	Redemption price	100.000%	100.000%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	07 Dec 2023	27 Sep 2024
12	Perpetual or dated	Dated	Dated
13	Original maturity date	07 Dec 2030	27 Sep 2031
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	7 December 2028/ Tax event at any time / Par	27 September 2029/ Tax event at any time / Par
16	Subsequent call dates, if applicable	On each distribution date thereafter	On each distribution date thereafter
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	From 07/12/2028 rate changes from fixed 5.870% to SOFR + 1.950%	From 27/09/2029 rate changes from fixed 4.856% to SOFR + 1.600%
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Triggers to Federal Reserve debt conversion order
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	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	3 - Senior unsecured loans and other pari passu	3 - Senior unsecured loans and other pari passu
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	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request	Available on request

Long Term Debt Eligible 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
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and sub-consolidated	Solo and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior Unsecured	Senior Unsecured
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 1,500m	USD 750m
9	Nominal amount of instrument	USD 1,500m	USD 750m
9a	Issue price	100.000%	100.000%
9b	Redemption price	100.000%	100.000%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
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	Daily	Daily
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
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Triggers to Federal Reserve debt conversion order
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	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	3 - Senior unsecured loans and other pari passu	3 - Senior unsecured loans and other pari passu
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	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request	Available on request

Long Term Debt Eligible 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 9669	N/A – Internal issuance 9680
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and sub-consolidated	Solo and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior Unsecured	Senior Unsecured
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 750m	USD 2,000m
9	Nominal amount of instrument	USD 750m	USD 2,000m
9a	Issue price	100.000%	100.000%
9b	Redemption price	100.000%	100.000%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	03 Mar 2025	13 May 2025
12	Perpetual or dated	Dated	Dated
13	Original maturity date	03 Mar 2032	13 May 2037
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	3 March 2030/ Tax event at any time / Par	13 May 235/ Tax event at any time / Par
16	Subsequent call dates, if applicable	Daily	Daily
Coupons / dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed to Floating
18	Coupon rate and any related index	SOFR + 1.390%	From 13/05/2035 rate changes from fixed 5.890% to SOFR + 1.980%
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Triggers to Federal Reserve debt conversion order
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	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	3 - Senior unsecured loans and other pari passu	3 - Senior unsecured loans and other pari passu
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	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request	Available on request

Long Term Debt Eligible 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 9698	N/A – Internal issuance 9720
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and sub-consolidated	Solo and sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior Unsecured	Senior Unsecured
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	USD 750m	USD 2,000m
9	Nominal amount of instrument	USD 750m	USD 2,000m
9a	Issue price	100.000%	100.000%
9b	Redemption price	100.000%	100.000%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10 Sep 2025	10 Mar 2026
12	Perpetual or dated	Dated	Dated
13	Original maturity date	10 Sep 2031	10 Mar 2031
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	10 September 2029/ Tax event at any time / Par	10 March 2031/ Tax event at any time / Par
16	Subsequent call dates, if applicable	Daily	Daily
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to Floating
18	Coupon rate and any related index	From 10/09/2029 rate changes from fixed 4.675% to SOFR + 1.360%	From 10/03/2029 rate changes from fixed 4.498% to SOFR + 1.090%
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Triggers to Federal Reserve debt conversion order
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	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	3 - Senior unsecured loans and other pari passu	3 - Senior unsecured loans and other pari passu
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	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	Available on request	Available on request