HSBC Holdings plc

Capital and Other TLAC-eligible Instruments Main Features 31 December 2019



This document is a disclosure document published as required by, and solely for the purpose of compliance with, Articles 437(b) and 437a(a) of Regulation (EU) No. 575/2013, as amended by Regulation (EU) 2019/876 (the "CRR") to provide a description of the main features of HSBC's capital instruments and eligible liabilities.

The information contained in this document has been compiled in accordance with the CRR, Commission Implementing Regulation (EU) No 1423/2013, Q&A published by the European Banking Authority and regulatory guidance published by the UK Prudential Regulatory Authority. Assumptions on the regulatory treatment of the capital instruments and eligible liabilities described herein under the CRR reflect HSBC's interpretation of current rules.

Disclosure in the required format has resulted in simplification and abbreviation of the features of the capital instruments described herein. The information contained in this document is not intended to be a comprehensive description of such capital instruments. No investor or prospective investor in any such capital instruments should rely upon the description contained in this document and HSBC shall not be liable for any inaccuracy or misstatement contained in this document.

The full terms and conditions of the capital instruments described herein are available via our website (http://www.hsbc.com/investors/fixed-income-investors/fixed-income-securities) or by contacting HSBC Investor Relations (investorrelations@hsbc.com). Information with respect to any capital instrument in this document should not be used for investment advice and does not constitute an offer to sell or solicitation of an offer to buy any such capital instrument or any advice or recommendation with respect to any such capital instrument. When making a decision about your investments, you should seek the advice of a professional financial adviser.

Со	mmon Equity Tier 1			
1	Issuer	HSBC Holdings plc	Hang Seng Bank Ltd. (Non-Controlling Interest portion)	HSBC Trinkaus & Burkhardt AG (Non-Controlling Interest portion)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	GB0005405286	HK0011000095	DE0008115106
3	Governing law(s) of the instrument	English Law	Laws of Hong Kong	German Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
6	Eligible at solo/group/solo and group	Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Ordinary Shares	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 22,511m	USD 468m	USD 179m
9	Par value of instrument	USD 10,156m	No par value, NCI portion of share capital HKD 3,656m (USD 466m)	EUR 18m (USD 21m)
10	Accounting classification	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary
11	Original date of issuance	-	-	-
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	-	-
14	Issuer call subject to prior supervisory approval	-	-	-
15	Optional call date, contingent call dates and redemption amount	-	-	-
16	Subsequent call dates, if applicable	-	-	-
	Coupons / dividends			
17	Fixed or floating dividend/coupon	-	-	-
18	Coupon rate and any related index	-	-	-
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	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	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	-	-	-
29	If convertible, specify issuer of instrument it converts into	-	-	-
30	Write-down features	-	-	-
31	If write-down, write-down trigger(s)	-	-	-
32	If write-down, full or partial	-	-	-
33	If write-down, permanent or temporary	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-
34a	Type of subordination	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	-	-	-
	epresents the portion of ordinary share capital plus share premium which is held outside of the Gr	010		

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

Common E	Equity Tier 1		
Issuer		HSBC Bank Malta plc (Non-Controlling Interest portion)	HSBC Bank Oman SAOG (Non-Controlling Interest portion)
Unique	e identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	MT0000030107	OM000001517
Govern	ning law(s) of the instrument	Laws of Malta	Oman Law
	by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved ner TLAC-eligible instruments governed by foreign law)	N/A	N/A
Trans	sitional CRR rules	Common Equity Tier 1	Common Equity Tier 1
5 Post-	transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1
6 Eligib	ble at solo/group/solo and group	Solo and Group	Solo and Group
' Instru	ument type (types to be specified by each jurisdiction)	Ordinary Shares	Ordinary Shares
Amoun	nt recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 37m	USD 255m
Par val	lue of instrument	EUR 32m (USD 38m)	OMR 98m (USD 255m)
0 Accour	nting classification	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiated
1 Origina	al date of issuance	-	-
2 Perpeti	ual or dated	Perpetual	Perpetual
3 Origir	nal maturity date	-	-
4 Issuer	call subject to prior supervisory approval	-	-
5 Optio	onal call date, contingent call dates and redemption amount	-	-
6 Subs	sequent call dates, if applicable	-	-
Coupor	ns / dividends		
7 Fixed	d or floating dividend/coupon	-	-
8 Coup	oon rate and any related index	-	-
9 Existe	ence of a dividend stopper	-	-
0 Fully	discretionary, partially discretionary or mandatory	-	-
1 Existe	tence of step up or other incentive to redeem	-	-
2 Non-	cumulative or cumulative	Non-cumulative	Non-cumulative
3 Conver	rtible or non-convertible	Non-convertible	Non-convertible
4 If con	nvertible, conversion trigger(s)	-	-
5 If con	nvertible, fully or partially	-	-
6 If con	nvertible, conversion rate	-	-
7 If con	nvertible, mandatory or optional conversion	-	-
8 If con	nvertible, specify instrument type convertible into	-	-
9 If con	nvertible, specify issuer of instrument it converts into	-	-
0 Write-d	down features	-	-
1 If writ	te-down, write-down trigger(s)	-	-
2 If writ	te-down, full or partial	-	-
	te-down, permanent or temporary	-	-
4 If te	emporary write-down, description of write-up mechanism	-	-
4a Type	e of subordination	N/A	N/A
35 Position instrum	n in subordination hierarchy in liquidation (specify instrument type immediately senior to nent)	Immediately subordinate to Additional Tier 1	Immediately subordinate to Additional Tier 1
	ompliant transitioned features	No	No
37 If yes, s	specify non-compliant features	-	-

1. Represents the portion of ordinary share capital plus share premium which is held outside of the Gro

Issue	r	HSBC Holdings plc	HSBC Capital Funding (Dollar 1) L.P.	HSBC Bank Capital Funding (Sterling 1) L.P.	HSBC Bank Capital Funding (Sterling 2) L.P.
	ue identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042806046	US40427LAB09	XS0179407910	XS0189704140
Gover	rning law(s) of the instrument	English law	Jersey Law	Jersey Law (except Adjusted Distributable Reserves)	Jersey Law (except Adjusted Distributable Reserv
	is by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved ther TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	nsitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	st-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
	ible at solo/group/solo and group	Group	Group	Solo and Group	Solo and Group
	rument type (types to be specified by each jurisdiction)	Preference Shares	Preferred Securities	Perpetual non-cumulative preference shares	Perpetual non-cumulative preference shares
Amou	unt recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,405m	USD 900m	USD 925m	USD 415m
Par va	alue of instrument	USD 1,450m	USD 900m	GBP 700m (USD 925m)	GBP 300m (USD 397m)
Accou	unting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - fair value
	nal date of issuance	22 Sep 2005	17 Apr 2000	05 Nov 2003	07 Apr 2004
2 Perpe	etual or dated	Perpetual	Perpetual	Perpetual	Perpetual
B Orig	ginal maturity date	-	-	-	-
Issuer	r call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	tional call date, contingent call dates and redemption amount				
6 Sub	osequent call dates, if applicable	16 Dec 2010 / Par	30 Jun 2030 / Witholding Tax and Special event at any time / Par or Make Whole Amount subject to certain criteria	5 Nov 2031 / Tax and regulatory event at any time / Par	7 Apr 2020 / Tax and regulatory event at any time Par
Coup	ons / dividends	Any time after first call date	On each distribution date thereafter	On each distribution date thereafter	On each distribution date thereafter
Fixe	ed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed to floating
3 Cou	upon rate and any related index	6.200%	From 30/06/2030 rate changes from fixed 10.176% to 3 month LIBOR + 4.98%	From 05/11/2031 rate changes from fixed 5.844% to 6 month GBP LIBOR + 1.76%	From 07/04/2020 rate changes from fixed 5.862% 6 month GBP LIBOR + 1.85%
exist	tence of a dividend stopper	Yes	Yes	Yes	Yes
) Full	ly discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
Exis	stence of step up or other incentive to redeem	No	Yes	Yes	Yes
Non	n-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Conve	ertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
4 If co	onvertible, conversion trigger(s)	-	Contractual - converts if consolidated Total Capital Ratio falls below the then minimum regulatory requirement or the Board expects this to occur in the near future	Contractual - Converts (i) on 5 Nov 2048 if still outstanding, (ii) if either Solo or Consolidated Total Capital Ratio of HSBC Bank plc falls below the minimum required by UK regulator, or (iii) the Board of HSBC Bank plc expects (ii) to occur in the near future.	Contractual - Converts (i) on 7 April 2049 if still outstanding, (ii) if either Solo or Consolidated Tot Capital Ratio of HSBC Bank plc falls below the minimum required by UK regulator, or (iii) the Boa of HSBC Bank plc expects (ii) to occur in the near future.
	onvertible, fully or partially	-	Always convert fully	Always convert fully	Always convert fully
i lf.co	onvertible, conversion rate	-	1:1 Preference share	1:1 Preference share	1:1 Preference share
7 If co	onvertible, mandatory or optional conversion	-	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events
lf co	onvertible, specify instrument type convertible into	-	Additional Tier 1	Additional Tier 1	Additional Tier 1
) If co	onvertible, specify issuer of instrument it converts into	-	HSBC Holdings plc	HSBC Bank Plc	HSBC Bank Plc
) Write-	-down features	No	No	No	No

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	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Tier 2 instruments	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Dividend stopper.	Dividend stopper. Step-up.	Dividend stopper. Step-up.	Dividend stopper. Step-up.
		Grandfathered to Dec 2021	Grandfathered to Dec 2021	Grandfathered to Dec 2021	Grandfathered to Apr 2020

dditional Tier 1	HSPC Heldinge pla	HSPC Haldings pla	HSPC Haldings pla	USBC Haldingo pla
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AR04	US404280AS86	US404280AT69	US404280BC26
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision and Section 2.20(a) of the	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision and Section 2.20(a) of the	Laws of the State of New York, save for the subordination provision
	supplemental indenture (consent to the exercise of UK bail-in power)		supplemental indenture (consent to the exercise of UK bail-in power)	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible	Perpetual Subordinated Contingent Convertible
	Securities	Securities	Securities	Securities
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 0m	USD 2,240m	USD 2,452m	USD 1,995m
Par value of instrument	USD 1,500m	USD 2,250m	USD 2,450m	USD 2,000m
Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
Original date of issuance	17 Sep 2014	17 Sep 2014	30 Mar 2015	01 Jun 2016
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	-	-	-	-
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	17 Jan 2020 / Tax and Capital Disqualification event at any time / Par	17 Sep 2024 / Tax and Capital Disqualification event at any time / Par	30 Mar 2025 / Tax and Capital Disqualification event at any time / Par	1 Jun 2021 / Tax and Capital Disqualification Ev at any time / Par
Coupons / dividends	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	From 17/01/2020 rate changes from fixed 5.625% to 5 year Mid-Market Swap Rate + 3.626%	From 17/09/2024 rate changes from fixed 6.375% to 5 year Mid-Market Swap Rate + 3.705%	From 30/03/2025 rate changes from fixed 6.375% to 5 year Mid-Market Swap Rate + 4.368%	From 01/06/2021 rate changes from fixed 6.875 5 year Mid-Market Swap Rate + 5.514%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	7% CET1: Contractual	7% CET1: Contractual	7% CET1: Contractual	7% CET1: Contractual
	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	Triggers to statutory bail-in power and mandato write-down/conversion of capital instruments po under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully	Always convert fully
If convertible, conversion rate	USD 4.35578 per ordinary share	USD 4.35578 per ordinary share	USD 4.03488 per ordinary share	USD 3.9474 per ordinary share
If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain events	Mandatory upon the occurrence of certain even
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
) Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition	Triggers to statutory bail-in power and mandato write-down/conversion of capital instruments po under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
	N/A	N/A	N/A	N/A
a Type of subordination				
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to Tier 2 instruments	Immediately subordinate to Tier 2 instruments	Immediately subordinate to Tier 2 instruments	Immediately subordinate to Tier 2 instruments
••	Immediately subordinate to Tier 2 instruments	Immediately subordinate to Tier 2 instruments	Immediately subordinate to Tier 2 instruments	No

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11 Original data of fissuance 22 May 2017 23 May 2018 23 May 2018 15 Sep 2014 12 Perpetual Perpetual Perpetual Perpetual Perpetual Perpetual 12 Original maturity date - - - - - 14 Bouer call subject to prior supervisory approval Yes Yes Yes Yes 10 Original date, contingent call dates, and redemption amount 22 Mar 2023 / Tax and Capital Disqualification ever at any time / Par 16 Sep 2022 / Tax and Capital Disqualification ever at any time / Par 23 Mar 2028 / Tax and Capital Disqualification ever at any time / Par 16 Sep 2022 / Tax and Capital Disqualification ever at any time / Par 16 Sep 2022 / Tax and Capital Disqualification ever at any time / Par 16 Sep 2022 / Tax and Capital Disqualification ever at any time / Par 16 Sep 2022 / Tax and Capital Disqualification ever at any time / Par 16 Sep 2022 / Tax and Capital Disqualification ever at any time / Par 17 Eved or focating dividends Every 5 years after first call Every 5 years after first
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18 Coupon rate and any related index From 22/05/2027 rate changes from fixed 6% to 5 year Mid-Market Swap Rate + 3.746% From 23/03/2023 rate changes from fixed 6.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 6.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 6.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes from fixed 5.25% to 5 year Mid-Market Swap Rate + 3.863% From 23/03/2028 rate changes fro
Part Mid-Market Swap Rate + 3.746%year Mid-Market Swap Rate + 3.606%year Mid-Market Swap Rate + 4.383%19Existence of a dividend stopperNoNoNo20Fully discretionary or mandatoryFully DiscretionaryFully DiscretionaryFully Discretionary21Existence of step up or other incentive to redeemNoNoNo22Non-cumulative or cumulativeNo-cumulativeNo-cumulativeNo-cumulative32Convertible or non-convertibleConvertibleConvertibleConvertibleConvertible34If convertible, conversion trigger(s)T% CET1: Contractual Triggers to statutory bal-in power and mandatory write-downiconversion of capital instruments power under UK Banking Act 2009 - UK BoE/PRA - Contractual recognitionT% CET1: Contractual Triggers to statutory bal-in power and mandatory write-downiconversion of capital instruments power under UK Banking Act 2009 - UK BoE/PRA - Contractual recognitionT% CET1: Contractual Triggers to statutory bal-in power and mandatory write-downiconversion of capital instruments power under UK Banking Act 2009 - UK BoE/PRA - Contractual recognitionT% CET1: Contractual recognitionT% CET1: Contractual Triggers to statutory bal-in power and mandatory write-downiconversion of capital instruments power under UK Banking Act 2009 - UK BoE/PRA - Contractual recognitionT% CET1: Contractual recognitionT% CET1: Contractual Triggers to statutory bal-in power and mandatory write-downiconversion of capital instruments power under UK Banking Act 2009 - UK BoE/PRA - Contractual recognitionT% CET1: Contractual recognitionT% CET1: Contractual Triggers to statutory bal-
20Fully discretionary, partially discretionary or mandatoryFully DiscretionaryFully Discretionary </td
21 Existence of step up or other incentive to redeem No No No 22 Non-cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Convertible Convertible Convertible 24 If convertible, conversion trigger(s) 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition 7% CET1: Contractual Contractual recognition
22 Non-cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Convertible
23Convertible or non-convertibleConvertible
24If convertible, conversion trigger(s)7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition7% CET1: Contractual recognition25If convertibl
Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognitionTriggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power Always convert fullyTriggers to statutory bail-in po
26If convertible, conversion rateUSD 3.4799 per ordinary shareUSD 3.7881 per ordinary shareUSD 3.7881 per ordinary share27If convertible, mandatory or optional conversionMandatory upon the occurrence of certain eventsMandatory upon the occurrence of certain events
27 If convertible, mandatory or optional conversion Mandatory upon the occurrence of certain events
28 If convertible, specify instrument type convertible into Common Equity Tier 1 Common Equity Tier 1 Common Equity Tier 1 Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into HSBC Holdings plc HSBC Holdings plc HSBC Holdings plc
30 Write-down features Yes Yes Yes Yes
31 If write-down, write-down trigger(s) Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
32If write-down, full or partialMay be written down partiallyMay be written down partiallyMay be written down partially
33 If write-down, permanent or temporary Permanent Permanent Permanent Permanent
33 If write-down, permanent or temporary Permanent Permanent Permanent 34 If temporary write-down, description of write-up mechanism - - -
33If write-down, permanent or temporaryPermanentPermanentPermanentPermanent34If temporary write-down, description of write-up mechanism34Type of subordinationN/AN/AN/A35Dosition in subordination hierarchy in liquidation (specify instrument type immediately subordinate to Tier 2 instrument)Immediately subordinate to Tier 2 instrumentsImmediately subordinate to Tier 2 instruments
33If write-down, permanent or temporaryPermanentPermanentPermanentPermanent34If temporary write-down, description of write-up mechanism34Type of subordinationN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately subordinate to Tier 2 instrument)Immediately subordinate to Tier 2 instrumentsImmediately subordinate to Tier 2 instruments36Nn-compliant transitioned featuresNoNoNoNo
3If write-down, permanent or temporaryPermanentPermanentPermanentPermanent4If temporary write-down, description of write-up mechanism34Type of subordinationN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately subordinate to Tier 2 instrument)Immediately subordinate to Tier 2 instrumentsImmediately subordinate to Tier 2 instruments

Additional Tier 1						
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc		
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1298431104	XS1624509300	XS1640903701	XS1882693036		
3 Governing law(s) of the instrument	English law	English law	English law	English law		

3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/solo and group	Group	Group	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities	Perpetual Subordinated Contingent Convertible Securities
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,120m	USD 722m	USD 1,418m	USD 549m
9	Par value of instrument	EUR 1,000m (USD 1,122m)	SGD 1,000m (USD 744m)	EUR 1,250m (USD 1,403m)	SGD 750m (USD 558m)
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	29 Sep 2015	08 Jun 2017	04 Jul 2017	24 Sep 2018
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	-	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	29 Sep 2023 /Tax and Capital Disqualification event at any time / Par	8 Jun 2022 / Tax and Capital Disqualification event at any time / Par	4 Jul 2029 /Tax and Capital Disqualification event at any time / Par	24 Sep 2023 / Tax and Capital Disqualification events at any time / Par
	Coupons / dividends	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call	Every 5 years after first call
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	From 29/09/2023 rate changes from fixed 6% to 5 year Mid-Market Swap Rate + 5.338%	From 08/06/2022 rate changes from fixed 4.7% to Swap Offer Rate ("SOR") + 2.87%	From 04/07/2029 rate changes from fixed 4.75% to 5 year Mid-Market Swap Rate + 3.844%	From 24/09/2023 rate changes from fixed 5% to Swap Offer Rate ("SOR") + 2.665%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments powe under UK Banking Act 2009 – UK BoE/PRA

25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully	Always convert fully
26	If convertible, conversion rate	EUR 3.73559 per ordinary share	SGD 4.80694 per ordinary share	EUR 3.05451 per ordinary share	SGD 4.86068 per ordinary share
27	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events			
28	If convertible, specify instrument type convertible into	Common Equity Tier 1			
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30	Write-down features	Yes	Yes	Yes	Yes
31	lf write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA

32	If write-down, full or partial	May be written down partially			
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Tier 2 instruments			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	-	-	-	-
		-	-	-	-

a	ditional Tier 1	
	Issuer	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1884698256
3	Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional CRR rules	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1
6	Eligible at solo/group/solo and group	Group
7	Instrument type (types to be specified by each jurisdiction)	Perpetual Subordinated Contingent Convertible Securities
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,299m
9	Par value of instrument	GBP 1,000m (USD 1,322m)
10	Accounting classification	Shareholders' equity
11	Original date of issuance	28 Sep 2018
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	
16	Subsequent call dates, if applicable	28 Sep 2026 / Tax and Capital Disqualification event at any time / Par
	Coupons / dividends	Every 5 years after first call
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	From 28/09/2026 rate changes from fixed 5.875% to Mid-Market Swap Rate + 4.276%
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	Convertible
24	If convertible, conversion trigger(s)	7% CET1: Contractual Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
25	If convertible, fully or partially	Always convert fully
25	If convertible, conversion rate	GBP 2.70 per ordinary share
-	If convertible, mandatory or optional conversion	Mandatory upon the occurrence of certain events
26		
26 27	If convertible, specify instrument type convertible into	Common Equity Tier 1
26 27 28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Equity Tier 1 HSBC Holdings plc
26 27 28 29		
26 27 28 29 30	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc
26 27 28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down features	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA -
26 27 28 29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition
26 27 28 29 30 31 32 33	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	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially
26 27 28 29 30 31 32 33 34	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	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent
26 27 28 29 30 31 31 32 33 34 34a	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	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent
25 26 27 28 29 30 31 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA - Contractual recognition May be written down partially Permanent - N/A

ïer 2				
Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AE90	US404280AF65	US404280AG49	US404280AH22
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 245m	USD 545m	USD 2,043m	USD 2,738m
Par value of instrument	USD 222m	USD 488m	USD 2,000m	USD 2,500m
Accounting classification	Liability - amortised cost			
Original date of issuance	30 Aug 2005	30 Aug 2005	03 May 2006	12 Sep 2007
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	27 Nov 2032	17 May 2032	02 May 2036	15 Sep 2037
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	Tax event at any time / Par			
Coupons / dividends	-	-	-	-
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.350%	7.625%	6.500%	6.500%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-

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	No	No	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	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to senior creditors			
	instrument)				
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No contractual recognition provision for excercise of			
		statutory write down / conversion powers.			

| Grandfathered to Jun 2025 |
|---------------------------|---------------------------|---------------------------|---------------------------|
| | Faye TV | | |

lssuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AJ87	US404280AP48	US404280AQ21	US404280AU33
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	Laws of the State of New York, save for the subordination provision and consent to the exercise of UK bail-in power	Laws of the State of New York, save for the subordination provision and consent to the exercise of UK bail-in power	Laws of the State of New York, save for the subordination provision and consent to the exer- of UK bail-in power
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Tier 2
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,496m	USD 1,748m	USD 1,667m	USD 1,542m
Par value of instrument	USD 1,500m	USD 2,000m	USD 1,500m	USD 1,500m
Accounting classification	Liability - amortised cost	Liability - fair value	Liability - amortised cost	Liability - fair value
Original date of issuance	27 May 2008	12 Mar 2014	12 Mar 2014	18 Aug 2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01 Jun 2038	14 Mar 2024	14 Mar 2044	18 Aug 2025
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	Tax event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax or Capital disqualification event at any time
Coupons / dividends	-	-	-	-
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	6.800%	4.250%	5.250%	4.250%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	-	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power and mandate write-down/conversion of capital instruments p under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
If convertible, fully or partially If convertible, conversion rate	-	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	-	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	-	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditio
If convertible, specify instrument type convertible into	-	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	-	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	No	Yes	Yes	Yes
If write-down, write-down trigger(s)	-	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power and mandate write-down/conversion of capital instruments p under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
If write-down, full or partial	-	May be written down partially	May be written down partially	May be written down partially
If write-down, permanent or temporary	-	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
a Type of subordination	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
Non-compliant transitioned features	Yes	No	No	No
If yes, specify non-compliant features	No contractual recognition provision for excercise of statutory write down / conversion powers.	-	-	-

Grandfathered to Jun 2025

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Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BH13	XS0159497162	XS0356452929	XS0387079907
Governing law(s) of the instrument	Laws of the State of New York, save for the subordination provision	English law	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/group/solo and group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,530m	USD 1,002m	USD 1,022m	USD 860m
Par value of instrument	USD 1,500m	GBP 650m (USD 859m)	GBP 750m (USD 992m)	GBP 650m (USD 859m)
Accounting classification	Liability - amortised cost	Liability - fair value	Liability - amortised cost	Liability - amortised cost
Original date of issuance	23 Nov 2016	20 Dec 2002	07 Apr 2008	11 Sep 2008
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	23 Nov 2026	20 Dec 2027	07 Apr 2038	11 Sep 2028
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	Tax or Capital disqualification event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	-	-	-	-
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4.375%	5.750%	7.000%	6.750%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments pow under UK Banking Act 2009 – UK BoE/PRA
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain condition
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandator write-down/conversion of capital instruments por under UK Banking Act 2009 – UK BoE/PRA
If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
If write-down, full or partial	B I	Permanent	Permanent	Permanent
If write-down, full or partial	Permanent			
	-	-	-	-
If write-down, permanent or temporary		- N/A	- N/A	- N/A
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- N/A			

Tier 2	HCPC Heldinge ple	HCPC Holdings pla	HCPC Haldings pla	HERC Bank USA NA
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Bank USA, NA
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0498768315	XS1428953407	XS1254428896	US4042Q1AA55
Governing law(s) of the instrument	English law	English law	English law	Laws of the State of New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/group/solo and group	Group	Group	Group	Solo and Group
7 Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Subordinated debt
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,180m	USD 1,171m	USD 1,736m	USD 487m
9 Par value of instrument	GBP 900m (USD 1,190m)	EUR 1,000m (USD 1,122m)	EUR 1,500m (USD 1,684m)	USD 357m
10 Accounting classification	Liability - amortised cost	Liability - fair value	Liability - amortised cost	Liability - fair value
11 Original date of issuance	29 Mar 2010	07 Jun 2016	30 Jun 2015	25 Oct 2004
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	29 Mar 2040	07 Jun 2028	30 Jun 2025	01 Nov 2034
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax or Capital disqualification event at any time / Par	Tax event at any time / Par
Coupons / dividends	-	-	-	-
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.000%	3.125%	3.000%	5.875%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver
	under UK Banking Act 2009 – UK BoE/PRA		, i i i i i i i i i i i i i i i i i i i	
	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	May convert fully or partially To be determined at conversion	May convert fully or partially To be determined at conversion	May convert fully or partially To be determined at conversion	To be determined at conversion
26 If convertible, conversion rate	May convert fully or partially	May convert fully or partially	May convert fully or partially	
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	May convert fully or partially To be determined at conversion	May convert fully or partially To be determined at conversion	May convert fully or partially To be determined at conversion	To be determined at conversion
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions	To be determined at conversion Mandatory upon satisfaction of certain conditions
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1
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	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s)	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-In power and mandatory write-down/conversion of capital instruments power	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) th
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) th Federal Deposit Insurance Act – FDIC as receiver
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) th Federal Deposit Insurance Act – FDIC as receiver May be written down partially
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) th Federal Deposit Insurance Act – FDIC as receiver May be written down partially
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 Type of subordination	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent N/A	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) th Federal Deposit Insurance Act – FDIC as receiver May be written down partially Permanent
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent N/A	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent N/A	May convert fully or partially To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Holdings plc Yes Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	To be determined at conversion Mandatory upon satisfaction of certain conditions Common Equity Tier 1 HSBC Bank USA, NA Yes Triggers to statutory bail-in under Section 11(d) th Federal Deposit Insurance Act – FDIC as receive May be written down partially Permanent - N/A

37 If yes, specify non-compliant features

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Issuer	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Trinkaus und Burkhardt AG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US4042Q1AB39	US4042Q1AD94	US4042Q1AE77	Private Placement 12
Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	German law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved	N/A	N/A	N/A	N/A
(for other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Ineligible
Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 523m	USD 700m	USD 162m	USD 2m
Par value of instrument	USD 393m	USD 700m	USD 1,250m	
Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	EUR 20m (USD 22m) Liability - amortised cost
Original date of issuance	17 Aug 2005	18 Jun 2008	24 Aug 2010	22 Jun 2005
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date		15 Jan 2039		22 Jun 2020
Issuer call subject to prior supervisory approval	15 Aug 2035 Yes	Yes	24 Aug 2020 Yes	22 Juli 2020
Optional call date, contingent call dates and redemption amount	165	165	165	NO
Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	-
	Tax event at any time / Fai	-	Tax event at any time / Fai	-
Coupons / dividends	-	-	-	-
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5.625%	7.000%	4.875%	4.100%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in power and mandat write-down/conversion of capital instruments p under German Recovery and Resolution Act –
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion			
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain condition
If convertible, specify instrument type convertible into	Common Equity Tier 1			
If convertible, specify issuer of instrument it converts into	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Bank USA, NA	HSBC Trinkaus und Burkhardt AG
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in under Section 11(d) the Federal Deposit Insurance Act – FDIC as receiver	Triggers to statutory bail-in power and mandat write-down/conversion of capital instruments p under German Recovery and Resolution Act –
If write-down, full or partial	May be written down partially			
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination	N/A	N/A	N/A	N/A
Type of outpertunduent		Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to senior creditors	minediately subordinate to senior creditors		•
	Immediately subordinate to senior creditors	No	No	Yes

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Grandfathered to Jun 2020

Tier 2				
1 Issuer	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement 13	Private Placement 14	Private Placement 15	Private Placement 16
Governing law(s) of the instrument	German law	German law	German law	German law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 9m	USD 4m	USD 6m	USD 8m
Par value of instrument	EUR 30m (USD 34m)	EUR 10m (USD 11m)	EUR 10m (USD 11m)	EUR 10m (USD 11m)
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	08 May 2006	11 Oct 2006	25 Jun 2002	25 Jun 2002
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	10 May 2021	11 Oct 2021	27 Jun 2022	26 Jun 2023
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends	-	-	-	-
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.770%	4.500%	5.500%	5.500%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments powe under German Recovery and Resolution Act – Bal
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions

27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28	If convertible, specify instrument type convertible into	Common Equity Tier 1			
29	If convertible, specify issuer of instrument it converts into	HSBC Trinkaus und Burkhardt AG			
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin

32	If write-down, full or partial	May be written down partially			
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors			
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
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-	Grandfathered to May 2021	Grandfathered to Oct 2021	Grandfathered to Jun 2022	Grandfathered to Jun 2023
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Tier 2				
1 Issuer	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG	HSBC Trinkaus und Burkhardt AG
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement 17	Private Placement 18	Private Placement 19	XF0004249136
3 Governing law(s) of the instrument	German law	German law	German law	German law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Tier 2
6 Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)		USD 6m	USD 11m	USD 8m
9 Par value of instrument	EUR 10m (USD 11m)	EUR 5m (USD 6m)	EUR 10m (USD 11m)	EUR 37m (USD 42m)
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	07 Jul 2005	08 Jul 2005	25 Jun 2002	29 Sep 2006
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	07 Jul 2025	08 Jul 2025	26 Jun 2028	31 Dec 2020
14 Issuer call subject to prior supervisory approval	No	No	No	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	-	-	-	Tax or Regulatory event at any time / Par
Coupons / dividends	-	-	-	-
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.210%	4.210%	5.500%	4.910%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFi
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially

25	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion			
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28	If convertible, specify instrument type convertible into	Common Equity Tier 1			
29	If convertible, specify issuer of instrument it converts into	HSBC Trinkaus und Burkhardt AG			
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFir	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggered by a P&L loss under German GAAP and triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin

32	If write-down, full or partial	May be written down partially			
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Temporary
34	If temporary write-down, description of write-up mechanism	-	-	-	Accumulated profits used for write-up
34a	Type of subordination	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Immediately subordinate to senior creditors			
	instrument)				
36	instrument) Non-compliant transitioned features	Yes	Yes	Yes	No

Grandfathered to Jun 2025	Grandfathered to Jun 2025	Grandfathered to Jun 2025	-
	D 40		
	raye to		

Tier	2				
	Issuer	HSBC Trinkaus und Burkhardt AG	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XF0004249177	GB0005902332	GB0005903413	US597433AC57
1	Governing law(s) of the instrument	German law	English law	English law	Laws of the State of New York, save for the subordination provision
а	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Ineligible	Ineligible	Ineligible
	Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
	Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 12m	USD 750m	USD 300m	USD 300m
	Par value of instrument	EUR 52m (USD 58m)	USD 750m	USD 300m	USD 300m
)	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	29 Sep 2006	22 Jul 1985	11 Dec 1986	10 May 1995
	Perpetual or dated	Dated	Perpetual	Perpetual	Dated
	Original maturity date	31 Dec 2020	-	-	01 May 2025
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount				
	Subsequent call dates, if applicable	Tax or Regulatory event at any time / Par	1 June 1990 / Tax event at any time / Par	1 Jun 1992 / Tax event at any time / Par	Tax event at any time / Par
	Coupons / dividends	-	On each distribution date thereafter	On each distribution date thereafter	N/A
,	Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed
	Coupon rate and any related index	4.890%	6 month USD LIBOR + 0.25%	6 month USD LIBOR + 0.10%	7.650%
	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
	Existence of step up or other incentive to redeem	No	No	No	No
	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible	Non-convertible
	If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	-
;	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	-
	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	-
	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	-
	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	-
	If convertible, specify issuer of instrument it converts into	HSBC Trinkaus und Burkhardt AG	HSBC Bank plc	HSBC Bank plc	-
	Write-down features	Yes	Yes	Yes	No
l	If write-down, write-down trigger(s)	Triggered by a P&L loss under German GAAP and triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under German Recovery and Resolution Act – BaFin	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	-
				M I 30 I C.U.	
	If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	-
	If write-down, full or partial If write-down, permanent or temporary	May be written down partially Temporary	May be written down partially Permanent	Permanent	-
}					-
3 1	If write-down, permanent or temporary	Temporary			- - - N/A
a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Temporary Accumulated profits used for write-up N/A	Permanent N/A Immediately subordinate to more senior Tier 2	Permanent N/A Immediately subordinate to more senior Tier 2	- - - N/A Immediately subordinate to senior creditors
3 4 4a 5	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Temporary Accumulated profits used for write-up N/A	Permanent N/A	Permanent N/A	
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Temporary Accumulated profits used for write-up N/A Immediately subordinate to senior creditors	Permanent N/A Immediately subordinate to more senior Tier 2 instruments	Permanent N/A Immediately subordinate to more senior Tier 2 instruments	Immediately subordinate to senior creditors Yes No express waiver of set-off and no contractual
32 33 34 34a 35 36 37	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Temporary Accumulated profits used for write-up N/A Immediately subordinate to senior creditors	Permanent N/A Immediately subordinate to more senior Tier 2 instruments Yes	Permanent N/A Immediately subordinate to more senior Tier 2 instruments Yes	Immediately subordinate to senior creditors Yes No express waiver of set-off and no contractual recognition provision for exercise of statutory wi

Tier 2				
1 Issuer	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0015190423	XS0088317853	XS0120514335	XS0174470764
Governing law(s) of the instrument	English law	English law	English law	English law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved	N/A	N/A	N/A	N/A
(for other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Tier 2
Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
/ Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 500m	USD 279m	USD 296m	USD 884m
Par value of instrument	USD 500m	GBP 300m (USD 397m)	GBP 225m (USD 297m)	GBP 500m (USD 661m)
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value
1 Original date of issuance	18 Sep 1985	07 Jul 1998	30 Nov 2000	22 Aug 2003
2 Perpetual or dated	Perpetual	Dated	Dated	Dated
3 Original maturity date	-	07 Jul 2023	30 Jan 2041	22 Aug 2033
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount				
6 Subsequent call dates, if applicable	1 Sep 1990 / Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	On each distribution date thereafter	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
8 Coupon rate and any related index	6 month USD LIBOR + 0.25%	6.500%	6.250%	5.375%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory
1 Existence of step up or other incentive to redeem	No	No	No	No
2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments powe under UK Banking Act 2009 – UK BoE/PRA
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
6 If convertible, conversion rate	To be determined at conversion			
7 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
If convertible, specify instrument type convertible into	Common Equity Tier 1			
9 If convertible, specify issuer of instrument it converts into	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc	HSBC Bank plc
0 Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA
32 If write-down, full or partial	May be written down partially			
3 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	-	-	-	-
4a Type of subordination	N/A	N/A	N/A	N/A
95 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to more senior Tier 2 instruments	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors	Immediately subordinate to senior creditors
6 Non-compliant transitioned features	Yes	No	No	No
37 If yes, specify non-compliant features	No express waiver of set-off.	-	-	-

Grandfathered to Jun 2025

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Fier 2				
Issuer	HSBC Bank plc	HSBC Bank plc	The Hongkong and Shanghai Banking Corporation Limited	HSBC France
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0204377310	XS0247840969	GB0004355490	FR0000585333
Governing law(s) of the instrument	English law	English law	English Law	French Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Ineligible	Tier 2	Ineligible	Ineligible
Eligible at solo/group/solo and group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type (types to be specified by each jurisdiction)	Tier 2	Tier 2	Tier 2	Tier 2
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 536m	USD 785m	USD 400m	USD 18m
Par value of instrument	GBP 350m (USD 463m)	GBP 600m (USD 793m)	USD 400m	EUR 16m (USD 18m)
Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	04 Nov 2004	24 Mar 2006	09 Jul 1986	22 Jul 1985
Perpetual or dated	Dated	Dated	Perpetual	Perpetual
Original maturity date	04 Nov 2030	24 Mar 2046	-	-
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount				
Subsequent call dates, if applicable	4 Nov 2025 / Tax event at any time / Par	Tax event at any time / Par	9 Jul 1991 / Tax event at any time / Par	-
Coupons / dividends	On each distribution date thereafter	N/A	Callable on any interest payment date after first call date	-
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Floating	Floating
Coupon rate and any related index	From 04/11/2025 rate changes from fixed 5.375% to 3 month GBP LIBOR + 1.5%	4.750%	3 months USD LIBOR (if LIMEAN is unavailable) +0.1875%	TEC10 (TMO has been replaced by TEC10 + 0.2 i.e. 10y constant maturity French government bo
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary	Mandatory
Existence of step up or other incentive to redeem	Yes	No	No	No
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under HK Financial Institutions (Resolution) Ordinance ("FIRO") – HKMA	
If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	To be determined subject to statutory bail-in power under FIRO	Common Equity Tier 1
If convertible, specify issuer of instrument it converts into	HSBC Bank plc	HSBC Bank plc	To be determined subject to statutory bail-in power under FIRO	HSBC France SA
Write-down features	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power	Triggers to statutory bail-in power under FIRO – HKMA	Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments pow under the SRM Regulation – SRB
	under UK Banking Act 2009 – UK BoE/PRA	under UK Banking Act 2009 – UK BoE/PRA		
If write-down, full or partial		under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May be written down partially	May be written down partially
	under UK Banking Act 2009 – UK BoE/PRA		May be written down partially Permanent	May be written down partially Permanent
If write-down, permanent or temporary	under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May be written down partially		
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	under UK Banking Act 2009 – UK BoE/PRA May be written down partially	May be written down partially		
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	May be written down partially Permanent	Permanent N/A Immediately subordinate to more senior Tier 2	Permanent - N/A Immediately subordinate to more senior Tier 2
if write-down, permanent or temporary if temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	under UK Banking Act 2009 – UK BoE/PRA May be written down partially Permanent - N/A	May be written down partially Permanent N/A	Permanent - N/A	Permanent - N/A

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280CC17	XS2003500142	CA404280BE83	JP582666AG93
3 Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	English law	Japanese law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
9 Par value of instrument	USD 3,000m	GBP 750m (USD 992m)	CAD 1,000m (USD 771m)	JPY 58,100m (USD 535m)
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	22 May 2019	29 May 2019	05 Dec 2016	26 Sep 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	22 May 2030	29 May 2030	05 Dec 2023	24 Sep 2021
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	22 May 2029 / Tax event at any time / Par	29 May 2029 / Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed
18 Coupon rate and any related index	From 22/05/2029 rate changes from fixed 3.973% to 3 month USD LIBOR + 1.61%	From 29/05/2029 rate changes from fixed 3% to Mid- Market Swap Rate + 1.77%	3.196%	0.450%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	No	No	Yes	Yes
37 If yes, specify non-compliant features	-	-	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	-	-	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	JP582666AJ90	JP582666BG92	JP582666BJ99	JP582666CG91
3 Governing law(s) of the instrument	Japanese law	Japanese law	Japanese law	Japanese law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9 Par value of instrument	JPY 79,300m (USD 731m)	JPY 59,300m (USD 546m)	JPY 13,100m (USD 121m)	JPY 64,400m (USD 593m)
10 Accounting classification	Liability - fair value			
11 Original date of issuance	14 Sep 2018	26 Sep 2016	14 Sep 2018	26 Sep 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	13 Sep 2024	26 Sep 2023	14 Sep 2026	25 Sep 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	13 Sep 2023 / Tax or Loss absorption disqualification event at any time / Par	Tax event at any time / Par	14 Sep 2025 / Tax or Loss absorption disqualification event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	From 14/09/2023 rate changes from fixed 0.575% to 6 month JPY LIBOR + 0.4%	0.842%	From 15/09/2025 rate changes from fixed 0.797% to 6 month JPY LIBOR + 0.55%	1.207%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion			
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	Common Equity Tier 1			
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 If write-down, full or partial	May be written down partially			
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	JP582666CJ98	US404280AK50	US404280AL34	US404280AM17
3 Governing law(s) of the instrument	Japanese law	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A. No contractual recognition clause included	N/A. No contractual recognition clause included	N/A. No contractual recognition clause included
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
9 Par value of instrument	JPY 67,600m (USD 623m)	USD 2,500m	USD 900m	USD 750m
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	14 Sep 2018	05 Apr 2011	17 Nov 2011	17 Nov 2011
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	14 Sep 2028	05 Apr 2021	14 Jan 2022	14 Jan 2042
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	14 Sep 2027 / Tax or Loss absorption disqualification event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	From 15/09/2027 rate changes from fixed 0.924% to 1 year JPY Swap Offer Rate + 0.60%	5.100%	4.875%	6.100%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	-	-	-
25 If convertible, fully or partially	May convert fully or partially	-		-
26 If convertible, conversion rate	To be determined at conversion	-	-	-
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	-	-	-
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	-	-	-
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	-	-	-
30 Write-down features	Yes	No	No	No
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	-	-	-
32 If write-down, full or partial	May be written down partially	-	-	-
33 If write-down, permanent or temporary	Permanent	-	-	-
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	No waiver of set-off and right to accelerate the future scheduled payment of interest and principal other than in the case of the insolvency or liquidation of the resolution entity.	No waiver of set-off and right to accelerate the future scheduled payment of interest and principal other than in the case of the insolvency or liquidation of the resolution entity.	No waiver of set-off and right to accelerate the future scheduled payment of interest and principal other than in the case of the insolvency or liquidatio of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities					
1 Issuer		HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier	for private placement)	US404280AN99	US404280AV16	US404280AW98	US404280AX71
3 Governing law(s) of the instrument		Laws of the State of New York	Laws of the State of New York	Laws of the State of New York	Laws of the State of New York
3a Means by which enforceability requirement of Section 13 (for other TLAC-eligible instruments governed by foreign		N/A. No contractual recognition clause included	Contractual	Contractual	Contractual
4 Transitional CRR rules		N/A	N/A	N/A	N/A
5 Post-transitional CRR rules		N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group		N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdict	ion)	Bond	Bond	Bond	Bond
3 Amount recognised in regulatory capital (currency in milli)	ons, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
Par value of instrument		USD 2,000m	USD 3,000m	USD 3,000m	USD 1,000m
10 Accounting classification		Liability - fair value	Liability - fair value	Liability - fair value	Liability - amortised cost
11 Original date of issuance		30 Mar 2012	08 Mar 2016	08 Mar 2016	08 Mar 2016
12 Perpetual or dated		Dated	Dated	Dated	Dated
13 Original maturity date		30 Mar 2022	08 Mar 2021	08 Mar 2026	08 Mar 2021
14 Issuer call subject to prior supervisory approval		No	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemptio	n amount				
16 Subsequent call dates, if applicable		Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
Coupons / dividends		N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed	Floating
18 Coupon rate and any related index		4.000%	3.400%	4.300%	3 month USD LIBOR + 2.24%
19 Existence of a dividend stopper		No	No	No	No
20 Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem		No	No	No	No
22 Non-cumulative or cumulative		Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible		Non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)		-	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 If convertible, fully or partially		-	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate		-	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 If convertible, mandatory or optional conversion		-	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28 If convertible, specify instrument type convertible into		-	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts in	to	-	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features		No	Yes	Yes	Yes
31 If write-down, write-down trigger(s)		-	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 If write-down, full or partial		-	May be written down partially	May be written down partially	May be written down partially
33 If write-down, permanent or temporary		-	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mech	anism	-	-	-	-
34a Type of subordination		Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument)	instrument type immediately senior to	N/A	N/A	N/A	N/A
Non-compliant transitioned features		Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features		No waiver of set-off and right to accelerate the future scheduled payment of interest and principal other than in the case of the insolvency or liquidation	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
		of the resolution entity.			

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280AY54	US404280AZ20	US404280BA69	US404280BB43
3 Governing law(s) of the instrument	Laws of the State of New York			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9 Par value of instrument	USD 2,500m	USD 1,000m	USD 2,000m	USD 2,500m
10 Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
11 Original date of issuance	25 May 2016	25 May 2016	25 May 2016	25 May 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	25 May 2021	25 May 2021	25 May 2023	25 May 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par			
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18 Coupon rate and any related index	2.950%	3 month USD LIBOR + 1.66%	3.600%	3.900%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion			
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	Common Equity Tier 1			
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32 If write-down, full or partial	May be written down partially			
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Е	igible Liabilities				
1	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BF56	US404280BG30	US404280BJ78	US404280BK42
3	Governing law(s) of the instrument	Laws of the State of New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Transitional CRR rules	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9	Par value of instrument	USD 2,500m	USD 1,250m	USD 2,500m	USD 2,500m
10	Accounting classification	Liability - fair value	Liability - amortised cost	Liability - fair value	Liability - fair value
11	Original date of issuance	05 Oct 2016	05 Oct 2016	13 Mar 2017	13 Mar 2017
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	05 Jan 2022	05 Jan 2022	13 Mar 2023	13 Mar 2028
14	, , , , , , , , , , , , , , , , , , , ,	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	Tax event at any time / Par	Tax event at any time / Par	13 Mar 2022 / Tax event at any time / Par	13 Mar 2027 / Tax event at any time / Par
	Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	2.650%	3 month USD LIBOR + 1.5%	From 13/03/2022 rate changes from fixed 3.262% to 3 month USD LIBOR + 1.055%	From 13/03/2027 rate changes from fixed 4.041% to 3 month USD LIBOR + 1.546%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
25	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion			
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28	If convertible, specify instrument type convertible into	Common Equity Tier 1			
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32	If write-down, full or partial	May be written down partially			
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34	a Type of subordination	Structural	Structural	Structural	Structural
35	 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 	N/A	N/A	N/A	N/A
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
		Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eli	igible Liabilities				
1	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BM08	US404280BQ12	US404280BR94	US404280BS77
3	Governing law(s) of the instrument	Laws of the State of New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Transitional CRR rules	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9	Par value of instrument	USD 1,000m	USD 2,000m	USD 2,000m	USD 2,000m
10	Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
11	Original date of issuance	22 Nov 2017	18 May 2018	18 May 2018	18 May 2018
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	22 Nov 2023	18 May 2021	18 May 2024	18 May 2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	22 Nov 2022 / Tax event at any time / Par	18 May 2020 / Tax event at any time / Par	18 May 2023 / Tax event at any time / Par	18 May 2023 / Tax event at any time / Par
	Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Floating	Fixed to floating
18	Coupon rate and any related index	From 22/11/2022 rate changes from fixed 3.033% to 3 month USD LIBOR + 1%	3 month USD LIBOR + 0.6%	3 month USD LIBOR + 1%	From 18/05/2023 rate changes from fixed 3.95% to 3 month USD LIBOR + 0.98723%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
25	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion			
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28	If convertible, specify instrument type convertible into	Common Equity Tier 1			
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32	If write-down, full or partial	May be written down partially			
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34		-	-	-	-
34a	a Type of subordination	Structural	Structural	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
		Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eliç	gible Liabilities				
1	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BT50	US404280BV07	US404280BW89	US404280BX62
3	Governing law(s) of the instrument	Laws of the State of New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Transitional CRR rules	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9	Par value of instrument	USD 3,000m	USD 2,000m	USD 750m	USD 2,500m
10	Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
11	Original date of issuance	19 Jun 2018	12 Sep 2018	12 Sep 2018	12 Sep 2018
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19 Jun 2029	11 Sep 2021	12 Sep 2026	12 Sep 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	19 Jun 2028 / Tax event at any time / Par	11 Sep 2020 / Tax event at any time / Par	12 Sep 2025 / Tax event at any time / Par	12 Sep 2025 / Tax event at any time / Par
	Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Floating	Fixed to floating
18	Coupon rate and any related index	From 19/06/2028 rate changes from fixed 4.583% to 3 month USD LIBOR + 0.153%	3 month USD LIBOR + 0.65%	3 month USD LIBOR + 1.38%	From 12/09/2025 rate changes from fixed 4.292% t 3 month USD LIBOR + 1.34771%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
25	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion			
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28	If convertible, specify instrument type convertible into	Common Equity Tier 1			
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Bankin Act 2009 – UK BoE/PRA – Contractual recognition
32	If write-down, full or partial	May be written down partially			
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination	Structural	Structural	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment or interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
		Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Elig	ible Liabilities				
1	Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280BZ11	US404280CA50	XS0429422271	XS1379182006
3	Governing law(s) of the instrument	Laws of the State of New York	Laws of the State of New York	English law	English law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A
4	Transitional CRR rules	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
9	Par value of instrument	USD 2,500m	USD 500m	GBP 650m (USD 859m)	EUR 2,000m (USD 2,245m)
10	Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
11	Original date of issuance	11 Mar 2019	11 Mar 2019	20 May 2009	15 Mar 2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	11 Mar 2025	11 Mar 2025	20 May 2024	15 Mar 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable	11 Mar 2024 / Tax event at any time / Par	11 Mar 2024 / Tax event at any time / Par	Tax event at any time / Par	Tax event at any time / Par
	Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed	Fixed
18	Coupon rate and any related index	From 11/03/2024 rate changes from fixed 3.803% to 3 month USD LIBOR + 1.211%	3 month USD LIBOR + 1.23%	6.500%	1.500%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA
25	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA
32	If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination	Structural	Structural	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36	Non-compliant transitioned features	No	No	Yes	Yes
37	If yes, specify non-compliant features	-	-	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
				Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1379184473	XS1473485925	XS1481198213	XS1481811872
3 Governing law(s) of the instrument	English law	English law	English law	English law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9 Par value of instrument	EUR 1,250m (USD 1,403m)	GBP 1,000m (USD 1,322m)	NOK 5,900m (USD 673m)	USD 2,000m
10 Accounting classification	Liability - fair value	Liability - fair value	Liability - fair value	Liability - amortised cost
11 Original date of issuance	15 Mar 2016	16 Aug 2016	02 Sep 2016	08 Sep 2016
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	15 Mar 2027	16 Aug 2028	02 Mar 2027	08 Sep 2036
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par			
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.500%	2.625%	3.100%	4.000%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion			
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	Common Equity Tier 1			
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA
32 If write-down, full or partial	May be written down partially			
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1485597329	XS1586214956	XS1681855539	XS1716248197
3 Governing law(s) of the instrument	English law	English law	English law	English law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9 Par value of instrument	EUR 2,000m (USD 2,245m)	EUR 1,500m (USD 1,684m)	EUR 1,500m (USD 1,684m)	GBP 1,000m (USD 1,322m)
10 Accounting classification	Liability - fair value	Liability - amortised cost	Liability - amortised cost	Liability - fair value
11 Original date of issuance	06 Sep 2016	27 Mar 2017	05 Oct 2017	13 Nov 2017
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	06 Sep 2024	27 Sep 2022	05 Oct 2023	13 Nov 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	Tax event at any time / Par	27 Sep 2021 / Tax event at any time / Par	05 Oct 2022 / Tax event at any time / Par	13 Nov 2025 / Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed to floating
18 Coupon rate and any related index	0.875%	3 month Euribor + 0.7%	3 month Euribor + 0.5%	From 13/11/2025 rate changes from fixed 2.256% to 1 year Mid Swaps Rate + 1.04%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion			
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	Common Equity Tier 1			
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BOE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition
32 If write-down, full or partial	May be written down partially			
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Vaa	Yes	Yes	Yes
	Yes			
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1718418285	XS1718476994	XS1823595647	XS1917601582
3 Governing law(s) of the instrument	English law	English law	Laws of the State of New York	English law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual	N/A
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.			
9 Par value of instrument	AUD 650m (USD 457m)	AUD 350m (USD 246m)	GBP 1,000m (USD 1,322m)	EUR 1,250m (USD 1,403m)
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value	Liability - amortised cost
11 Original date of issuance	16 Nov 2017	16 Nov 2017	27 Jun 2018	04 Dec 2018
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	16 Feb 2024	16 Feb 2024	27 Jun 2023	04 Dec 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	16 Feb 2023 / Tax event at any time / Par	16 Feb 2023 / Tax event at any time / Par	27 Jun 2022 / Tax event at any time / Par	04 Dec 2023 / Tax or Loss absorption disgalification event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	3 month BBSW + 1.1%	3.350%	From 27/06/2022 rate changes from fixed 2.175% to Mid-Market Swap Rate + 0.936%	From 04/12/2023 rate changes from fixed 1.5% to 3 month Euribor + 1.36%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual
	recognition	recognition	NA 17.0 17.0	recognition
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion			
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions			
28 If convertible, specify instrument type convertible into	Common Equity Tier 1			
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual		Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual
32 If write-down, full or partial	recognition May be written down partially	recognition May be written down partially	May be written down partially	recognition May be written down partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism		-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
		N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.
	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered	Permanently Grandfathered

Eligible Liabilities				
1 Issuer	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1917614569	XS1961843171	XS2050979025	XS2054215483
3 Governing law(s) of the instrument	English law	Laws of the State of New York	English law	English law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A	N/A
4 Transitional CRR rules	N/A	N/A	N/A	N/A
5 Post-transitional CRR rules	N/A	N/A	N/A	N/A
6 Eligible at solo/group/solo and group	N/A	N/A	N/A	N/A
7 Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.	N/A – amount eligible for TLAC only.
9 Par value of instrument	EUR 1,000m (USD 1,122m)	GBP 1,000m (USD 1,322m)	GBP 350m (USD 463m)	GBP 150m (USD 198m)
10 Accounting classification	Liability - amortised cost	Liability - fair value	Liability - fair value	Liability - fair value
11 Original date of issuance	04 Dec 2018	12 Mar 2019	10 Sep 2019	24 Sep 2019
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	04 Dec 2021	22 Jul 2028	31 Oct 2025	31 Oct 2025
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount				
16 Subsequent call dates, if applicable	04 Dec 2020 / Tax or Loss absorption disgalification event at any time / Par	22 Jul 2027 / Tax event at any time / Par	31 Oct 2024 / Tax or Regulatory event at any time / Par	31 Oct 2024 / Tax event at any time / Par
Coupons / dividends	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	3 month Euribor + 0.9%	From 22/07/2027 rate changes from fixed 3% to Mid- Market Swap Rate + 1.65%	From 31/10/2024 rate resets from 1.8777% to Benchmark Gilt rate + 1.60%	From 31/10/2024 rate resets from 2.1003% to Benchmark Gilt rate + 1.61%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)		Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition
25 If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26 If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion	To be determined at conversion
27 If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc	HSBC Holdings plc
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Statutory and contractual recognition
32 If write-down, full or partial	May be written down partially	May be written down partially	May be written down partially	May be written down partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	-	-	-	-
34a Type of subordination	Structural	Structural	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features	Yes	No	No	No
37 If yes, specify non-compliant features	Right to accelerate the future scheduled payment of interest or principal, other than in the case of the insolvency or liquidation of the resolution entity.	-	-	-

Permanently Grandfathered

1	Issuer	HSBC Holdings plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US404280CE72
3	Governing law(s) of the instrument	Laws of the State of New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved	Contractual
4	(for other TLAC-eligible instruments governed by foreign law) Transitional CRR rules	N/A
5	Post-transitional CRR rules	N/A
6	Eligible at solo/group/solo and group	N/A
7	Instrument type (types to be specified by each jurisdiction)	Bond
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	N/A – amount eligible for TLAC only.
9	Par value of instrument	USD 2,000m
10		Liability - fair value
10	Accounting classification	•
12	Original date of issuance Perpetual or dated	07 Nov 2019 Dated
12		
13	Original maturity date	07 Nov 2025 Yes
14	Issuer call subject to prior supervisory approval	fes
16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	07 Nov 2024 / Tax event at any time / Par
	Coupons / dividends	N/A
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	From 07/11/2024 rate changes from fixed 2.633% to
		3 month USD LIBOR + 1.14%
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	Convertible
24	If convertible, conversion trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	HSBC Holdings plc
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Triggers to statutory bail-in power under UK Banking Act 2009 – UK BoE/PRA – Contractual recognition
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
34a	Type of subordination	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

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HSBC Holdings plc

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