

The Hongkong and Shanghai Banking Corporation Limited

Regulatory Capital Instruments (unaudited)

31 December 2015

Contents

1	Ordinary Shares	3
2	Perpetual non-cumulative preference shares (US\$978m)	4
3	Perpetual non-cumulative preference shares (US\$375m)	
4	Perpetual non-cumulative preference shares (US\$500m)	
5	Perpetual non-cumulative preference shares (US\$1,000m)	
6	Perpetual non-cumulative preference shares (US\$250m)	
7	Perpetual non-cumulative preference shares (US\$150m)	
8	Perpetual subordinated loan (US\$1,000m)	
9	Perpetual subordinated loan (US\$900m)	
10	Primary capital undated floating rate notes (US\$400m)	
11	Primary capital undated floating rate notes (US\$400m)	
12	Subordinated loan due 2022 (US\$300m)	
13	Subordinated loan due 2023 (US\$500m)	
14	Subordinated loan due 2024 (US\$600m)	
15	Subordinated loan due 2024 (US\$1,000m)	
16	Subordinated loan due 2025 (US\$180m)	
17	Perpetual cumulative preference shares (US\$200m)	
18	Perpetual cumulative preference shares (US\$200m)	
19	Redeemable cumulative preference shares due 2024 (US\$1,050m)	
20	Subordinated bonds due 2022 (MYR500m)	
21	Subordinated bonds due 2027 (MYR500m)	
	Footnotes	24

Certain defined terms

This document is issued by The Hongkong and Shanghai Banking Corporation Limited ('the Bank') and its subsidiaries (together 'the group'). Within this document the Hong Kong Special Administrative Region of the People's Republic of China is referred to as 'Hong Kong'. The abbreviation 'm' represents millions of the relevant currency.

1)	Ordinary Shares	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	NA
5	Post-transitional Basel III rules ²	Common Equity Tier 1
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$94,598m
9	Par value of instrument	No par value (Issued HK\$96,052m)
10	Accounting classification	Shareholders' equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	NA
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation of the bank
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

Terms and conditions

2) Perpetual non-cumulative preference shares (US 1 Issuer	The Hongkong and Shanghai Banking Corporation Limited
 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 	
3 Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
4 Transitional Basel III rules ¹	Additional Tier 1
5 Post-transitional Basel III rules ²	NA
6 Eligible at solo ³ /group/group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$7,580m
9 Par value of instrument	No par value (Issued US\$978m)
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	4 Dec 2001
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	Yes
15 Optional call date, contingent call dates and redemption amount	Callable immediately at par value
16 Subsequent call dates, if applicable	NA
Coupons / dividends	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	1 year USD LIBOR + 1.85%
19 Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary
21 Existence of step up or other incentive to redeem	No
Non-cumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA
25 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
27 If convertible, mandatory or optional conversion	NA
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative preference shares
36 Non-compliant transitioned features	Yes
37 If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses

Terms and conditions - Capital instrument 2

Terms and conditions

3)	Perpetual non-cumulative preference shares (US\$375m)	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$2,906m
9	Par value of instrument	No par value (Issued US\$375m)
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	9 May 2003
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	1 year USD LIBOR + 1.35%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative preference shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 3

4)	Perpetual non-cumulative preference shares (US\$500m)	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$3,875m
9	Par value of instrument	No par value (Issued US\$500m)
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	19 Dec 2003
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	1 year USD LIBOR + 1.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative preference shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 4

5) Perpetual non-cumulative preference shares (US\$1,000m)

1 Issuer The Hongkong and Shanghai Banking Corporation Limited

2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for NA

private placement)

3 Governing law(s) of the instrument Laws of Hong Kong

Regulatory treatment

Additional Tier 1 Transitional Basel III rules¹

Post-transitional Basel III rules² 5 NA

Eligible at solo³/group/group & solo Group & solo 6

Instrument type (types to be specified by Perpetual non-cumulative preference shares

each jurisdiction)

8 Amount recognised in regulatory capital (Currency in HK\$7,751m

million, as of most recent reporting date)

9 Par value of instrument No par value (Issued US\$1,000m)

10 Accounting classification Liability - amortised cost

19 Mar 2004 11 Original date of issuance 12 Perpetual or dated Perpetual Original maturity date No maturity

14 Issuer call subject to prior supervisory approval Yes

Optional call date, contingent call dates and Callable immediately at par value

redemption amount

Subsequent call dates, if applicable NA 16

Coupons / dividends

Fixed or floating dividend/coupon Floating 17

Coupon rate and any related index 18 1 year USD LIBOR + 1.25%

19 Existence of a dividend stopper

Fully discretionary, partially discretionary Fully discretionary

or mandatory

Existence of step up or other incentive to redeem 21 No

Non-cumulative 22 Non-cumulative or cumulative Non-convertible

23 Convertible or non-convertible If convertible, conversion trigger (s) NA

25 If convertible, fully or partially NA If convertible, conversion rate NA 26

27 If convertible, mandatory or optional conversion NA If convertible, specify instrument type convertible into 28 NA

NA

29 If convertible, specify issuer of instrument it converts into

30 Write-down feature

No 31 If write-down, write-down trigger(s) NA 32 If write-down, full or partial NA

33 If write-down, permanent or temporary NA

34 If temporary write-down, description of write-up mechanism

35 Position in subordination hierarchy in liquidation (specify

instrument type immediately senior to instrument)

36 Non-compliant transitioned features

37 If yes, specify non-compliant features Without Non-Viability Loss Absorption Clauses

Terms and conditions Terms and conditions - Capital instrument 5

7

NA

Yes

preference shares

Immediately subordinate to redeemable cumulative

6)	Perpetual non-cumulative preference shares (US\$250m)	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$1,938m
9	Par value of instrument	No par value (Issued US\$250m)
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	19 Nov 2004
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	1 year USD LIBOR + 1.15%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative preference shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 6

7) Perpetual non-cumulative preference shares (US\$15	0m)
1 Issuer	The Hongkong and Shanghai Banking Corporation Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3 Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
4 Transitional Basel III rules ¹	Additional Tier 1
5 Post-transitional Basel III rules ²	NA
6 Eligible at solo ³ /group/group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$1,163m
9 Par value of instrument	No par value (Issued US\$150m)
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	23 Dec 2004
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Callable immediately at par value
16 Subsequent call dates, if applicable	NA
Coupons / dividends	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	1 year USD LIBOR + 1.15%
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
21 Existence of step up or other incentive to redeem	No
Non-cumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA
25 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
27 If convertible, mandatory or optional conversion	NA
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative prefere shares
2631	••

Without Non-Viability Loss Absorption Clauses <u>Terms and conditions - Capital instrument 7</u>

36 Non-compliant transitioned features37 If yes, specify non-compliant features

Terms and conditions

8) Perpetual subordinated loan (U	S\$1,000m)
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Issuer
 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for

private placement)

3 Governing law(s) of the instrument

Regulatory treatment

4 Transitional Basel III rules¹

Post-transitional Basel III rules²
 Eligible at solo³/group/group & solo

7 Instrument type (types to be specified by each jurisdiction)

8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)

9 Par value of instrument10 Accounting classification11 Original date of issuance

12 Perpetual or dated13 Original maturity date

14 Issuer call subject to prior supervisory approval

15 Optional call date, contingent call dates and redemption amount

16 Subsequent call dates, if applicable Coupons / dividends

17 Fixed or floating dividend/coupon18 Coupon rate and any related index

19 Existence of a dividend stopper20 Fully discretionary, partially discretionary

or mandatory

21 Existence of step up or other incentive to redeem

22 Non-cumulative or cumulative23 Convertible or non-convertible24 If convertible, conversion trigger (s)

25 If convertible, fully or partially26 If convertible, conversion rate

27 If convertible, mandatory or optional conversior28 If convertible, specify instrument type convertible into

29 If convertible, specify issuer of instrument it converts into

30 Write-down feature

31 If write-down, write-down trigger(s)

32 If write-down, full or partial

33 If write-down, permanent or temporary

34 If temporary write-down, description of write-up mechanism

35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)

36 Non-compliant transitioned features37 If yes, specify non-compliant features

Terms and conditions

The Hongkong and Shanghai Banking Corporation Limited

NA

Laws of Hong Kong

NA

Additional Tier 1 Group & solo

Perpetual debt instruments

HK\$7,756m

US\$1,000m

Shareholders' equity 22 December 2014

Perpetual No maturity Yes

22 December 2019 at par value

Callable on any interest payment date after first call date

Floating

1 year USD LIBOR + 3.84%

No

Fully discretionary

No

Noncumulative Non-convertible

NA NA NA NA NA

Yes

Non-viability Event. Hong Kong Monetary Authority -

Contractual
Full
Permanent
NA

Immediately subordinated to the claims of all Senior Creditors (including any holders of Tier 2 Instruments)

No NA

Issuer
 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for

private placement)

3 Governing law(s) of the instrument

Regulatory treatment

4 Transitional Basel III rules¹

5 Post-transitional Basel III rules²
6 Eligible at solo³/group/group & solo

7 Instrument type (types to be specified by each jurisdiction)

8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)

9 Par value of instrument10 Accounting classification

11 Original date of issuance

12 Perpetual or dated13 Original maturity date

14 Issuer call subject to prior supervisory approval

15 Optional call date, contingent call dates and redemption amount

16 Subsequent call dates, if applicable Coupons / dividends

17 Fixed or floating dividend/coupon

18 Coupon rate and any related index19 Existence of a dividend stopper

20 Fully discretionary, partially discretionary or mandatory

21 Existence of step up or other incentive to redeem

22 Non-cumulative or cumulative23 Convertible or non-convertible

24 If convertible, conversion trigger (s)
25 If convertible, fully or partially
26 If convertible, conversion rate

27 If convertible, mandatory or optional conversior28 If convertible, specify instrument type convertible into

29 If convertible, specify issuer of instrument it converts into

30 Write-down feature

31 If write-down, write-down trigger(s)

32 If write-down, full or partial

33 If write-down, permanent or temporary

34 If temporary write-down, description of write-up mechanism

35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)

36 Non-compliant transitioned features

37 If yes, specify non-compliant features

Terms and conditions

The Hongkong and Shanghai Banking Corporation Limited

NA

Laws of Hong Kong

NA

Additional Tier 1 Group & solo

Perpetual debt instruments

HK\$6,981m

US\$900m

Shareholders' equity 22 December 2014

Perpetual No maturity Yes

22 December 2019 at par value

Callable on any interest payment date after first call date

Floating

1 year USD LIBOR + 3.84%

No

Fully discretionary

No

Noncumulative Non-convertible

NA NA NA NA NA

Yes

Non-viability Event. Hong Kong Monetary Authority -

Contractual
Full
Permanent
NA

Immediately subordinated to the claims of all Senior Creditors (including any holders of Tier 2 Instruments)

No NA

10)	Primary	capital	undated	floating	rate notes	(US\$400m)

37 If yes, specify non-compliant features

Terms and conditions

The Hongkong and Shanghai Banking Corporation Limited 1 Issuer 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for ISIN GB0004355276 private placement) 3 Governing law(s) of the instrument English Law Regulatory treatment Transitional Basel III rules¹ Tier 2 5 Post-transitional Basel III rules² NA 6 Eligible at solo³/group/group & solo Group & solo Instrument type (types to be specified by Perpetual debt instruments each jurisdiction) 8 Amount recognised in regulatory capital (Currency in HK\$3,104m million, as of most recent reporting date) 9 Par value of instrument US\$400m 10 Accounting classification Liability - amortised cost 14 Aug 1985 11 Original date of issuance 12 Perpetual or dated Perpetual Original maturity date No maturity 14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and 14 August 1990 at par value redemption amount Subsequent call dates, if applicable Callable on any interest payment date after first call date Coupons / dividends Fixed or floating dividend/coupon 17 Floating Coupon rate and any related index 6 months USD LIBOR + 0.25% (subject to minimum rate of interest of 5%) 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary Mandatory or mandatory 21 Existence of step up or other incentive to redeem No 22 Non-cumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) NA 25 If convertible, fully or partially NA 26 If convertible, conversion rate NA 27 If convertible, mandatory or optional conversion NA If convertible, specify instrument type convertible into 28 NA 29 If convertible, specify issuer of instrument it NA converts into 30 Write-down feature No 31 If write-down, write-down trigger(s) NA 32 If write-down, full or partial NA 33 If write-down, permanent or temporary NA If temporary write-down, description of NA write-up mechanism 35 Position in subordination hierarchy in liquidation (specify Immediately subordinate to Senior Creditors instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes

Without Non-Viability Loss Absorption Clauses

11) Primary capital undated floating rate notes (US\$400m)

The Hongkong and Shanghai Banking Corporation Limited 1 Issuer ISIN GB0004355490 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument English Law Regulatory treatment

HK\$3,100m

Transitional Basel III rules¹ Tier 2 5 Post-transitional Basel III rules² NA

6 Eligible at solo³/group/group & solo Group & solo

7 Instrument type (types to be specified by Perpetual debt instruments

each jurisdiction)

million, as of most recent reporting date)

8 Amount recognised in regulatory capital (Currency in

9 Par value of instrument US\$400m

10 Accounting classification Liability - amortised cost 9 Jul 1986 11 Original date of issuance

12 Perpetual or dated Perpetual 13 Original maturity date No maturity

14 Issuer call subject to prior supervisory approval Yes

15 Optional call date, contingent call dates and 9 July 1991 at par value

redemption amount

16 Subsequent call dates, if applicable Callable on any interest payment date after first call date

Coupons / dividends

write-up mechanism

17 Fixed or floating dividend/coupon Floating

3 months USD LIBOR (if LIMEAN is unavailable) + 0.1875% 18 Coupon rate and any related index

19 Existence of a dividend stopper

20 Fully discretionary, partially discretionary Mandatory

or mandatory

21 Existence of step up or other incentive to redeem No

22 Non-cumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible

24 If convertible, conversion trigger (s) NA 25 If convertible, fully or partially NA 26 If convertible, conversion rate NA 27 If convertible, mandatory or optional conversion NA 28 If convertible, specify instrument type convertible into NA 29 If convertible, specify issuer of instrument it NA

converts into 30 Write-down feature No 31 If write-down, write-down trigger(s) NA 32 If write-down, full or partial NA NA 33 If write-down, permanent or temporary

34 If temporary write-down, description of NA

35 Position in subordination hierarchy in liquidation (specify

Immediately subordinate to Senior Creditors instrument type immediately senior to instrument)

36 Non-compliant transitioned features Yes

37 If yes, specify non-compliant features Without Non-Viability Loss Absorption Clauses Terms and conditions Terms and conditions - Capital instrument 11

1 Issuer The Hongkong and Shanghai Banking Corporation Limited

Other Tier 2 instruments

HK\$2,325m

2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)

3 Governing law(s) of the instrument Laws of Hong Kong

Regulatory treatment

write-up mechanism

4 Transitional Basel III rules¹ NA
5 Post-transitional Basel III rules² Tier 2

6 Eligible at solo³/group/group & solo Group & solo

7 Instrument type (types to be specified by each jurisdiction)

8 Amount recognised in regulatory capital (Currency in

million, as of most recent reporting date)

9 Par value of instrument US\$300m

10 Accounting classification Liability - amortised cost

11 Original date of issuance6 Jul 201212 Perpetual or datedDated13 Original maturity date6 Jul 2022

14 Issuer call subject to prior supervisory approval No

15 Optional call date, contingent call dates and NA redemption amount

16 Subsequent call dates, if applicable NA

Coupons / dividends

17 Fixed or floating dividend/coupon Floating

 $18 \ \ Coupon \ rate \ and \ any \ related \ index \\ 3 \ months \ USD \ LIBOR + 3.81\%$

19 Existence of a dividend stopper No
20 Early discretionary portially discretionary Mondate

20 Fully discretionary, partially discretionary or mandatory

21 Existence of step up or other incentive to redeem No

22 Non-cumulative or cumulative Cumulative
23 Convertible or non-convertible Non-convertible

24 If convertible, conversion trigger (s)
NA
25 If convertible, fully or partially
NA
26 If convertible, conversion rate
NA
27 If convertible, mandatory or optional conversion
NA

28 If convertible, specify instrument type convertible into

NA

29 If convertible, specify issuer of instrument it NA converts into

30 Write-down feature Yes

31 If write-down, write-down trigger(s)

Non-viability Event. Hong Kong Monetary Authority -

Contractual

32 If write-down, full or partial Full
33 If write-down, permanent or temporary Permanent

33 If write-down, permanent or temporary Permanen
34 If temporary write-down, description of NA

35 Position in subordination hierarchy in liquidation(specify Immediately subordinate to Senior Creditors

instrument type immediately senior to instrument)

36 Non-compliant transitioned features

No

37 If yes, specify non-compliant features NA
Terms and conditions Terms and conditions - Capital instrument 12

13	Subordinated loan due 2023 (US\$500m)	
	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	NA
5	Post-transitional Basel III rules ²	Tier 2
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$3,875m
9	Par value of instrument	US\$500m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	20 Dec 2013
12	Perpetual or dated	Dated
13	Original maturity date	20 Dec 2023
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIBOR + 2.08%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-viability Event. Hong Kong Monetary Authority - Contractual
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors

No

Terms and conditions - Capital instrument 13

36 Non-compliant transitioned features

37 If yes, specify non-compliant features

Terms and conditions

Callable on any interest payment date after first call date

14) Subordinated loan due 2024 (US\$600m)

1 Issuer The Hongkong and Shanghai Banking Corporation Limited
 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for NA

Laws of Hong Kong

HK\$4,650m

Mandatory

private placement)

3 Governing law(s) of the instrument Regulatory treatment

4 Transitional Basel III rules¹ NA
5 Post-transitional Basel III rules² Tier 2

6 Eligible at solo³/group/group & solo
7 Instrument type (types to be specified by
Other Tier 2 instruments

7 Instrument type (types to be specified by each jurisdiction)

8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting data)

million, as of most recent reporting date)

9 Par value of instrument

9 Par value of instrument US\$600m
10 Accounting classification Liability - amortised cost
11 Original date of issuance 21 Mar 2014

11 Original date of issuance21 Mar 201412 Perpetual or datedDated13 Original maturity date21 Mar 202414 Issuer call subject to prior supervisory approvalYes

15 Optional call date, contingent call dates and
21 March 2019 at par value

redemption amount

16 Subsequent call dates, if applicable

Coupons / dividends
17 Fixed or floating dividend/coupon

write-up mechanism

17 Fixed or floating dividend/coupon
 18 Coupon rate and any related index
 19 Existence of a dividend stopper
 No

20 Fully discretionary, partially discretionary or mandatory

21 Existence of step up or other incentive to redeem No

22 Non-cumulative or cumulative Cumulative
23 Convertible or non-convertible Non-convertible

24 If convertible, conversion trigger (s)
NA
25 If convertible, fully or partially
NA
26 If convertible, conversion rate
NA
27 If convertible, mandatory or optional conversior
NA
28 If convertible, specify instrument type convertible into

29 If convertible, specify issuer of instrument it NA converts into

30 Write-down feature Yes

31 If write-down, write-down trigger(s)

Non-viability Event. Hong Kong Monetary Authority -

Contractual
32 If write-down, full or partial
33 If write-down, permanent or temporary
Permanent

33 If write-down, permanent or temporary Permane 34 If temporary write-down, description of NA

35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)

Immediately subordinate to Senior Creditors

36 Non-compliant transitioned features No
37 If yes, specify non-compliant features NA

Terms and conditions Terms and conditions - Capital instrument 14

	15) Subordinated loan	due 2024	(US\$1,000m)
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The Hongkong and Shanghai Banking Corporation Limited 1 Issuer

Laws of Hong Kong

Other Tier 2 instruments

HK\$7,751m

Mandatory

Contractual

No

2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for

private placement)

3 Governing law(s) of the instrument

Regulatory treatment

4 Transitional Basel III rules¹ NA Post-transitional Basel III rules² Tier 2

Eligible at solo³/group/group & solo Group & solo

7 Instrument type (types to be specified by each jurisdiction)

8 Amount recognised in regulatory capital (Currency in

million, as of most recent reporting date)

9 Par value of instrument US\$1,000m

Liability - amortised cost 10 Accounting classification

11 Original date of issuance 18 Jun 2014 12 Perpetual or dated Dated

13 Original maturity date 18 Jun 2024 Yes

14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and 18 June 2019 at par value

redemption amount

16 Subsequent call dates, if applicable Callable on any interest payment date after first call date

Coupons / dividends

17 Fixed or floating dividend/coupon Floating

18 Coupon rate and any related index 3 months USD LIBOR + 1.915% No

19 Existence of a dividend stopper

20 Fully discretionary, partially discretionary or mandatory

21 Existence of step up or other incentive to redeem

22 Non-cumulative or cumulative Cumulative

Non-convertible 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) NA 25 If convertible, fully or partially NA

26 If convertible, conversion rate NA 27 If convertible, mandatory or optional conversion NA

28 If convertible, specify instrument type convertible into NA

29 If convertible, specify issuer of instrument it NA converts into

Yes 30 Write-down feature

31 If write-down, write-down trigger(s) Non-viability Event. Hong Kong Monetary Authority -

Full 32 If write-down, full or partial 33 If write-down, permanent or temporary Permanent

34 If temporary write-down, description of NA

write-up mechanism

35 Position in subordination hierarchy in liquidation (specify

Immediately subordinate to Senior Creditors instrument type immediately senior to instrument)

36 Non-compliant transitioned features No 37 If yes, specify non-compliant features NA

Terms and conditions Terms and conditions - Capital instrument 15

16) Subordinated loan due 2025 (US\$180m)

1 Issuer The Hongkong and Shanghai Banking Corporation Limited

HK\$1,395m

Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)

3 Governing law(s) of the instrument Laws of Hong Kong

Regulatory treatment

4 Transitional Basel III rules¹ NA
5 Post-transitional Basel III rules² Tier 2
6 Eligible at solo³/group/group & solo Group & solo

7 Instrument type (types to be specified by Other Tier 2 instruments

each jurisdiction)

8 Amount recognised in regulatory capital (Currency in

million, as of most recent reporting date)

9 Par value of instrument
 10 Accounting classification
 US\$180m
 Liability - amortised cost

11 Original date of issuance 25 Nov 2015
12 Perpetual or dated Dated

13 Original maturity date 25 Nov 2025

14 Issuer call subject to prior supervisory approval
 15 Optional call date, contingent call dates and
 25 November 2020 at par value

odometica can uate, contingent can uate

redemption amount

16 Subsequent call dates, if applicable

Callable on any interest payment date after first call date

Coupons / dividends

write-up mechanism

17 Fixed or floating dividend/coupon Floating

18 Coupon rate and any related index 3 months USD LIBOR + 2.54%

19 Existence of a dividend stopper
 20 Fully discretionary, partially discretionary
 Mandatory

or mandatory
21 Existence of step up or other incentive to redeem No

22 Non-cumulative Cumulative
23 Convertible or non-convertible
Non-convertible

23 Convertible or non-convertible
24 If convertible, conversion trigger (s)
25 If convertible, fully or partially
NA
NA

26 If convertible, conversion rate NA
27 If convertible, mandatory or optional conversior NA
28 If convertible, specify instrument type convertible into NA

29 If convertible, specify issuer of instrument it NA converts into

30 Write-down feature Yes

31 If write-down, write-down trigger(s)

Non-viability Event. Hong Kong Monetary Authority -

Contractual
32 If write-down, full or partial
33 If write-down, permanent or temporary
Permanent

33 If write-down, permanent or temporary Permaner
34 If temporary write-down, description of NA

35 Position in subordination hierarchy in liquidation (specify Immediately subordinate to Senior Creditors

instrument type immediately senior to instrument)

36 Non-compliant transitioned features

No

37 If yes, specify non-compliant features NA
Terms and conditions Terms and conditions - Capital instrument 16

17) Perpetual cumulative preference shares (US\$200		
1 Issuer	The Hongkong and Shanghai Banking Corporation Limite	
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	
3 Governing law(s) of the instrument	Laws of Hong Kong	
Regulatory treatment		
4 Transitional Basel III rules ¹	Tier 2	
5 Post-transitional Basel III rules ²	NA	
Eligible at solo ³ /group/group & solo	Group & solo	
7 Instrument type (types to be specified by each jurisdiction)	Perpetual cumulative preference shares	
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$1,550m	
9 Par value of instrument	No par value (Issued US\$200m)	
0 Accounting classification	Liability - amortised cost	
1 Original date of issuance	29 Mar 2005	
2 Perpetual or dated	Perpetual	
3 Original maturity date	No maturity	
4 Issuer call subject to prior supervisory approval	Yes	
5 Optional call date, contingent call dates and redemption amount	Callable immediately at par value	
6 Subsequent call dates, if applicable	NA	
Coupons / dividends		
7 Fixed or floating dividend/coupon	Floating	
8 Coupon rate and any related index	1 year USD LIBOR + 1.00%	
9 Existence of a dividend stopper	Yes	
0 Fully discretionary, partially discretionary or mandatory	Mandatory	
21 Existence of step up or other incentive to redeem	No	
2 Non-cumulative or cumulative	Cumulative	
3 Convertible or non-convertible	Non-convertible	
4 If convertible, conversion trigger (s)	NA	
5 If convertible, fully or partially	NA	
6 If convertible, conversion rate	NA	
7 If convertible, mandatory or optional conversior	NA	
8 If convertible, specify instrument type convertible into	NA	
9 If convertible, specify issuer of instrument it converts into	NA	
0 Write-down feature	No	
1 If write-down, write-down trigger(s)	NA	
22 If write-down, full or partial	NA	
3 If write-down, permanent or temporary	NA	
4 If temporary write-down, description of write-up mechanism	NA	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative prefere shares	

Yes

Without Non-Viability Loss Absorption Clauses

Terms and conditions - Capital instrument 17

36 Non-compliant transitioned features

Terms and conditions

37 If yes, specify non-compliant features

18	Perpetual cumulative preference shares (US\$200m)		
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	
3	Governing law(s) of the instrument	Laws of Hong Kong	
	Regulatory treatment		
4	Transitional Basel III rules ¹	Tier 2	
5	Post-transitional Basel III rules ²	NA	
6	Eligible at solo ³ /group/group & solo	Group & solo	
7	Instrument type (types to be specified by each jurisdiction)	Perpetual cumulative preference shares	
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$1,550m	
9	Par value of instrument	No par value (Issued US\$200m)	
0	Accounting classification	Liability - amortised cost	
1	Original date of issuance	17 Oct 2005	
2	Perpetual or dated	Perpetual	
3	Original maturity date	No maturity	
4	Issuer call subject to prior supervisory approval	Yes	
5	Optional call date, contingent call dates and redemption amount	Callable immediately at par value	
6	Subsequent call dates, if applicable	NA	
	Coupons / dividends		
7	Fixed or floating dividend/coupon	Floating	
8	Coupon rate and any related index	1 year USD LIBOR + 1.20%	
9	Existence of a dividend stopper	Yes	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No	
2	Non-cumulative or cumulative	Cumulative	
23	Convertible or non-convertible	Non-convertible	
	If convertible, conversion trigger (s)	NA	
25	If convertible, fully or partially	NA	
	If convertible, conversion rate	NA	
	If convertible, mandatory or optional conversion	NA	
	If convertible, specify instrument type convertible into	NA	
	If convertible, specify issuer of instrument it converts into	NA	
	Write-down feature	No	
	If write-down, write-down trigger(s)	NA	
	If write-down, full or partial	NA	
	If write-down, permanent or temporary	NA	
	If temporary write-down, description of write-up mechanism	NA	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to redeemable cumulative prefere shares	

Without Non-Viability Loss Absorption Clauses

Terms and conditions - Capital instrument 18

36 Non-compliant transitioned features37 If yes, specify non-compliant features

Terms and conditions

19) Redeemable cumulative preference shares due 2024 (US\$1,050m)

The Hongkong and Shanghai Banking Corporation Limited

Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for NA

private placement)

3 Governing law(s) of the instrument Laws of Hong Kong

Regulatory treatment

Transitional Basel III rules¹ Tier 2 5 Post-transitional Basel III rules² NA

6 Eligible at solo³/group/group & solo Group & solo

Redeemable cumulative preference shares 7 Instrument type (types to be specified by

each jurisdiction)

8 Amount recognised in regulatory capital (Currency in HK\$8,138m

million, as of most recent reporting date)

9 Par value of instrument No par value (Issued US\$1,050m)

10 Accounting classification Liability - amortised cost

2 Jan 2009 11 Original date of issuance Dated 12 Perpetual or dated 13 Original maturity date 2 Jan 2024

14 Issuer call subject to prior supervisory approval Yes

15 Optional call date, contingent call dates and 2 Jan 2019 at par value

redemption amount

16 Subsequent call dates, if applicable Callable on any date after first call date

No

Coupons / dividends

17 Fixed or floating dividend/coupon Floating

1 year USD LIBOR + 3.23% 18 Coupon rate and any related index

19 Existence of a dividend stopper Yes

20 Fully discretionary, partially discretionary Mandatory or mandatory

21 Existence of step up or other incentive to redeem

22 Non-cumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible

24 If convertible, conversion trigger (s) NA 25 If convertible, fully or partially NA 26 If convertible, conversion rate NA 27 If convertible, mandatory or optional conversion NA 28 If convertible, specify instrument type convertible into NA

29 If convertible, specify issuer of instrument it NA

converts into

30 Write-down feature No 31 If write-down, write-down trigger(s) NA 32 If write-down, full or partial NA

NA 33 If write-down, permanent or temporary 34 If temporary write-down, description of NA

write-up mechanism

35 Position in subordination hierarchy in liquidation (specify Immediately subordinate to senior creditors instrument type immediately senior to instrument)

36 Non-compliant transitioned features Yes

37 If yes, specify non-compliant features Without Non-Viability Loss Absorption Clauses

Terms and conditions Terms and conditions - Capital instrument 19

20) Subordinated bonds due 2022 (MYR500m)

HSBC Bank Malaysia Berhad 1 Issuer

MYBDS0705776 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)

3 Governing law(s) of the instrument Laws of Malaysia

Regulatory treatment

Transitional Basel III rules¹ Tier 2 5 Post-transitional Basel III rules² NA Group 6 Eligible at solo³/group/group & solo

7 Instrument type (types to be specified by Other Tier 2 instruments

each jurisdiction)

8 Amount recognised in regulatory capital (Currency in HK\$801m

million, as of most recent reporting date)

14 Issuer call subject to prior supervisory approval

21 Existence of step up or other incentive to redeem

9 Par value of instrument MYR500m

10 Accounting classification Liability - amortised cost

28 Jun 2007 11 Original date of issuance 12 Perpetual or dated Dated

13 Original maturity date 28 Jun 2022

15 Optional call date, contingent call dates and 28 Jun 2017 at par value

redemption amount

16 Subsequent call dates, if applicable Callable on any anniversary date after first call date

Yes

Yes

Yes

Coupons / dividends Fixed 17 Fixed or floating dividend/coupon

Before 28 Jun 2017: 4.35% 18 Coupon rate and any related index From 28 Jun 2017: 5.35%

19 Existence of a dividend stopper

20 Fully discretionary, partially discretionary Mandatory

or mandatory

22 Non-cumulative or cumulative Cumulative

23 Convertible or non-convertible Non-convertible

24 If convertible, conversion trigger (s) NA 25 If convertible, fully or partially NA

26 If convertible, conversion rate NA 27 If convertible, mandatory or optional conversion NA

28 If convertible, specify instrument type convertible into NA

NA

29 If convertible, specify issuer of instrument it converts into

30 Write-down feature No 31 If write-down, write-down trigger(s) NA

32 If write-down, full or partial NA 33 If write-down, permanent or temporary NA

34 If temporary write-down, description of NA write-up mechanism

35 Position in subordination hierarchy in liquidation (specify

36 Non-compliant transitioned features

Immediately subordinate to Senior Creditors instrument type immediately senior to instrument)

37 If yes, specify non-compliant features - Without Non-Viability Loss Absorption Clauses

- Contains a step-up provision

Terms and conditions - Capital instrument 20 Terms and conditions

Callable on any anniversary date after first call date

21) Subordinated bonds due 2027 (MYR500m)

HSBC Bank Malaysia Berhad 1 Issuer

MYBDX0706808 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)

3 Governing law(s) of the instrument Laws of Malaysia

Regulatory treatment

Transitional Basel III rules¹ Tier 2 5 Post-transitional Basel III rules² NA Group 6 Eligible at solo³/group/group & solo

7 Instrument type (types to be specified by Other Tier 2 instruments

each jurisdiction)

8 Amount recognised in regulatory capital (Currency in HK\$806m

million, as of most recent reporting date)

9 Par value of instrument MYR500m

Liability - amortised cost 10 Accounting classification

2 Nov 2007 11 Original date of issuance 12 Perpetual or dated Dated 2 Nov 2027

13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes

15 Optional call date, contingent call dates and 2 Nov 2022 at par value

redemption amount

16 Subsequent call dates, if applicable

Coupons / dividends Fixed 17 Fixed or floating dividend/coupon

Before 2 Nov 2022: 5.05% 18 Coupon rate and any related index From 2 Nov 2022: 6.05%

19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary Mandatory

or mandatory

write-up mechanism

36 Non-compliant transitioned features

21 Existence of step up or other incentive to redeem Yes

22 Non-cumulative or cumulative Cumulative

23 Convertible or non-convertible Non-convertible

24 If convertible, conversion trigger (s) NA

25 If convertible, fully or partially NA 26 If convertible, conversion rate NA

27 If convertible, mandatory or optional conversion NA 28 If convertible, specify instrument type convertible into NA

29 If convertible, specify issuer of instrument it NA

converts into

30 Write-down feature No 31 If write-down, write-down trigger(s) NA

32 If write-down, full or partial NA 33 If write-down, permanent or temporary NA

34 If temporary write-down, description of NA

35 Position in subordination hierarchy in liquidation (specify

Immediately subordinate to Senior Creditors instrument type immediately senior to instrument)

37 If yes, specify non-compliant features - Without Non-Viability Loss Absorption Clauses

- Contains a step-up provision

Terms and conditions - Capital instrument 21 Terms and conditions

Yes

Footnotes

- 1 Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- 2 Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- 3 Include solo-consolidated